

UPON RECORDING MAIL TO:
Utah Housing Corp.
2479 South Lake Park Blvd.
West Valley, UT 84120
Attn. Josh Arnold
FHA Case No: 521-9563538
MIN:: 1004406 0008231034 6
MERS Phone # 1-888-679-6377

SUBORDINATE DEED OF TRUST

THIS SUBORDINATE DEED OF TRUST ("Security Instrument") is given on July 26, 2023. The Mortgagor(s) is Edgardo Chong, SINGLE MAN whose address is 3811 W 3100 S West Valley City, Utah ("Borrowers"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is Office of the Housing HFA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of SEVEN THOUSAND TWO HUNDRED SIXTY-THREE AND 37/100 Dollars (U.S. \$ 7,263.37). This debt is evidenced by Borrower's Subordinate Note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on the first day of July 1, 2053.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extension and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Subordinate Note. For this purpose, Borrower hereby irrevocably grants and conveys to the Trustee, in trust, with power of sale the following described real property located in Salt Lake County, State of Utah.

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
TAX ID# 15-29-304-001

Which has the address 3811 W 3100 S West Valley City, Utah 84120 ("Property Address")

TOGETHER WITH all the improvements now or 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 Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances or record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant agree as follows:

UNIFORM COVENANTS.

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.
2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall no operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 319, SCOTTSDALE No. 3 Subdivision, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's office.

Excepting therefrom the following: Beginning at the Northeast corner of said Lot 319, thence South 4.00 feet along the East boundary line of said lot, thence North 87°15'52" West 81.45 Feet to the Northerly Boundary line of said lot, thence North 89°55'15" East 81.36 feet to the point of beginning.

Tax ID No: 15-29-304-001