WHEN RECORDED MAIL TO: DIANA LICHFIELD and LYNNE R. LICHFIELD, 16 Riverpointe Dr. Logan, UT 84321 File D12821

E 1813284 B 3186 P 824 SHERYL L. WHITE, DAVIS CNTY RECORDER 2002 DEC 13 10:47 AM FEE 10.00 DEP MT REC'D FOR ASPEN TITLE INSURANCE AGENCY L

4-5 Farm- B

TRUST DEED

THIS TRUST DEED is made this 11th of December, 2002, between WARREN VANSCHALKWYK, as TRUSTOR, whose address is 115 SOUTH 200 EAST, FARMINGTON, UT 84025, ASPEN TITLE INSURANCE AGENCY, L.L.C., as TRUSTEE, and DIANA LICHFIELD and LYNNE R. LICHFIELD, Trustees of the Amended Diana Lichfield Trust, amendment dated October 9, 1997, as BENEFICIARY.

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

BEGINNING AT A POINT 8.35 CHAINS SOUTH AND .07 OF A CHAIN EAST AND SOUTH 56.5 FEET FROM THE NORTHWEST CORNER OF THE SOUTHEAST QUARTER OF SECTION 19, TOWNSHIP 3 NORTH, RANGE 1 EAST, SALT LAKE MERIDIAN: WHICH POINT IS ALSO EAST 4.62 FEET AND SOUTH 56.5 FEET FROM THE NORTHEAST CORNER OF LOT 4, BLOCK 5, PLAT B, FARMINGTON TOWNSITE SURVEY AND RUNNING THENCE SOUTH 71 FEET; THENCE WEST 146 FEET, MORE OR LESS, ALONG A LINE 120 FEET NORTH OF THE SOUTH LINE OF SAID LOT 4 TO THE WEST LINE OF SAID LOT 4; THENCE NORTH 71 FEET ALONG A STREET TO A POINT DUE WEST OF THE POINT OF BEGINNING; THENCE EAST 146 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

07-033-0019 /

Together with all building, fixtures and improvements thereon and all water rights, rights of way, easement, 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 \$122,000.00, 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.

WARREN VANSCHALKWYK

State of Utah County of Davis

On the 11th day of December, 2002, personally appeared before meWARREN VANSCHALKWYK the signer of the foregoing instrument who duly acknowledged to me that (he, she, they) executed the same.

NOTARY PUBLIC
VICKIE SMITH
300 West 500 South
Bountiful Utah 84010
Commission Expires
December 3, 2003
STATE OF UTAM