

RECORDATION REQUESTED BY:

Midland Mortgage Co.
999 NW Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116

E

When Recorded Return To: MOD 1
First American Title Company MPG
P.O. Box 27670
Santa Ana, CA 92799 20110427
Attn: Loss Mitigation Title Services

ENT 30527:2006 PG 1 of 7
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2006 Mar 15 12:02 pm FEE 22.00 BY LH
RECORDED FOR FIRST AMERICAN TITLE CO

SEND TAX NOTICES TO:

Midland Mortgage Co.
999 NW Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED December 5, 2005 BETWEEN , trustee, and ANTHONY KRETSCHMER (referred to below as "Trustor"), whose address is 1416S 240 E, OREM, UT 84058; and MIDFIRST BANK f/k/a MIDFIRST BANK, Federally Chartered Savings Association (referred to below as "Lender"), whose address is P.O. Box 26648, Oklahoma City, Oklahoma 73126; and Mortgage Electronics Registration Systems, Inc, as mortgagee of record solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026 (hereinafter referred to as "Mortgagee").

DEED OF TRUST. Trustor and Lender have entered into a Deed of Trust dated April 29, 1999 (the "Deed of Trust") recorded in Utah County, State of Utah as follows:

Recorded on April 30, 1999, Bk # 5067, Pg. # 821

116,936.00

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in Utah County, State of Utah:

See attached schedule "A"

Parcel 440100008

The Real Property or its address is commonly known as 1416S 240 E, OREM, UT 84058.

MODIFICATION. Trustor and Lender hereby modify the Deed of Trust as follows:

Increase of Loan amount from \$118,650.97 to \$123,585.68 (New Principal Balance) and extend maturity date from July 01, 2032 to November 01, 2035.

The Borrower(s) agree to pay the New Principal Amount at the yearly rate of 6.750% from November 01, 2005 on the unpaid balance in monthly installments of \$801.57 plus escrow of \$147.24 (this amount is subject to change) for a total payment of \$948.81, commencing December 01, 2005, and on the first day of each month thereafter until the New Principal Amount and interest thereon are fully paid, except that final payment of the New Principal Amount and interest if not sooner paid, shall be due and payable on November 01, 2035. On December 01, 2005, Borrower will begin making payments as set out above.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by

the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH TRUSTOR AGREES TO ITS TERMS.

INDIVIDUAL ACKNOWLEDGMENT

Anthony Kretschmer

ANTHONY KRETSCHMER

State of Utah)
County of Utah) ss

On this day before me, the undersigned Notary Public, personally appeared ANTHONY KRETSCHMER to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

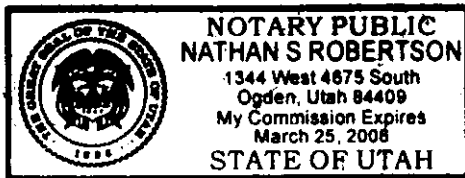
Given under my hand and official seal, this 26th day of November, 2005.

By *Nathan S Robertson*

Residing at Provo, Ut

Notary Public in and for the State of Utah.

My commission expires 3/25/2008



LENDER ACKNOWLEDGMENT

MidFirst Bank.

By: [Signature]
Craig Parker

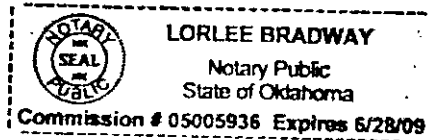
State of Oklahoma

County of Oklahoma^{SS}

On this 5 day of December, 2005 before me, the undersigned Notary Public, personally appeared Craig Parker, and known to me to be the Vice President, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: [Signature]
Notary Public in and for the State of Oklahoma
Lorlee Bradway

Residing at Oklahoma County
My Commission expires 6/28/09



MORTGAGEE ACKNOWLEDGMENT

MORTGAGEE:

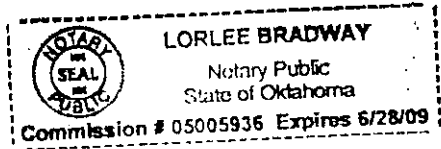
Mortgage Electronic Registration Systems, Inc.

By: [Signature]
Craig Parker

State of Oklahoma)
County of Oklahoma ^{SS}

On this 5 day of December 2005 before me, the undersigned Notary Public, personally appeared Craig Parker, and known to me to be the Vice President, authorized agent for the Mortgagee that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Mortgagee, duly authorized by the Mortgagee through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument.

By: [Signature] Residing at Oklahoma County
Notary Public in and for the State of Oklahoma My Commission expires 6/28/09




Schedule 'A'

ALL OF LOT 8, BLOCK 3, PLAT "B", KEY RIDGE HEIGHTS SUBDIVISION, OREM, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
RECORDER, UTAH COUNTY, UTAH.

Certificate of Preparation

I hereby certify that the within instrument was prepared by the party whose signature appears below:


Lorlee Bradway (Loss Mitigation)
Midland Mortgage
999 NW Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116
(405) 426 - 1547

SERVICER'S LOAN#: 50222687