

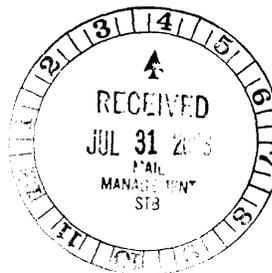


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RECORDATION NO. 19687-B FILED

JUL 31 '03 4-30 PM

SURFACE TRANSPORTATION BOARD



July 29, 2003

Barbara Sadler  
Surface Transportation Board  
Recordation Office  
1925 K Street, N.W., Suite 70  
Washington D.C. 20423

Dear Barbara,

Enclosed are two (2) originals of the **Memorandum of Termination of Loan and Security Agreement** dated as of July 8, 2003 between the following parties:

Lessor: **COLONIAL LIFE & ACCIDENT INSURANCE COMPANY**  
2211 Congress Street, Portland, Maine 04122-0590

Lessee: **FIRST SECURITY BANK OF UTAH**  
Wells Fargo Bank Northwest, N.A., Corporate Trust Lease Group  
299 South Main Street, 12<sup>th</sup> Floor, Salt Lake City, UT 84111

**A short summary of the document to appear in the index follows:**

Loan and Security Agreement between Lessor: **COLONIAL LIFE & ACCIDENT INSURANCE COMPANY** and Lessee: **FIRST SECURITY BANK OF UTAH**.

Please file this memorandum as a **SECONDARY** document to Recordation #19687 dated 11/3/95 and return one (1) stamped original to my attention. A check covering the filing fee of thirty dollars (\$30.00) is enclosed.

If you have any questions regarding the filing, please feel free to call me at 800-634-9738 ext. 20100.

Thank you for your prompt assistance.

Sincerely,

  
Sherry Lewey  
Research/Development Coordinator

Enclosure

MEMORANDUM OF TERMINATION OF  
LOAN AND SECURITY AGREEMENT

The undersigned, COLONIAL LIFE & ACCIDENT INSURANCE COMPANY, for good and valuable consideration, the receipt of which is hereby acknowledged, does hereby acknowledge the termination of the Loan and Security Agreement, dated as of November 1, 1995 between First Security Bank of Utah, National Association, Owner Trustee, as Debtor, and Colonial Life & Accident Insurance Company, as Secured Party (the "Loan and Security Agreement"), filed with the Interstate Commerce Commission (now the Surface Transportation Board) on November 3, 1995 at 1:20 p.m. under Recordation Number 19687.

The duties and obligations of the parties to the Loan and Security Agreement have been satisfied and discharged. Wherefore, this filing hereby fully terminates of record the Loan and Security Agreement.

IN WITNESS WHEREOF, Colonial Life & Accident Insurance Company has caused this instrument to be executed by its duly authorized officer this 8<sup>th</sup> day of July 2003.

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

By: David Fusell

Name: David Fusell

Title: Senior Vice President

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SURFACE TRANSPORTATION BOARD

STATE OF TENNESSEE )  
COUNTY OF Hamilton ) ss:

On this 8<sup>th</sup> day of July, 2003, before me personally appeared David Fusell, to me personally known, who, being by me duly sworn, says that he/she is a Sr. Vice President of Colonial Life & Accident Insurance Company, that he/she is authorized to execute the foregoing instrument on behalf of said corporation, that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and that he/she acknowledged that the execution of the foregoing instrument was the free act and deed of the corporation.

Susan D. Stevens  
Notary Public SUSAN D. Stevens

My commission expires: April 8, 2006

Owner Trustee, Debtor:

**First Security Bank of Utah, National Association**

Wells Fargo Bank Northwest, N.A.  
Corporate Trust Lease Group  
299 South Main Street, 12<sup>th</sup> Floor  
Salt Lake City, UT 84111

Secured Party:

**Colonial Life & Accident Insurance Company**

2211 Congress Street  
Portland, Maine 04122-0590  
Attn: Bond Investment Division