WHEN RECORDED, MAIL TO:

DOUGLAS E. GRIFFITH KESLER & RUST 68 So. Main St., #200 Salt Lake City, UT 84101 14000243 B: 11364 P: 3772 Total Pages: 3 08/15/2022 09:36 AM By: zjorgensen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SUTHERLAND TITLE COMPANY 920 E WOODOAK LN, STE 100SALT LAKE CITY, UT 84117

Parcel Id No. 16-20-353-038

TRUST DEED

THIS TRUST DEED is made this 11th day of August, 2022, between, as Trustor(s) SHAYNE ROW AND CYNDE ROW, whose address is 2609 South Lake Street Salt Lake City, Utah 84106, Douglas E. Griffith of Kesler & Rust, a Utah professional corporation, as Trustee, and New Millennium Management, L.L.C., as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property located at 2609 South Lake Street Salt Lake City, Utah 84106 and situated in Salt Lake County, State of Utah:

Property Description:

See Exhibit "A" attached hereto.

Parcel Id No. 16-20-353-038

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenance thereunto now or hereafter used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a Home Improvement Agreement dated August 11, 2022. Said indebtedness totaled the principal sum of \$367,621 payable to the order of Beneficiary at the times and in the manner as set forth in the above-referenced Agreement, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees in event of default in payment of the indebtedness secured hereby).

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to it at the address set forth above.

DATED this day of Dug	ust, 2022
J	CYNDE ROW, Trustor SHAYNE ROW
STATE OF UTAH COUNTY OF Sattlake)	
Lunde low and E	, 20 23, personally appeared before me Now Trustor, the signer(s) of ledged to me that he/she/they is/are the Trustor(s) and
KRISTY CARTER Notary Public State of Utah My Commission Expires on: November 27, 2025 Comm. Number: 720473	NOTARY PUBLIC

EXHIBIT "A" LEGAL DESCRIPTION

File No.: 52823

Lots 14, 15 and 16, in Block 1, FOREST PLACE, a Subdivision, according to the official plat thereof, as recorded in the office of the County Recorder, Salt Lake County, State of Utah.

Tax Parcel No.: 16-20-353-038

File No.: 52823

Exhibit A Legal Description Page 1 of 1

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