

When recorded mail to:
SIX COUNTY ASSOCIATION
OF GOVERNMENTS
250 North Main
Richfield Ut 84701

00339056 BK00540 P#00999-01001
JAYRENE B NIELSEN RECORDER SEVIER COUNTY
2006 APR 05 16:14 PM FEE \$14.00 BY CMB
REQUEST: FIRST AMERICAN TITLE CO

FIRST AMERICAN TITLE INSURANCE CO.

Order No: 4647162

SECOND DEED OF TRUST

This Trust Deed is made this 5th day of April, 2006 between PATRICIA AMANDA TURNER as Trustor, First American Title as Trustee, and SIX COUNTY ASSOCIATION OF GOVERNMENTS DOWN PAYMENT ASSISTANCE, as Beneficiary.

Trustor hereby Conveys and Warrants to Trustee in Trust, the following described property in Sevier County, Utah:

EXHIBIT "A" attached hereto and made a part hereof.

Tax ID # 1-51-7

Together with all building, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter unused 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 \$1,480.60 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 Beneficiary to protect the Security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and 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 vent of default in payment of indebtedness secured hereby) and to pay reasonable Trustee's fees for any of the Services performed by Trustee hereunder, including reconveyance hereof.

All money advanced, secured by this Trust Deed, will be in the form of a loan. Loans are due and payable in full if and when the Trustor sells the property described herein; upon change of ownership in the property; transfer of title; obtaining an additional mortgage loan pledging the within property as security; refinancing; a foreclosure action being commenced; and/or the Trustor dies or ceases using the property as his/her principal or primary residence.

EXHIBIT "A "

Escrow No. **361-4647162 (ts)**
A.P.N.: **1-51-7**

Beginning 79.5 feet East of the Southwest Corner of Lot 2, Block 1, Plat "E", RICHFIELD CITY SURVEY, running thence North 114.5 feet; thence East 70 feet; thence South 114.5 feet; thence West 70 feet to the point of beginning.

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THE LIEN OF THIS DEED OF TRUST IS INTENDED TO BE JUNIOR AND SUBORDINATE TO THE DEED OF TRUST FOR UTAH OF THE UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE (BENEFICIARY) DATED APRIL 5, 2006, SECURING A PROMISSORY NOTE IN THE AMOUNT OF ~~\$88,700,000~~, WHICH IS RECORDED CONCURRENTLY HEREWITH. 87,944.32 ~~HR.~~

Patricia Amanda Turner
PATRICIA AMANDA TURNER

State of Utah)

County of Sevier)

On this day personally appeared before me PATRICIA AMANDA TURNER, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 5th day of April, 2006.

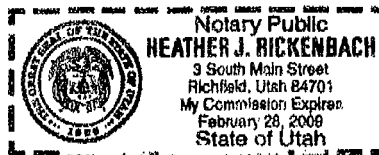
Heather J. Rickembach
Notary Public

Residing at:

Richfield, Ut.

Commission Expires:

2-28-2009



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