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03/07/2005 04:25 PM #12.00
Book - 9102 Pg - 5692-5693
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
MERIDIAN TITLE
BY: ZJM; DEPUTY - WI 2 P.

WHEN RECORDED MAIL TO:

Security National Life Insurance Company
5300 South 360 West
Suite 200
Murray, Utah 84123

MODIFICATION OF TRUST DEED WITH ASSIGNMENT OF RENTS

This Modification of Trust Deed with assignment of rents is dated as of January 28, 2005 among Blake Osborne and Elizabeth Osborne, whose address is 10141 South 3490 West, South Jordan, Utah 84095 (referred to below as "Trustor"); Security National Life Insurance Company, whose address is 5300 South 360 West, Suite 200, Salt Lake City, Utah 84123 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and Meridian Title Company, whose address is 64 East 6400 South, Suite 100, Murray, Utah 84107 (referred to below as "Trustee").

Trust Deed. Lender and Trustor entered into a Trust Deed dated November 12, 2003 (the "Trust Deed") which was recorded in the Office of the Salt Lake County Recorder on NOVEMBER 18, 2003 as entry number #8898249, Book 8913, page 60.

Real Property Description. The Trust Deed covers the following described real property located in Salt Lake County, State of Utah:

Lot 21, The Cove In Corner Canyon Subdivision, Amended

For identification purposes only, the parcel number of said real property is 34-04-456-005-013

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

This modification is to increase the loan amount from \$608,000.00 to \$840,000.00.

Continuing Validity. Except as expressly modified above, the terms of the original Trust Deed 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 Trust Deed 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 Trust Deed.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF TRUST DEED WITH ASSIGNMENT OF RENTS AND TRUSTOR AGREES TO ITS TERMS.

TRUSTORS:

Blake Osborne

Elizabeth Osborne

LENDER:

Authorized Officer

