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 7/11/2012 10:20:00 AM \$16.00
 Book - 10034 Pg - 6545-6548
 Gary W. Ott
 Recorder, Salt Lake County, UT
 INGENIO SYSTEMS
 BY: eCASH, DEPUTY - EF 4 P.

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

This instrument prepared by:
Wells Fargo Bank, N.A.
JENNIFER L BALDWIN, DOCUMENT PREPARATION
1 Home Campus
Des Moines, IOWA 50328
866-537-8489

Tax Serial No: 08-35-451-009

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20121097900046

Account number: 682-682-0963399-1XXX

DEFINITIONS

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 JULY 03, 2012, together with all Riders to this document.

(B) "Borrower" is BRADLEY D. BRIGHT AND SYLVIA I. BRIGHT, HUSBAND AND WIFE, AS JOINT TENANTS. 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 JULY 03, 2012. 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, THIRTY THOUSAND AND 00/100THS Dollars (U.S. \$30,000.00) 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 August 03, 2042**.

(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 [check box as applicable]:

- Leasehold Rider
- Third Party Rider
- 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 12, 2007, as Instrument No. 10160683 in Book 9490 at Page 407 - 419 of the Official Records in the Office of the Recorder of Salt Lake 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 _____ Salt Lake :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

THE FOLLOWING DESCRIBED TRACT OF LAND IN SALT LAKE COUNTY, STATE OF UTAH, TO-WIT: COMMENCING 2 RODS SOUTH FROM THE NORTHWEST CORNER OF LOT 3, BLOCK 64 PLAT "C" ,SALT LAKE CITY SURVEY; THENCE SOUTH 2 RODS; THENCE EAST 9 RODS; THENCE NORTH 2 RODS; THENCE WEST 2 RODS TO THE POINT OF BEGINNING.

which currently has the address of _____ 136 NORTH 1000 WEST _____
[Street]
_____ SALT LAKE CITY, Utah 84116 ("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.

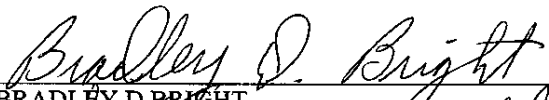
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant, convey and warrant the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower further warrants and will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



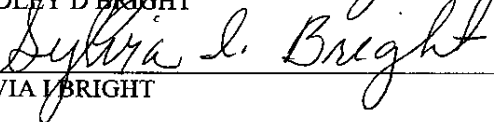
MASTER FORM DEED OF TRUST

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.



BRADLEY D BRIGHT -Borrower



SYLVIA L BRIGHT -Borrower



For An Individual Acting In His/Her Own Right:

State of Utah

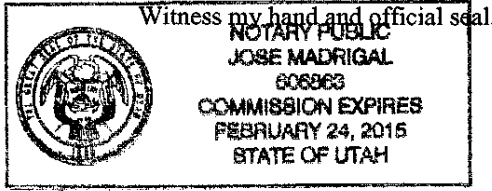
County of Salt Lake

I, a Notary Public of the County of Salt Lake, State of

Utah, do hereby certify that

Bradley D. Bright & Sylvia I. Bright personally appeared before me

this 3 day of July, 2012, and acknowledged the execution of the foregoing instrument.



[Notary Seal]

[Handwritten Signature]
 Print Name: Jose Madrigal
 Notary Public

My Commission expires: February 24, 2015

