

~~After Recording Return To:~~  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

Return to: Dawn Cochran/AEG  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820

This instrument prepared by:  
Wells Fargo Bank, N.A.  
LASHENIA LOWERY  
DOCUMENT PREPARATION  
8505 IBM DR  
CHARLOTTE, NC 28262  
1-866-537-8489

01086736 B: 2450 P: 1418

Page 1 of 5

Mary Ann Trussell, Summit County Utah Recorder  
02/20/2018 08:17:54 AM Fee \$40.00

By Lender Recording Services Inc.  
Electronically Recorded

TAX PARCEL #RFS-1  
~~Fax Serial No: 0210413~~

---

[Space Above This Line For Recording Data]  
**SHORT FORM OPEN-END DEED OF TRUST**  
**RESPA**

REFERENCE #: 20173380020148

ACCOUNT#: XXX-XXX-XXX6609-1998

DEFINITIONS

3321001-03

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

(A) "Security Instrument" means this document, which is dated January 12, 2018, together with all Riders to this document.

(B) "Borrower" is PAUL S. TAYLOR AND SARA M. TAYLOR, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Wells Fargo Bank, N.A.. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107.

(E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated January 12, 2018. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$ 100,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after February 12, 2048.

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

(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [mark as applicable]:

N/A Leasehold Rider  
N/A Third Party Rider  
N/A Other(s) [specify] N/A

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated June 14, 2007, and recorded on July 11, 2007, as Instrument No. 00819359 in Book 1876 at Page 1663 of the Official Records in the Office of the Recorder of Summit County, State of Utah.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants, conveys and warrants to Trustee, in trust, with power of sale, the following described property located in the

County of Summit :  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

THE FOLLOWING DESCRIBED TRACT(S) OF LAND IN SUMMIT COUNTY, STATE OF UTAH: ALL OF LOT 1, RAFF SUBDIVISION PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SUMMIT COUNTY RECORDERS OFFICE. THIS BEING THE SAME PROPERTY CONVEYED TO PAUL S. TAYLOR AND SARA M. TAYLOR, HUSBAND AND WIFE, AS JOINT TENANTS, WITH FULL RIGHTS OF SURVIVORSHIP, BY DEED FROM BERKELEY CRAIG BOOTH AND MELISSA BOOTH, HUSBAND AND WIFE, DATED 01/06/2006 AND RECORDED ON 01/09/2006 IN INSTRUMENT NO. 00764582, IN THE SUMMIT COUNTY RECORDERS OFFICE. PARCEL NO. ~~0210413~~

RFS-1

which currently has the address of

883 WEST NORTH BENCH RD

[Street]

OAKLEY

, Utah

84055

("Property Address"):

[City]

[Zip Code]


TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant, convey and warrant the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower further warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

#### MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

  
SARA M TAYLOR - Borrower

  
PAUL S TAYLOR - Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

Loan Originator's Name: Sarah Alice Abbe  
NMLSR ID: 1488055

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT  
UT107006, HCWF#983v4 (8/15/2015) UT-107006-0315

(page 4 of 5 pages)  
Documents Processed 01-10-2018 13:41:50

**ACKNOWLEDGMENT:**

For An Individual Acting In His/Her Own Right:

State of Utah

County of Sevier

I, a Notary Public of the County of Sevier, State of Utah, do hereby certify that

SARA M TAYLOR

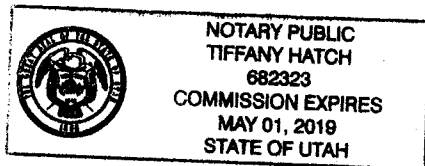
PAUL S TAYLOR

personally appeared before me this 13 day of January, 2018, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Notary Seal]

Tiffany Hatch  
Print Name: Tiffany Hatch  
Notary Public



My Commission expires: May 1, 2019

