

WHEN RECORDED MAIL TO:
Veritas Funding LLC
Attn: Final Document Department
7050 South Union Park Avenue, Suite 400
Midvale, UT 84047
801-639-0900

16780-NM
tax ID 15-29-127-020

12394213
10/20/2016 2:42:00 PM \$18.00
Book - 10490 Pg - 3445-3449
Gary W. Ott
Recorder, Salt Lake County, UT
NOVATION TITLE INSURANCE AGCY
BY: eCASH, DEPUTY - EF 5 P.

LOAN #: 35162991.21

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

MIN: 1004870-0035163441-5
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **October 17, 2016**
RIVERA, A SINGLE MAN

between **ERICK GARCIA**

("Borrower"),

Novation Title Insurance Agency

("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 **Veritas Funding LLC**

("Lender").

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

Page 1 of 4

10826UTMD 0815
10826UTMD (CLS)
10/17/2016 02:30 PM PST

Ent 12394213 BK 10490 PG 3445

LOAN #: 35162991.21

Borrower owes the Lender the sum of **TEN THOUSAND SIX HUNDRED SIXTEEN AND NO/100*****

***** dollars
(**\$10,616.00**) 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 #: 15-29-127-020

which has an address of **2902 S CORBIN DR, West Valley City**

[City]

Utah **84120** ("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;

LOAN #: 35162991.21

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.

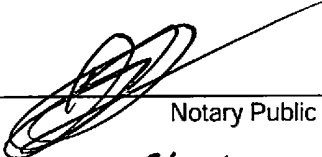
Erick Garcia Rivera
ERICK GARCIA RIVERA

10/17/16 (Seal)
DATE

LOAN #: 35162991.21

STATE OF UTAH)
) ss
COUNTY OF Salt Lake)

Subscribed and sworn to before me this 17th day of October, 2016.

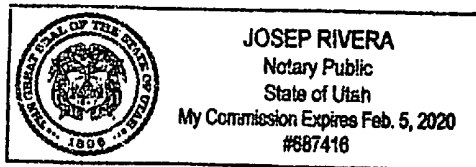


Notary Public

My Commission Expires: 2, 5, 2020

Residing at: SLC, UT

MORTGAGE LOAN ORIGINATOR: Gaby Aguilon
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER:
1033853
MORTGAGE LOAN ORIGINATION COMPANY: Veritas Funding LLC
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER:
252108



Escrow No.: 16780-NM

EXHIBIT "A"

LEGAL DESCRIPTION

All of Lot 1, LAGRANGE PARK SUBDIVISION NO. 2, According to the official records of the Recorder of Salt Lake County, Utah

Tax ID No: 15-29-127-020