

WHEN RECORDED MAIL TO:
CHENEY FINANCIAL

E 1435949 B 2350 P 963
JAMES ASHAUER, DAVIS CNTY RECORDER
1998 AUG 31 2:44 PM FEE 10.00 DEP JB
REC'D FOR BONNEVILLE TITLE COMPANY, INC

61352-2D

TRUST DEED

THIS TRUST DEED is made this 24th day of August, 1998, between
JAMIE SPENS and BECKY SPENS as TRUSTOR
whose address is 122 EAST HARPER WAY SOUTH WEBER, UT
BONNEVILLE TITLE COMPANY as TRUSTEE, and
CHENEY FINANCIAL SERVICES, INC.,
as BENEFICIARY.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF
SALE the following described property situated in DAVIS County.

13-180-0015

ALL OF LOT 15, HEATHER COVE SUBDIVISION, SOUTH
WEBER CITY, DAVIS COUNTY, UTAH, ACCORDING TO THE
OFFICIAL PLAT THEREOF.

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

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$8,245.48, payable to the order of the beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by the 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 fees in event of default in payment of the indebtedness secured hereby) and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

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

Jamie Spens

JAMIE SPENS
Becky Spens

BECKY SPENS

STATE OF UTAH
COUNTY OF DAVIS
On the 24th day of August, 1998, personally appeared before me
JAMIE SPENS and BECKY SPENS
the signer(s) of the foregoing instrument, who duly
acknowledged to me that they executed the same.

NOTARY PUBLIC
CARRIE J. CHAMPION
1518 North Woodland Park Drive Ste 600
Layton, UT 84041
My Commission Expires
August 29, 2002
STATE OF UTAH

Carrie J. Champion

Notary Public

