13786116 9/29/2021 2:52:00 PM \$40.00 Book - 11246 Pg - 7975-7977 RASHELLE HOBBS Recorder, Salt Lake County, UT METRO NATIONAL TITLE BY: eCASH, DEPUTY - EF 3 P.

WHEN RECORDED RETURN TO: Metro National Title 345 East Broadway Salt Lake City, UT 84111 MNT File No. 87754 APN No. 21-04-352-007

		AFFIDAVIT
State of Utah)	
0-11	SS.	
County of Salt lake)	

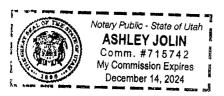
The undersigned having been duly sworn, hereby deposes and says as follows:

- 1. I am a resident of Atland County, State of Utah, over the age of twenty-one years and in all respects competent to testify to the matters contained herein.
- 2. I am currently employed by Metro National Title Company as an Escrow Officer.
- 3. I am familiar with that certain Deed of Trust, recorded September 10, 2021, as Entry No. 13770055, in Book 11237, at Page 1238, Salt Lake County Recorder's Office, which affects certain real property, situated in Salt Lake County, State of Utah, more particularly described as follows:

Lot 67, Westcove Amended and Extended Phase I Amended, according to the official plat thereof, filed in Book 38-03 of Plats at Page 16 in the office of the Salt Lake County Recorder.

- 4. I am the notary public before which said Deed of Trust was executed and acknowledged.
- 5. Due to a clerical error, a Rider which was intended to be recorded as part of said Deed of Trust was not attached.
- 6. The Rider that was intended to be attached to said Deed of Trust is attached hereto.
- 7. Further affiant sayeth not.

Michelle Upchurch



Notary Public My Commission Expires: Residing in:

AFTER RECORDING MAIL TO:

Gateway Mortgage Group, a division of Gateway First Bank

244 South Gateway Place

Jenks, OK 74037

UTAH HOUSING CORPORATION RIDER TO DEED OF TRUST

TAX-EXEMPT FINANCING

THIS Utah Housing Corporation Rider to Deed of Trust is made this 10th day of September, 2021, and is incorporated into and shall be deemed to amend and supplement the Deed of Trust ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to Gateway Mortgage Group, a division of Gateway First Bank ("Lender") of the same date and covering the property (the "Property") described in the Security Instrument and located at:

3099 Westcove Dr	, West Valley City, UT 84119
	(Property Address)

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

Lender, or each of its successors or assigns as may by separate instrument assume responsibility for assuring compliance by the Borrower with the provisions of this Rider to Deed of Trust, may require immediate payment in full of all sums secured by this Security Instrument if:

- (a) All or part of the Property is sold or otherwise transferred (other than by devise, descent or operation of law) by Borrower to a purchaser or other transferee:
 - (i) Who cannot reasonably be expected to occupy the Property as his/her principal residence within a reasonable time after the sale or transfer, all as provided in Section 143 (c) and (i)(2) of the Internal Revenue Code; or
 - (ii) Who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Section 143(d) and (i)(2) of the Internal Revenue Code [except "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1) and except that this subparagraph (ii) shall not apply if the Property is a targeted area residence on the date of such sale or transfer]; or
 - (iii) At an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for targeted area residences) all as provided in Section 143(e) and (i)(2) of the Internal Revenue Code; or
 - (iv) Who has a gross family income in excess of 115% of the applicable median family income (140% of the applicable median family income for a purchaser or transferee of a residence in a targeted area), except that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchaser or other transferee has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (i)(2) of the Internal Revenue Code.
- (b) Borrower fails to occupy the Property described in the Security Instrument for the term of the Borrower's Note without prior written consent of Lender or its successors or assigns described at the beginning of this Rider to Deed of Trust; or
- (c) Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Internal Revenue Code in an application, affidavit or any related instrument made in connection with the loan secured by this Security Instrument

The restrictions will automatically terminate if title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure, or if the mortgage is assigned to the Secretary.

References are to the 1986 Internal Revenue Code in effect on the date of execution of the Security Instrument and are deemed to include the implementing regulations.

Borrower

STATE OF UTAH

COUNTY OF

Notary Public - State of Utah

Notary Public - State of Utah

Michelle Upchurch

Comm. #699371

My Commission Expires

March 31, 2022

Borrower

Borrower