

Mail Tax Notices To:
Michael David Christensen
4601 North Foothill Drive
Provo, UT 84604
File No. BT-19431

Space above this line for Recording Data

WARRANTY DEED

Janice P. Peay
of Provo, County of Utah, State of Utah

GRANTOR(S)

Hereby Convey(s) and Warrant(s) to

Michael David Christensen
of Provo, County of Utah, State of Utah

GRANTEE(S)

FOR THE SUM OF TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION, THE FOLLOWING DESCRIBED TRACT OF LAND IN UTAH COUNTY, STATE OF UTAH, to-wit:

Lot 1, Plat "B", HILLSIDE OAKS SUBDIVISION, Provo, Utah, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah. (41:321:0001)

Subject to any and all existing restrictions, exceptions, reservations, easements, rights-of-way, conditions, and covenants of whatever nature, whether or not filed for record, and is expressly subject to all municipal, city, county, and state zoning laws and other ordinances, regulations, and restrictions, including statutes and other laws of municipal, county, or other governmental authorities applicable to and enforceable against the premises described herein. Also subject to General Property Taxes for 2021 and thereafter.

WITNESS, THE HAND(S) OF SAID GRANTOR(S), THIS 10 day of September, 2021.

Janice P. Peay by Craig R. Peay AIF
Janice P. Peay by Craig R. Peay, her attorney in fact

State of Utah)
 :SS
County of Utah)

On the 10 day of September, 2021 personally appeared before me Craig R. Peay, attorney in fact fo Janice P. Peay, the signer(s) of the foregoing instrument, who duly acknowledged to me that he/she/they executed the same.

Witness my hand and official seal, this the 10 day of September, 2021.

Robin McLaren Aubrey
Notary Public
My Commission Expires: 6.3.22

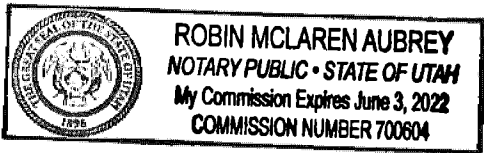


EXHIBIT "A"
POWER OF ATTORNEY

IMPORTANT INFORMATION

This power of attorney authorizes another person (your agent) to make decisions concerning your property for you (the principal). Your agent will be able to make decisions and act with respect to your property (including your money) whether or not you are able to act for yourself. The meaning of authority over subjects listed on this form is explained in Title 75, Chapter 9, Uniform Power of Attorney Act.

This power of attorney does not authorize the agent to make health care decisions for you.

You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney, or the agent resigns or is unable to act for you.

Your agent is entitled to reasonable compensation unless you state otherwise in the Special Instructions.

If you wish to name more than one agent, co-agents are not required to act together unless you include that requirement.

If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent or co-agents. This power of attorney becomes effective immediately unless you state otherwise.

DESIGNATION OF AGENT

I, Janice P. Peay, name Craig R. Peay, as my agent.
Agent's Address: 101 East 3900 North, Provo, UT 84604
Agent's Telephone Number: _____

DESIGNATION OF SUCCESSOR AGENT

If my agent is unable or unwilling to act for me, I name as my successor agent:
Successor Agent: Amanda Bayless
Successor Agent's Address: _____
Successor Agent's Telephone Number: _____

If my successor agent is unable or unwilling to act for me, I name as my second successor agent:
Second Successor Agent: Alexander Peay
Second Successor Agent's Address: _____
Second Successor Agent's Telephone Number: _____

GRANT OF GENERAL AUTHORITY

I grant my agent and any successor agent general authority to act for me with respect to the following subjects as defined in Title 75, Chapter 9, Uniform Power of Attorney Act:

(INITIAL each subject you want to include in the agent's general authority. If you wish to grant general authority over all of the subjects you may initial "All Preceding Subjects" instead of initialing each subject.)

- () Real Property in accordance with U.C.A. §75-9-204
- () Tangible Personal Property in accordance with U.C.A. §75-9-205
- () Stocks and Bonds in accordance with U.C.A. §75-9-206
- () Commodities and Options in accordance with U.C.A. §75-9-207
- () Banks and Other Financial Institutions in accordance with U.C.A. §75-9-208
- () Operation of Entity or Business in accordance with U.C.A. §75-9-209
- () Insurance and Annuities in accordance with U.C.A. §75-9-210
- () Estates, Trusts, and Other Beneficial Interests in accordance with U.C.A. §75-9-211
- () Claims and Litigation in accordance with U.C.A. §75-9-212
- () Personal and Family Maintenance in accordance with U.C.A. §75-9-213
- () Benefits from Governmental Programs or Civil or Military Service in accordance with U.C.A. §75-9-214
- () Retirement Plans in accordance with U.C.A. §75-9-215
- () Taxes in accordance with U.C.A. §75-9-216
- () All Preceding Subjects in accordance with U.C.A. §75-9-204 to 216

GRANT OF SPECIFIC AUTHORITY (OPTIONAL)

My agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below:

(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. INITIAL ONLY the specific authority you WANT to give your agent.)

- () Create, amend, revoke, or terminate an inter vivos trust
- () Make a gift, subject to the limitations of U.C.A. §75-9-217, and any special instructions in this power of attorney
- () Create or change rights of survivorship
- () Create or change a beneficiary designation
- () Authorize another person to exercise the authority granted under this power of attorney
- () Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan

- () Exercise fiduciary powers that the principal has authority to delegate
- () Disclaim or refuse an interest in property, including a power of appointment

LIMITATION ON AGENT'S AUTHORITY

An agent that is not my ancestor, spouse, or descendant MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

SPECIAL INSTRUCTIONS (OPTIONAL)

You may give special instructions on the following lines:

EFFECTIVE DATE

This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.

NOMINATION OF CONSERVATOR OR GUARDIAN (OPTIONAL)

If it becomes necessary for a court to appoint a conservator of my estate or guardian of my person, I nominate the following person(s) for appointment:

Name of Nominee for conservator of my estate: _____

Nominee's Address: _____

Nominee's Telephone Number: _____

Name of Nominee for guardian of my person: _____

Nominee's Address: _____

Nominee's Telephone Number: _____

UTAH LAW APPLICABLE

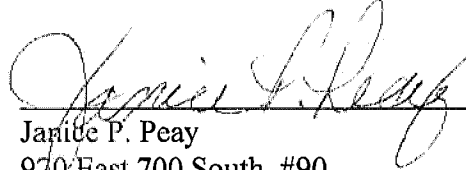
This power of attorney and the rights, powers, duties and obligations of the principal and agent(s) shall be governed by the laws of the State of Utah.

RELIANCE ON THIS POWER OF ATTORNEY

Any person, including my agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

SIGNATURE AND ACKNOWLEDGMENT

Dated and signed this 2 day of July, 2021.

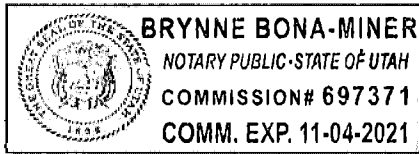


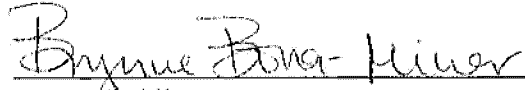
Janice P. Peay
970 East 700 South, #90
St. George, UT 84770

Telephone Number

STATE OF UTAH)
)ss:
COUNTY OF UTAH)

This document was acknowledged before me on the 2 day of July, 2021, by Janice P. Peay.





Notary Public

IMPORTANT INFORMATION FOR AGENT
Agent's Duties

When you accept the authority granted under this power of attorney, a special legal relationship is created between you and the principal. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. You shall:

- (1) Do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest;
- (2) Act in good faith;
- (3) Do nothing beyond the authority granted in this power of attorney; and
- (4) Disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as "agent" in the following manner:
(Principal's Name) by (Your Signature) as Agent

Unless the Special Instructions in this power of attorney state otherwise, you must also:

- (1) act loyally for the principal's benefit;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) act with care, competence, and diligence;
- (4) keep a record of all receipts, disbursements, and transactions made on behalf of the principal;
- (5) cooperate with any person that has authority to make health care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal's expectations, to act in the principal's best interest; and
- (6) attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.

Termination of Agent's Authority

You must stop acting on behalf of the principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events that terminate a power of attorney or your authority to act under a power of attorney include:

- (1) death of the principal;
- (2) the principal's revocation of the power of attorney or your authority;
- (3) the occurrence of a termination event stated in the power of attorney;
- (4) the purpose of the power of attorney is fully accomplished; or
- (5) if you are married to the principal, a legal action is filed with a court to end your marriage, or for your legal separation, unless the Special Instructions in this power of attorney state that such an action will not terminate your authority.

Liability of Agent

The meaning of the authority granted to you is defined in Title 75, Chapter 9, Uniform Power of Attorney Act. If you violate Title 75, Chapter 9, Uniform Power of Attorney Act, or act outside the authority granted, you may be liable for any damages caused by your violation.

If there is anything about this document or your duties that you do not understand, you should seek legal advice.