

0257001

WHEN RECORDED, MAIL TO:

Deseret First Credit Union
147 North 200 West
Salt Lake City, UT 84103
99047-4 001

Space above this line is for recorder's use only.

AEC-257001-60E

TRUST DEED

ENT 38318:2000 PG 1 of 1
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2000 May 15 3:17 pm FEE 10.00 BY SS
RECORDED FOR ASSOCIATED TITLE COMPANY

THIS TRUST DEED is made this 9th day of May, 2000,

between BRANDON BAKER AND KIRAN BAKER, as Trustor, whose address
is 9300 S REDWOOD RD #1016 W.JORDAN UT 84088,

DAVID A MCPHIE, ATTORNEY, as Trustee, * and

Deseret First Credit Union, as Beneficiary.

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

LOT 14, PLAT "A", CRITTENDEN CORNER RED HAWK RANCH SUBDIVISION, EAGLE MOUNTAIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

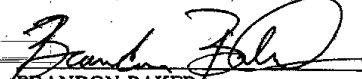

PARCEL NO: 36-809-0014

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 now or hereafter 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 \$ 168,000.00, payable to the order of 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 thereof.

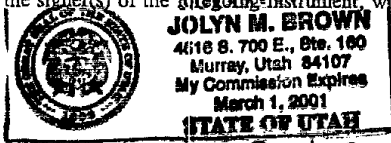
Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney'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.

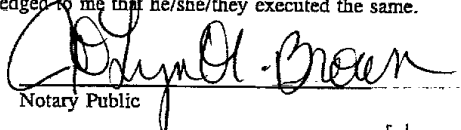
The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.


BRANDON BAKER

KIRAN BAKER

STATE OF UTAH } ss.
COUNTY OF SALT LAKE

On the 9th day of May, 2000, personally appeared before me BRANDON BAKER AND KIRAN BAKER, the signer(s) of the foregoing instrument, who duly acknowledged to me that he/she/they executed the same.




Notary Public

My Commission Expires: 3-1-2001

Residing at: Salt Lake City, Utah

*NOTE: Trustee must be a member of the Utah State Bar; a bank, building building and loan association or savings and loan association authorized to do such business in Utah; a corporation authorized to do a trust business in Utah; or a title insurance or abstract company authorized to do such business in Utah.