

TRUST DEED NOTE

US TITLE INSURANCE AGENCY, LLC WS36127BKP

DO NOT DESTROY THIS NOTE: WHEN PAID, THIS NOTE, WITH TRUST DEED SECURING SAME, MUST BE SURRENDERED TO TRUSTEE FOR CANCELLATION, BEFORE RECONVEYANCE WILL BE MADE.

\$228,355.59

FOR VALUE RECEIVED, THE UNDERSIGNED, JOINTLY AND SEVERALLY, PROMISE TO PAY TO THE ORDER OF:

~~STEVEN FUNK~~ Funk Holdings LTD (ALBERTA) *MF*

RF
~~\$228,355.59~~ 228,355.59

TOGETHER WITH INTEREST FROM THE DATE AT THE RATE OF ONE POINT TWELVE PER CENT (%1.12)PER ANNUM ON THE UNPAID PRINCIPAL, SAID PRINCIPAL AND INTEREST PAYABLE AS FOLLOWS:

THE SUM OF \$747.14 OR MORE DUE EACH MONTH COMMENCING ON OR BEFORE February 10, 2012 AND THE SUM OF \$747.14 OR MORE ON OR BEFORE THE 10th DAY OF EACH AND EVERY MONTH THEREAFTER UNTIL February 10, 2021 AT THAT TIME THE ENTIRE PRINCIPAL BALANCE TOGETHER WITH ACCRUED INTEREST IS PAID IN FULL.

EACH PAYMENT SHALL BE APPLIED FIRST TO ACCRUED INTEREST AND THE BALANCE TO THE REDUCTION OF PRINCIPAL. ANY SUCH INSTALLMENT NOT PAID WHEN DUE SHALL BEAR INTEREST THEREAFTER AT THE RATE OF (%2.5) PER ANNUM UNTIL PAID.F
FOR ADDITIONAL TERMS AND CONDITIONS SEE THE ATTACHED EXHIBIT "A".

IF THE NOTE HOLDER HAS NOT RECEIVED THE FULL AMOUNT OF ANY MONTHLY PAYMENT BY THE END OF 30 DAYS AFTER THE DATE IT IS DUE, THE UNDERSIGNED TRUSTOR(S) WILL PAY A LATE CHARGE TO THE NOTE HOLDER. THE AMOUNT OF THE CHARGE WILL BE %1 OF THE OUTSTANDING LOAN AMOUNT AS A PENALTY FEE FOR A DEFAULT BEYOND THE CURE PERIOD WITH INTEREST CONTINUING AT 3% PRINCIPAL AND INTEREST. THE UNDERSIGNED TRUSTOR(S) WILL PAY THIS LATE CHARGE PROMPTLY BUT ONLY ONCE ON EACH LATE PAYMENT.

IF DEFAULT OCCURS IN THE PAYMENT OF SAID INSTALLMENTS OF PRINCIPAL AND INTEREST OR ANY PART THEREOF, OR IN THE PERFORMANCE OF ANY AGREEMENT CONTAINED IN THE TRUST DEED SECURING THIS NOTE, THE HOLDER HEREOF, AT ITS OPTION AND WITHOUT NOTICE OR DEMAND, MAY DECLARE THE ENTIRE PRINCIPAL BALANCE AND ACCRUED INTEREST DUE AND PAYABLE.

IF THIS NOTE IS COLLECTED BY AN ATTORNEY AFTER DEFAULT IN THE PAYMENT OF PRINCIPAL OR INTEREST, EITHER WITH OR WITHOUT SUIT, THE UNDERSIGNED, TRUSTORS JOINTLY AND SEVERALLY, AGREE TO PAY ALL COSTS AND EXPENSES OF COLLECTION INCLUDING A REASONABLE ATTORNEYS' FEE.

IF THE PROPERTY SECURED BY THIS NOTE IS SOLD OR TRANSFERRED, THE ENTIRE UNPAID BALANCE IS DUE AND PAYABLE.

THIS NOTE IS SECURED BY A TRUST DEED OF EVEN DATE HERewith AGAINST:
4235 East Lake Creek Farms Road, HEBER CITY, UT 84032

THE TERMS AND CONDITIONS AS SET FORTH ABOVE ARE HEREBY ACKNOWLEDGED AND ACCEPTED BY THE UNDERSIGNED.

RF

Brian Rowser

Jennifer Rowser

Jennifer Rowser

Approved by:
MF

Steven Funk, Beneficiary

President of Funk Holdings Ltd., Beneficiary

RF
MF

WHEN RECORDED, MAIL TO:

Steven Funk
Fank Holdings Ltd
700, 540 - S Avenue SW
Calgary, AB Canada T2P 0M2

TRUST DEED
With Assignment of Rents

THIS TRUST DEED, made this _____ day of _____, 20____ between Brian Rowser and Jenniffer Rowser, as TRUSTORS, whose address is _____, and US TITLE INSURANCE AGENCY, LLC as TRUSTEE, and Steven Funk, as BENEFICIARY,

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property, situated in WASATCH County, State of Utah:

All of Lot 1, Lake Creek Farms, Plat A; according to the official plat thereof, on file and of record in the Wasatch County Recorder's Office.

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 belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits;

FOR THE PURPOSE OF SECURING (1) payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$228,355.59, made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and with final payment due February 10, 2021 and any extensions and/or renewals or modifications thereof; (2) the performance of each agreement of Trustor herein contained; (3) the payment of such additional loans or advances as hereafter may be made to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Trust Deed; and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided. PROVIDED, HOWEVER, that the making of such further loans, advances or expenditures shall be optional with the Beneficiary and PROVIDED FUTHER that it is the express intention of the parties to this Trust Deed that it shall stand as continuing security until all such further loans, advances and expenditures together with interest thereon, have been paid in full.

TO PROTECT THE SECURITY OF THIS TRUST DEED, TRUSTOR AGREES:

1. To keep said property continuously occupied and used, and not permit the same to become vacant, and keep said property in good condition and repair; not to remove or demolish any building thereon, to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon; to comply with all laws, covenants and restrictions affecting said property; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law. To cultivate, irrigate, fertilize, fumigate, prune, and do all other acts which from the character of said property may be reasonably necessary, the specific enumeration's herein not excluding the general, and in the event the property is used for agricultural purposes, the Trustor will use all manure produced by stock on said property as fertilizer, keep the premises free from foul and noxious weeds, brush, and other undesirable growths, provide for stock selection, seed selection, crop rotation, weed control, fertilizing the soil, drainage, prevention of erosion and pasture maintenance in accordance with good husbandry and the most approved methods of agricultural development. The Beneficiary may recover as damages for any breach of this covenant the amount it would cost to put the property in condition called herein: to do all other acts which from the character or use of said property may be reasonably necessary; and, if the loan secured hereby or any part thereof is being obtained for the purpose of financing construction of improvements on said property, Trustor further agrees:

(a) To commence construction promptly and to pursue same with reasonable diligence to completion in accordance with plans and specifications satisfactory to Beneficiary, and

(b) To allow Beneficiary to inspect said property at all times during construction. Trustee, upon presentation to it of an affidavit signed by Beneficiary, setting forth facts showing a default by Trustor under this numbered paragraph, is authorized to accept as true and conclusive all facts and statements therein, and to act thereon hereunder.

2. To provide and maintain insurance, of such type or types and amounts as Beneficiary may require, on the improvements now existing or hereafter erected or placed on said property. Trustor agrees to pay all premiums thereof. Such insurance shall be carried in companies approved by Beneficiary with loss payable clauses in favor of and in form acceptable to Beneficiary. In event of loss, Trustor shall give immediate notice to Beneficiary, who may make proof of loss, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Beneficiary instead of to Trustor and Beneficiary jointly, and the insurance proceeds, or any part thereof, may be applied by Beneficiary, at its option, to reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. Such application or release shall not cure or waive any default or notice of default hereunder or any act done pursuant to such notice

3. To deliver to, pay for and maintain with Beneficiary until the indebtedness secured hereby is paid in full, such evidence of title as Beneficiary may require, including abstracts of title or policies of title insurance and any extensions or renewals thereof or supplements thereto.

4. To appear in and defend any action or proceeding purporting to affect the security hereof, the title to said property, or the rights or powers of Beneficiary or Trustee; and should Beneficiary or Trustee elect to also appear in or defend any such action or proceeding, to pay all costs and expenses, including cost of evidence or title and attorney's fees in a reasonable sum incurred by Beneficiary or Trustee, or incurred or advanced by the Beneficiary and /or Trustee in connection with any such action or proceeding in which the Beneficiary and/or Trustee may be joined as a party defendant or receives notice of such action, proceeding or claim asserted in such action, proceeding or claim asserted in such action or proceeding or proposed action or proceeding. Trustor covenants that the Trustor has a valid and unencumbered title in fee simple to the property as described herein and has the right to convey the same and warrants and will defend said title unto the Trustee and Beneficiary against the claims and demands of all persons whomsoever.

5. To pay when due all taxes assessments affecting said property, including all assessments upon water company stock and all rents, assessments and charges for water, appurtenant to or used in connection with said property; to pay, when due, all encumbrances, charges, and liens with interest, on said property or any part thereof, which at any time appear to be prior or superior hereto; to pay all costs, fees, and expenses of this Trust.

6. Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: Make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; commence, appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest, or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and in exercising any such powers, incur any liability, expend whatever amounts in its absolute discretion it may deem necessary therefor, including cost of evidence of title, employ counsel, and pay his reasonable fees.

7. To pay immediately and without demand all sums expended hereunder by Beneficiary or Trustee, with interest from date of expenditure at the rate of ten per cent (10%) per annum until paid, and the repayment thereof shall be secured hereby.

8. In addition to the payments due in accordance with the terms of the note secured hereby, the Trustor shall, at the option and demand of the Beneficiary, pay each year to the Beneficiary, in equal monthly installments, the estimated amount of the annual taxes, assessments, insurance premiums, maintenance and other charges upon the property, such sums to be held in trust by the Beneficiary for Trustor's use and benefit for payment by the Beneficiary of any such items when due. The estimate shall be paid by the Beneficiary. If the Beneficiary shall fail to make such an estimate, the amount of the preceding annual taxes, assessments, insurance premiums, maintenance and other charges as the case may be, shall be deemed to be the estimate for that year. If, however, the payments made hereunder shall not be sufficient to pay such charges when the same shall become due, the Trustor shall pay the Beneficiary any amount necessary to make up the deficiency on or before the date when the same shall become due.

IT IS MUTUALLY AGREED THAT:

1. Should said property or any part thereof be taken or damaged by reason of any public improvement or condemnation proceeding, or damaged by fire, or earthquake, or in any other manner, Beneficiary shall be entitled to all compensation, awards, and other payments or relief therefor, and shall be entitled at its option to commence, appear in and prosecute in its own name, any action or proceedings, or to make any compromise or settlement, in connection with such taking or damage. All such compensation, awards, damages, rights of action and proceeds, including the proceeds of any policies of fire and other insurance affecting said property, are hereby assigned to Beneficiary, who may, after deducting therefrom all its expenses, including attorney's fees, apply the same on any indebtedness secured hereby. Trustor agrees to execute such further assignments of any compensation, award, damages, and rights of action and proceeds as Beneficiary or Trustee may require.

2. At any time and from time to time upon written request of Beneficiary, payment of its fees and presentation of this Trust Deed and the note for endorsement (in case of full reconveyance, for cancellation and retention), without affecting the liability of any person for the payment of the indebtedness secured hereby, Trustee may (a) consent to the making of any map or plat of said property; (b) join in granting any easement or creating any restriction thereon; (c) join in any subordination or other agreement affecting this Trust Deed or the lien or charge thereof; (d) reconvey, without warranty, all or any part of said property. The grantee in any reconveyance may be described as "the person or persons entitled thereto", and the recitals therein of any matters or facts shall be conclusive proof of truthfulness thereof. Trustor agrees to pay reasonable Trustee's fees for any of the services mentioned in this paragraph.

3. As additional security, Trustor hereby assigns Beneficiary, during the continuance of these trusts, all rents, issues, royalties, and profits of the property affected by this Trust Deed and of any personal property located thereon. Until Trustor shall default in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, Trustor shall have the right to collect all such rents, issues, royalties, and profits earned prior to default as they become due and payable. If Trustor shall default as aforesaid, Trustor's right to collect any of such moneys shall cease and Beneficiary shall have the right, with or without taking possession of the property discontinuance of Beneficiary at any time or from time to time to collect any such moneys shall not in any manner affect the subsequent enforcement by Beneficiary of the right, power, and authority to collect the same. Nothing contained herein, nor the exercise of the right by Beneficiary to collect, shall be, or be construed to be, an affirmation by Beneficiary of any tenancy, lease or option, nor an assumption of liability under, nor a subordination of the lien or charge of this Trust Deed to any such tenancy, lease or option.

4. Upon any default by Trustor hereunder, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court (Trustor hereby consenting to the appointment of Beneficiary as such receiver), and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in its own name sue for or otherwise collect said rents, issues, and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine.

5. The entering upon and taking possession of said property, the collection of such rents, issues, and profits, or the proceeds of fire and other insurance policies, or compensation or awards for any taking or damage of said property, and the application or release thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

6. The failure on the part of Beneficiary to promptly enforce any right hereunder shall not operate as a waiver of such right and the waiver by Beneficiary of any default shall not constitute a waiver of any other or subsequent default.

7. Time is of the essence hereof. Upon default by Trustor in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, all sums secured hereby shall immediately become due and payable at the option of Beneficiary. In the event of such default, Beneficiary may execute or cause Trustee to execute a written notice of default and of election to cause said property to be sold to satisfy the obligations hereof, and Trustee shall file such notice for record in each county wherein said property or some part or parcel thereof is situated. Beneficiary also shall deposit with Trustee, the note and all documents evidencing expenditures secured hereby.

8. After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of default and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property on the date and at the time and place designated in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine (but subject to any statutory right of Trustor to direct the order in which such property, if consisting of several known lots or parcels, shall be sold), at public auction to the highest bidder, the purchase price payable in lawful money of the United States at the time of sale. The person conducting the sale may, for any cause he deems expedient, postpone the sale from time to time until it shall be completed and, in every case, notice of postponement shall be given by public declaration thereof by such person at the time and place last appointed for the sale; provided, if the sale is postponed for longer than one day beyond the day designated in the notice of sale, notice thereof shall be given in the same manner as the original notice of sale. Trustee shall execute and deliver to the purchaser its Deed conveying said property so sold, but without any covenant or warranty, express or implied. The recitals in the Deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Beneficiary, may bid at the sale. Trustee shall apply the proceeds of the sale to payment of (1) the costs and expenses of exercising the power of sale and of the sale, including the payment of the Trustee's fees and attorney's fees (2) cost of any evidence of title procured in connection with such sale and revenue stamps on Trustee's Deed; (3) all sums expended under the terms hereof, not then repaid, with accrued interest at 10% per annum from date of expenditure; (4) all other sums then secured hereby; and (5) the remainder, if any, to the person or persons legally entitled thereto, or the Trustee, in its discretion, may deposit the balance of such proceeds with the County Clerk of the county in which the sale took place.

9. Upon the occurrence of any default hereunder, Beneficiary shall have the option to declare all sums secured hereby immediately due and payable and foreclose this Trust Deed in the manner provided by law for the foreclosure of mortgages on real property and Beneficiary shall be entitled to recover in such proceeding all costs and expenses incident thereto, including a reasonable attorney's fee in such amount as shall be fixed by the court.

10. Beneficiary may appoint a successor trustee at any time by filing for record in the office of the County Recorder of each county in which said property or some part thereof is situated, a substitution of trustee. From the time the substitution is filed for record, the new trustee shall succeed to all the powers, duties, authority and title of the trustee named herein or of any successor trustee. Each such substitution shall be executed and acknowledged, and notice thereof shall be given and proof thereof made, in the manner provided by law.

11. This Trust Deed shall apply to, inure to the benefit of, and bind all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. All obligations of Trustor hereunder are joint and several. The term "Beneficiary" shall mean the owner and holder, including any pledgee, of the note secured hereby. In this Trust Deed, whenever the context requires, the masculine gender includes the feminine and / or neuter, and the singular number includes the plural.

12. Trustee accepts this Trust when this Trust Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Trust Deed or of any action or proceeding in which Trustor, Beneficiary, or Trustee shall be a party, unless brought by Trustee.

13. This Trust Deed shall be construed according to the laws of the State of Utah.

14. The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder is mailed to him at the address herein before set forth.

Signature of Trustor

[Signature]
Brian Rowser
[Signature]
Jennifer Rowser

STATE OF Utah

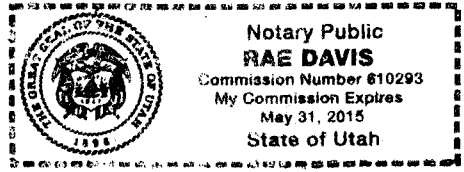
)ss:

COUNTY OF

On the 17 DAY OF DEC, 2012, personally appeared before me Brian Rowser and Jennifer Rowser the signer of the foregoing instrument, who duly acknowledge to me that THEY executed the same.

My residence is Wasatch Co
Commission expires
May 31, 2012

Notary Public [Signature]



[Signature]

DOCUMENT PREPARATION, AUTHORIZATION AND INDEMNITY AGREEMENT

The undersigned parties hereby request and instruct U.S. Title of Utah, Inc, to prepare the following documents:

X_ DEED OF TRUST

X NOTE

From (TRUSTORS): BRIAN ROWSER AND JENNIFFER ROWSER

To (BENEFICIARY): ~~STEVEN FUNK~~ Funk HOLDINGS LTD. (ALBERTA) * 

ALL OF LOT 1, LAKE CREEK FARMS, PLAT A: ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE WASATCH COUNTY RECORDER'S OFFICE

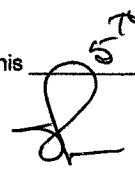
TAX ID. NO.
Additional Instruction:


The undersigned parties hereby acknowledge that they have been advised to seek legal counsel / tax advice concerning the above described documents. U.S. Title of Utah is acting solely under the direction of the undersigned parties as scrivener only, and has not offered any legal or tax advice concerning the legality, tax implications or the method of completing the document(s).

The undersigned will indemnify and hold harmless U.S. Title of Utah and its officers, employees and agents from any and all claims, liability, loss, damage or expense (including, but not limited to, attorney fees and disbursements incurred before, at trial, on appeal or in the event of threatened litigation) asserted against U.S. Title of Utah or arising out of or in connection with the above described preparation of said documents. U.S. Title of Utah may appear in any action or proceeding to defend itself, and all costs incurred by U.S. Title of Utah in connection therewith, including, without limitation, attorney fees or any judgement of claim, shall be paid by the undersigned parties to U.S. Title of Utah upon request.

The laws of the State of Utah shall govern in the interpretation, enforcement and all other aspects of this agreement.

Dated this 5th day of December, 2012.


STEVEN FUNK, president of Funk Holdings Ltd


BRIAN ROWSER


JENNIFFER ROWSER

