

- 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.

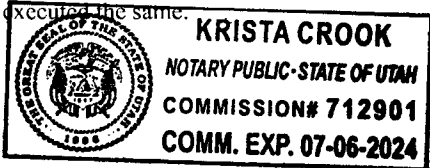

Emmanuel Fuentes

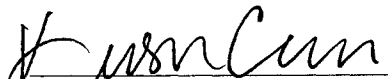
STATE OF UTAH _____)

COUNTY OF SALT LAKE _____)

On this 7th day of JULY, in the year 2020, before me Krista Crook,
(notary public)

a notary public, personally appeared Emmanuel Fuentes, 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.




Notary Signature

(Notary Seal

MORTGAGE LOAN ORIGINATOR: **John Creager**
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: **2098333**
MORTGAGE LOAN ORIGINATION COMPANY: **Citywide Home Loans, LLC**
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: **67180**

**EXHIBIT A
PROPERTY DESCRIPTION**

Commencing at a point 2,254.2 feet East and South 00°52'00" East 995.55 feet from the Northwest corner of the Northeast quarter of Section 30, Township 1 South, Range 2 West, Salt Lake Base and Meridian, and running thence South 00°52'00" East, 49.5 feet; thence North 88°53'00" East, 165 feet; thence North 00°52'00" West, 49.5 feet; thence South 88°53'00" West, 165 feet to the place of commencement. (Also known as being the South 5 1/9 feet of Lot 45 and the North 44.39 feet of Lot 46, Fairview Park - Unrecorded Subdivision.)

Tax Id No.: 14-30-233-007