

WHEN RECORDED MAIL TO:
SecurityNational Mortgage Company
Attn: Final Document Department
5300 South 360 West, Suite 150
Murray, UT 84123

12369179
9/20/2016 2:12:00 PM \$18.00
Book - 10478 Pg - 198-202
Gary W. Ott
Recorder, Salt Lake County, UT
BACKMAN TITLE SERVICES
BY: eCASH, DEPUTY - EF 5 P.

5-094367
34-07-354-025

LOAN #: 000812775

**UTAH HOUSING CORPORATION
SUBORDINATE DEED OF TRUST (MERS)**

MIN: 1000317-0000718354-0
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **September 19, 2016**
BROWNING, A SINGLE WOMAN

between **BRITTNIE**

("Borrower"),

Backman Title

("Trustee"),

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors or assigns), 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, ("Beneficiary"), and **SecurityNational Mortgage Company**

("Lender").

UHC Form 040A
Rev 07/15
Ellie Mae, Inc.

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Initials: 

10826UTMD 0815
10826UTMD (CLS)
09/16/2016 10:57 AM PST

LOAN #: 000812775

Borrower owes the Lender the sum of **SEVEN THOUSAND FIVE HUNDRED EIGHTY AND NO/100***

***** dollars

(**\$7,580.00**) evidenced by a Subordinate Note ("Note") dated the same date as this Subordinate Deed of Trust. This Subordinate Deed of Trust secures (a) the repayment of the debt evidenced by the Note, with interest, and (b) the repayment of all sums advanced by the Lender to enforce the Note.

Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described real property located in **Salt Lake** County, Utah ("Property")

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

APN #: 34-07-354-025

which has an address of **14849 South Treseder Street, Draper**

[City]

Utah **84020** ("Property Address").
Zip Code

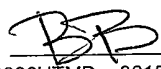
TOGETHER WITH all improvements hereafter erected on the Property, and all easements, rights of way, appurtenances, rents, royalties, mineral, oil, and gas rights and profits, income, water appropriations, rights and stock and all fixtures now or hereafter a part of the Property. All replacements and additions shall also be covered by this Subordinate Deed of Trust. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

This Subordinate Deed of Trust is subordinate in all respects to a Deed of Trust (the "Senior Deed of Trust") which is amended by a Rider to Deed of Trust (the "Rider to Deed of Trust") encumbering the Property and which secures that certain note (the "Senior Note") dated the same date as this Subordinate Deed of Trust.

Lender may require immediate payment in full of all sums secured by this Subordinate Deed of Trust if:

1. Lender requires immediate payment in full of the Senior Note because Borrower is in default under the Senior Note, the Senior Deed of Trust, or the Rider to Deed of Trust;
2. Lender requires payment in full of the Senior Note because all or part of the Property is transferred or occupied in violation of the terms of the Senior Deed of Trust or the Rider to Deed of Trust;

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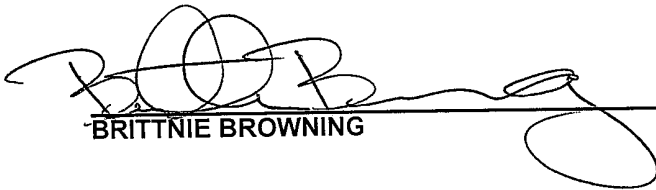
3. Borrower transfers all or part of the Property, whether or not in violation of the Senior Deed of Trust or the Rider to Deed of Trust;
4. Borrower is in default under the Subordinate Note or this Subordinate Deed of Trust; or
5. The Senior Note is prepaid prior to its maturity date (as defined in the Senior Note).

If circumstances occur which would permit Lender to require immediate payment in full, but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

Lender shall be entitled to collect all expenses incurred in pursuing its remedies, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

The proceeds of any award or claim for damages, direct or consequential, in connection with condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Subordinate Note and this Subordinate Deed of Trust, subject to the rights of Lender under the Senior Deed of Trust.

Borrower requests that any notice to the Borrower hereunder be mailed by first class mail to the Property Address. Lender requests that any notice to the Lender be mailed by first class mail to the principal offices of Lender described above, or any address Lender designates by notice to Borrower.


BRITTNIE BROWNING

9/19/16 (Seal)
DATE

LOAN #: 000812775

STATE OF UTAH

)
) ss
)

COUNTY OF **Salt Lake**

Subscribed and sworn to before me this 19th day of September, 2016.

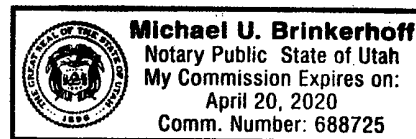
Michael U. Brinkerhoff

Notary Public

My Commission Expires: 4.20.20

Residing at: Bountiful, Utah

Lender: SecurityNational Mortgage Company
NMLS ID: 3116
Loan Originator: Troy Gayle Johnson
NMLS ID: 386975



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Order No.: 5-094367

EXHIBIT "A"

LEGAL DESCRIPTION

Lot No. 2, Building No. 15, contained within CHANDLER POINTE AT SOUTH MOUNTAIN, PHASE 1, a Planned Unit Development, as the same is identified in the Plat Map recorded in Salt Lake County, Utah as Entry No. 8842415 in Book 2003P at Page 317 of the official records of the County Recorder of Salt Lake County, Utah (as said Plat Map may have theretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions of CHANDLER POINTE AT SOUTH MOUNTAIN, recorded in Salt Lake County, Utah as Entry No. 8874591 in Book 8904 at Page 4164 of the official records of the County Recorder of Salt Lake County, Utah (as said Declaration may have heretofore been supplemented), together with an undivided percentage of ownership interest in the common areas and facilities.

Parcel No.: 34-07-354-025