13079889 9/23/2019 8:21:00 AM \$40.00 Book - 10834 Pg - 1650-1657 RASHELLE HOBBS Recorder, Salt Lake County, UT INGEO SYSTEMS BY: eCASH, DEPUTY - EF 8 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.
REGINA M MURPHY
DOCUMENT PREPARATION
9600 NE CASCADES PKWY STE 300
PORTLAND, OR 97220 6837
1-866-537-8489
Return to: Dawn Total

Return to: Dewn Tetlak/AEG 5455 Detroit Rd, STE B Sheffield Villege, OH 44054 440-716-1820

Tax Serial No: 28-33-255-009-0000

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

REFERENCE #: 86690385

ACCOUNT#: XXX-XXX-XXX 9258-1998

DEFINITIONS

4336614-03

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 <u>August 30, 2019</u>, together with all Riders to this document.
- (B) "Borrower" is RUDOLF MEHL AND DEBORA DONAHUE MEHL, TRUSTEES OF THE RUDOLF A. MEHL LIVING TRUST, DATED THE 28TH DAY OF OCTOBER, 2009, AND AS AMENDED AND RESTATED THE 20TH DAY OF NOVEMBER, 2015, A 1/2 INTEREST AND DEBORA DONAHUE MEHL, AND RUDOLF MEHL, TRUSTEES OF THE DEBORA DONAHUE TRUST DATED THE 28TH DAY OF OCTOBER, 2009, AND AS AMENDED AND RESTATED THE 20TH DAY OF NOVEMBER, 2015, A 1/2 INTEREST. 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 <u>August 30, 2019</u>. 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, <u>ONE HUNDRED THOUSAND AND 00/100THS</u> Dollars (U.S. \$ 100,000.00) plus interest.

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT UT107006, HCWF#983v4 (2/10/2018) UT-107006-0118

(page 1 of 6 pages) Documents Processed 08-29-2019 10:00:23 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 <u>September 30, 2049</u>.

- (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		
X 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 <u>June 14</u>, <u>2007</u>, and recorded on <u>July 12, 2007</u>, as Instrument No. <u>10160683</u> in Book <u>9490</u> at Page <u>407 - 419</u> of the Official Records in the Office of the Recorder of <u>Salt Lake</u> 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(S) OF LAND IN SALT LAKE COUNTY, STATE OF UTAH: LOT 2, HICKORY RIDGE SUBDIVISION AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. THIS BEING THE SAME PROPERTY CONVEYED TO RUDOLF MEHL AND DEBORA DONAHUE MEHL, TRUSTEES OF THE RUDOLF A. MEHL LIVING TRUST, DATED THE 28TH DAY OF OCTOBER, 2009, AND AS AMENDED AND RESTATED THE 20TH DAY OF NOVEMBER, 2015, A 1/2 INTEREST AND DEBORA DONAHUE MEHL AND RUDOLF MEHL, TRUSTEES OF THE DEBORA DONAHUE TRUST DATED THE 28TH DAY OF OCTOBER, 2009, AND AS AMENDED AND RESTATED THE 20TH DAY OF NOVEMBER, 2015, A 1/2 INTEREST, BY DEED FROM RUDOLF A. MEHL AND DEBORA D. MEHL, HUSBAND AND WIFE, AS JOINT TENANTS, DATED 11/20/2015 AND RECORDED ON 12/07/2015 IN INSTRUMENT NO. 12183235, IN THE SALT LAKE COUNTY RECORDERS OFFICE. PARCEL NO. 28-33-255-009-0000

which currently has the address of 1893 E HICKORY RIDGE CT		
	[Street]	
DRAPER	, Utah	84020-8873 ("Property Address"):
[City]		[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT UT107006, HCWF#983v4 (2/10/2018) UT-107006-0118

(page 2 of 6 pages) Documents Processed 08-29-2019 10:00:24 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.

Rudolf Mehl Trustee of the Debora Donahue Trust dated October 28, 2009	-Borrower
Debora Donahue Mehl Trustee of the Debora Donahue Trust dated October 28, 2009	1 18, 2009 - Borrower
Rudolf Mehl Trustee of the Rudolf A. Mehl Living Trust dated October 28, 2009	- Borrower
Debora Donahue Mehl Trustee of the Rudolf A. Mehl Living Trust Lated October 28, 2009	ng Trustdate D Borrower V+28 2009

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

Loan Originator's Name: Ryle Oliver

NMLSR ID: 1856365

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT UT107006, HCWF#983v4 (2/10/2018) UT-107006-0118

(page 4 of 6 pages) Documents Processed 08-29-2019 10:00:24

For An Individual Acting In His/Her Own Right: State of	
Utah 1, a Notary Public of the County of Salt lake, do hereby certify that	, State of
Rudolf Mehl Trustee of the Debora Donahue Trust dated October 28, 2009	
Debora Donahue Mehl Trustee of the Debora Donahue Trust dated October 28, 2009	
Rudolf Mehl Trustee of the Rudolf A. Mehl Living Trust dated October 28, 2009	
Debora Donahue Mehl Trustee of the Rudolf A. Mehl Living Trust dated October 28, 2009	
personally appeared before me this 30 day of Avgust execution of the foregoing instrument.	2019, and acknowledged the
Witness my hand and official scal.	
[Notary Scal]	
Prim Name: LGG	ey Madsen.

My Commission expires: DA N 707

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT UT107006, HCWF#983v4 (2/10/2018) UT-107006-0118

(page 5 of 6 pages) Documents Processed 08-29-2019 10:00:24

	1 \ alls	Made	scn	, a Notar	Public of th	e State of _	Utan	do hereby
certify th								
Rudolf Me	hi Trustee of th	e Debora Dona	ihue Trust dat	ted October 2	<u>8, 2009</u>			
-	_					ing		
<u>Debora Do</u>	onahue Mehl Tri	ustee of the De	оога ропани	e Trust dated	October 20, 20			
Rudolf Me	hl Trustee of th	e Rudolf A. M	ehl Living Tr	ust dated Oct	ober 28, 2009	•		
Debore De	ona <mark>hue M</mark> ehl Tr	ustee of the Re	dolf A. Mehl	Living Trust	dated October	28, 2009		
Deoora Do	onanue Meni 11	usice of the Ru	don 11. iviem	Living Iran				
		4						
		efore me thi	s day and a	cknowledge	d that s/hc is	s the Trusto	for the Trust k	nown as
personal	ly appeared b							
INF MAIL	i finalio	atthor	D MAY A N	MANNE	truct date	a netown.	Y Luciand that	s/ne exec
the fores	ni tvustuu 2011ng instrum	of the tent in his/he	r capacity a	STrustee fo	tyvst detc or the said Ti	a netown.	9,1009 and that s/he was author	rized to d
the fores	oing instruminstrum	of the the continuous in the c	chay a Dr capacity a hich the sai	S Trustee for d Trust was	tyvet agte or the said Ti created.	oust, and the	1 s/he was author	rs/ne exec prized to de
the fores	oing instruminstrum	of the the continuous in the c	chay a Dr capacity a hich the sai	S Trustee for d Trust was	tyvet agte or the said Ti created.	oust, and the	Y Luciand that	s/ne exec orized to d
the fores	oing instruminstrum	of the the continuous in the c	chay a Dr capacity a hich the sai	S Trustee for d Trust was	tyvet agte or the said Ti created.	oust, and the	1 s/he was author	s/ne exec prized to d
the fores	oing instruminstrum	of the the continuous in the c	chay a Dr capacity a hich the sai	S Trustee for d Trust was	tyvet agte or the said Ti created.	oust, and the	1 s/he was author	s one exec
the fores	oing instruminstrum	of the the continuous in the c	chay a Dr capacity a hich the sai	S Trustee for d Trust was	tyvet agte or the said Ti created.	oust, and the	1 s/he was author	s sine exec prized to d
the fores	oing instruminstrum	of the the continuous of the c	chay a Dr capacity a hich the sai	S Trustee for d Trust was	tyvet agte or the said Ti created.	oust, and the	1 s/he was author	sane exec prized to d
the fores	oing instruminstrum	of the pent in his/he ursuant to whand and not	chay a Dr capacity a hich the sai	S Trustee for d Trust was an this the	or the said Trace created. Aday of the said Trace created.	oust, and the	1 s/hc was authory 2019	mzeg to u
the fores	oing instrum going instrum instrument pr Witness my	of the pent in his/he ursuant to whand and not	chay a Dr capacity a hich the sai	S Trustee for d Trust was an this the	tyvet agte or the said Ti created.	A SETONE Prust, and that August	1 s/hc was authory 2019	M224 10 U
the fores	oing instrument provided witness my	of the pent in his/he ursuant to whand and not hand and hold to SEAL]	r capacity a hich the said	S Trustee for d Trust was an this the	or the said Trace created. Aday of the said Trace created.	oust, and the	1 s/hc was authory 2019	mzeg to u
the fores	oing instrument provided the strument provid	ent in his/he ursuant to wi hand and not L SEAL]	r capacity a hich the said	S Trustee for d Trust was an this the	or the said Trace created. Aday of the said Trace created.	A SETONE Prust, and that August	1 s/hc was authory 2019	asne exec prized to d
the fores	INOTARIA	of the pent in his/he ursuant to whand and not hand and hold to SEAL]	r capacity a naich the said tarial scal o	S Trustee for d Trust was an this the	or the said Trace created. Aday of the said Trace created.	A SETONE Prust, and that August	1 s/hc was authory 2019	M224 10 U

My commission expires:

For An Individual Trustee Borrower;

Reference Number:

86690385

Account Number:

XXX-XXX-XXX9258-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on <u>August 30, 2019</u> is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned Trustee(s) to secure the Debt Instrument from <u>Rudolf Mehl</u>, <u>Debora Donahue Mehl</u>, (individually and collectively referred to as the "Debtor") to <u>Wells Fargo Bank</u>, N. <u>A</u>. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

1893 E HICKORY RIDGE CT , DRAPER, UT 84020-8873 [Property Address]

In addition to the covenants and agreements made in the Security Instrument, the undersigned Trustee(s) and Lender further covenant and agree as follows:

With respect to the <u>Rudolf A. Mehl Living Trust</u> (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender.

Consequently, references in the Security Instrument to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Debt Instrument shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Debt Instrument before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to the Debt Instrument prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Debt Instrument and are a party hereunder only insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, transfer of the Property by the Trust, or death of any Debtor shall constitute an event of default under the Security Instrument.

	by signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this	
	hird Party Rider.	
Bu	2005 adot Trade the Rold A Male / Wing Took dated Otobar 24, 2009	
	audolf Mehl Trustee of the Rudolf A. Mehl Living Trust dated October 28, 2009	
He t	behora Donahue Mehl Trustee of the Rudolf AMehl Living Trust Clarked October 28, 2009	1
	bebora Donahue Mehl Trustee of the Rudolf Al Mehl Living Trust dated October 28, 2009	_
	DA 28.200	9
		•

Attach this Rider to the Security Instrument before Recording

Loan Originator's Name: Ryle Oliver NMLSR ID: 1856365

3rd Party Rider, HE101137 HCWF#132.v10 (2/10/18) HE-101137-0118

2/2 Documents Processed 08-28-2019 15:12:39