UHC Form 040A Rev 08/08/18

WHEN RECORDED MAIL TO:
Utah Housing Corporation
2479 South Lake Park Blvd
West Valley City, UT 84120

ENT 12370: 2023 PG 1 of 3

Andrea Allen

Utah County Recorder
2023 Feb 28 04:16 PM FEE 40.00 BY MG
RECORDED FOR Cottonwood Title Insurance Agency,
ELECTRONICALLY RECORDED

164921-MYD 50-144-1012

UTAH HOUSING CORPORATION SUBORDINATE DEED OF TRUST (MERS)

MIN:

101337310001731366

Michael Marburger an unmarried man	("Borrower"),
Cottonwood Title Insurance Agency, Inc.	("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 Canopy Mortgage, LLC ("Lender").	
Borrower owes the Lender the sum ofTwenty Thousand, Seventy-Five and No/100	الله على الله الله الله الله الله الله الله ال
and	
dated the same date as this Subordinate Deed of Trust. This Subordinate Deed of Trust secures (a) the	
debt evidenced by the Note, with interest, and (b) the repayment of all sums advanced by the Lender to	
Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following desc located inCounty, Utah ("Property")	ribed real property
which has an address of 1262 S Windy Pidge Dr	
which has an address of 1262 S Windy Ridge Dr	

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;
- 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;

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- 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.

Any restrictions on conveyance in any loan document or deed of trust will automatically terminate if title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure, or if the mortgagee is assigned to the Secretary of HUD.

Mila Museum Michael Marburger
STATE OF UTAH)
COUNTY OF Wah
On this 28 day of February, in the year 2013, before me Mely Sa Linds Wy, (notary public)
a notary public, personally appeared Michael MayDurger, proved on the basis of
satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed in this document, and acknowledged
he/she/they) executed the same.
MELYSSA LINDSAY NOTARY PUBLIC STATE OF UTAH COMMISSION# 718479 COMM EXP. 07-29-2025

(Notary Seal)

MORTGAGE LOAN ORIGINATOR: Tawna Todd

NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 291261

MORTGAGE LOAN ORIGINATION COMPANY: Canopy Mortgage, LLC

NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 1359687

File No. 164921-MYD.

EXHIBIT A PROPERTY DESCRIPTION

Lot 1012, QUIET VALLEY AT SPANISH FORK PLAT A1 AMENDED, a Master Planned Development, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Tax Id No.: 50-144-1012