

When recorded mail to:  
Yinc, Inc.  
249 East Tabernacle Suite 100  
St. George, Utah 84770

Tax Serial Nos.: OWC-1619-0-008-045  
OWC-1622-0-008-045

## ***TRUST DEED***

**THIS TRUST DEED** is made this 1st day of October, 2015 between **Ridgepoint Holdings, LLC**, as Trustor, whose address is **947 South 500 East Suite 100 American Fork, Utah 84003**, **Traverse Title Insurance Agency LLC**, as Trustee, whose address is **14572 South 790 West Suite C, Bluffdale, Utah 84065**, and **Yinc, Inc.**, as Beneficiary, whose address is **249 East Tabernacle Suite 100, St. George, Utah 84770**.

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

Parcel #1:

Beginning 40 feet West and 920 feet South of the Northeast corner of the Southeast quarter of Section 8, Township 4 South, Range 5 East, Salt Lake Base and Meridian; thence South 140.31 feet; thence West 1280 feet; thence North 340.31 feet; thence East 844.4 feet; thence South 200 feet; thence East 435.6 feet to the point of beginning.

Parcel #2:

Beginning 40 feet West and 1060.31 feet South of the Northeast corner of the Southeast quarter of Section 8, Township 4 South, Range 5 East, Salt Lake Base and Meridian; thence South 208.00 feet; thence West 210.00 feet; thence South 86.00 feet; thence West 1070.00 feet; thence North 294.00 feet; thence East 1280.00 feet; more or less to the point of beginning.

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 **\$80,000.00**, 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 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 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.

**Ridgepoint Holdings, LLC**

  
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**By: Brad A. Jensen**  
**Its: Manager**

State of Utah            )  
                                  : ss.  
County of Utah         )

On the   1   day of October, 2015, personally appeared before me, **Brad A. Jensen**, who is the **Manager of Ridgepoint Holdings, LLC**, the signor of the within instrument who duly acknowledged before me that he executed the same.



  
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NOTARY PUBLIC