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4/13/2021 11:11:00 AM \$40.00
Book - 11155 Pg - 8723-8739
RASHELLE HOBBS
Recorder, Salt Lake County, UT
FIRST AMERICAN TITLE INS - API
BY: eCASH, DEPUTY - EF 17 P.

Prepared By:
Closing Department
Freedom Mortgage
Corporation dba Freedom
Home Mortgage Corporation
907 Pleasant Valley Av
Ste 3
Mount Laurel, NJ 08054
(800) 220-3333

After Recording Return To:
Freedom Mortgage
Corporation
ATTN: Final Documents
P.O. Box 8001
Fishers, IN 46038-8001
(800) 220-3333

[Space Above This Line For Recording Data]

DEED OF TRUST RESPA

Ang
Loan #: 0122634090
Serv. #: 12263409
MIN: 1000730-0122634090-7
MERS Phone: 1-888-679-6377
PIN: 28301780160000

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "**Security Instrument**" means this document, which is dated **March 25, 2021**, together with all Riders to this document.

(B) "**Borrower**" is **KAY MENG ANG AND SIOW SZE LEE, AS JOINT TENANTS**. Borrower is the trustor under this Security Instrument.

(C) "**Lender**" is **Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation**. Lender is a Corporation organized and existing under the laws of **The State of New Jersey**. Lender's address is **907 Pleasant Valley Ave., Ste. 3, Mount Laurel, NJ 08054**.

(D) "**Trustee**" is **First American Title Insurance Company of Utah**.

(E) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "**Note**" means the promissory note signed by Borrower and dated **March 25, 2021**. The Note states that Borrower owes Lender **Three Hundred Twenty-Two Thousand Eight Hundred Twenty And 00/100 Dollars (U.S. \$322,820.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **April 1, 2030**.

(G) "**Property**" means the property that is described below under the heading "Transfer of Rights in the

EXHIBIT 'A'

File No.: **1171626LV (ev)**

Property: **251 E 12025 S, Draper, UT 84020**

**LOT 19, REDMOND PLACE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS
RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.**

A.P.N. 28-30-178-016-0000