WHEN RECORDED MAIL TO Dean C. Lowe and Carol J. Lowe P.O. Box 573628 moray, where 84157
File No. 59205-PF

11728027 9/20/2013 11:39:00 AM \$12.00 Book - 10179 Pg - 796-797 Gary W. Ott Recorder, Salt Lake County, UT COTTONWOOD TITLE BY: eCASH, DEPUTY - EF 2 P.

TRUST DEED

husband and wife

THIS TRUST DEED, dated, between **Jared K. Lowe Brenda L. Lowe**, as Trustor(s), whose address is 166 West Fox Bridge Drive, Midvale, UT, 84047 **Cottonwood Title Insurance Agency, Inc** a Utah Corporation as Trustee, and Dean C. Lowe and Carol J. Lowe, Husband and Wife as joint tenants, as BENEFICIARY;

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

Lot 2, FOXBRIDGE SUBDIVISION, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Parcel Identification No. 21-36-451-008

TOGETHER with all buildings, fixtures, and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, franchises, privileges and appurtenances thereunto belonging, now or hereafter used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING (1) Payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$119,930.20, made by Trustor, 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.

Brenda L. Lowe

ACCOMMODATION RECORDING ONLY. COTTONWOOD TITLE INSURANCE AGENCY, INC. MAKES NO REPRESENTATION AS TO CONDITION OF TITLE, NOR DOES IT ASSUME ANY RESPONSIBILITY FOR VALIDITY, SUFFICIENCY OR EFFECTS OF DOCUMENT.

STATE OF UTAH

COUNTY OF SALT LAKE

On the \iint day of September, 2013, personally appeared before me Jared K. Lowe and Brenda L. Lowe, the signers of the within instrument who duly acknowledged to me that they executed the same.

My Commission Expires:

Notary Public

Residing at: Suttakely. Ju

My Commission Expires on: August 8, 2015 Comm. Number: 612467

JAMIE PERRY Notary Public State of Utah