

IN WITNESS THEREOF, that parties hereto have set their hands and seals
this 13 day of February, 1984.

Owner's Endorsement:

Witness: Ron Fletcher

Witness: Terrell Sparks

Date February 13, 1984

OWNER: Middleton Associates

By: CFS Properties Inc. a subsidiary of CFS
Financial Corp.

Officer of CFS Financial Corp.:

By: Gary P. Williams Exec V.P.

Date 2/14/84

SECRETARY OF HOUSING AND URBAN
DEVELOPMENT

Secretary's Endorsement

Witness: Chas. Rindler

Witness: Terrell Sparks

By: [Signature]

Title: [Signature]

STATE OF UTAH

COUNTY OF SALT LAKE

Personally appeared before me, Terrell J. Sparks, and made
oath that he saw the within named MIDDLETON ASSOCIATES, by GARY P. WILLIAMS
[Signature], Sign, Seal and as its act and deed deliver the within written
Amendment to Regulatory Agreement, and that RON FLETCHER together
with TERRELL SPARKS witnessed the execution thereof.

[Signature]

Sworn to before me this
13th day of February, 1984.

George A. Easter
NOTARY PUBLIC FOR UTAH
My Commission expires: 1/1/85

NOTARY PUBLIC FOR UTAH

7328 RV 21