UHC Form 040A Rev 08/08/18

WHEN RECORDED MAIL TO:

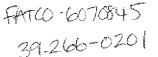
Utah Housing Corporation
2479 South Lake Park Blvd
West Valley City, UT 84120

ENT 143117: 2020 PG 1 of 3

Jeffery Smith

Utah County Recorder
2020 Sep 18 02:55 PM FEE 40.00 BY SS

RECORDED FOR First American - Highland
ELECTRONICALLY RECORDED



UTAH HOUSING CORPORATION SUBORDINATE DEED OF TRUST (MERS)

MIN: 100

100562758130467286

THIS DEED OF TRUST is	made on	September 17th	, 202	:0	between	
Kylan Humpherys						_("Borrower"),
mrosenbaum@firstam.com	n					("Trustee"),
Mortgage Electronic Regis defined, and Lender's succ and has an address and tele ("Beneficiary"), and <u>Cil</u>	essors or assephone numb	signs). MERS is organize per of P. O. Box 2026, FI	ed and existing un	der the lay	ws of Delaware,	· · · · ·
Borrower owes the Lender the	e sum of	Ten Thousand, Five	Hundred Twent	ty-Four a	nd No/100	# 2 24 th we 2 th # 2 4 th By W which the west
and	/00 doll	ars (\$ 10,52	4.00 e	videnced	by a Subordin	ate Note ("Note")
dated the same date as this Su	bordinate I	Deed of Trust. This Su	ibordinate Deed	of Trust	secures (a) the	repayment of the
debt evidenced by the Note, v	vith interest	, and (b) the repaymen	nt of all sums ad	vanced by	y the Lender to	enforce the Note.
Borrower irrevocably grants located in Utah	and convey	-	with power of sh ("Property")	sale, the	following desc	ribed real property
which has an address of	1700 S	andhill Road G201				
Orem		,Utah	84058-4904 Zip Code	_ ("Prope	erty Address").	

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;
- 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;
- 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;

UHC Form 040A Rev 08/08/18

- 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.

Pylur Itlehy
Kylan Humpherys
STATE OF UTAH)
COUNTY OF <u>QH Lake</u>
On this 17 day of Sept., in the year 303 before me Misti Rosenbulum, (notary public)
a notary public, personally appeared Kylan Humpherys, 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 Public - State of Utah MISTI ROSENBAUM Commission #703986 My Commission Expires February 14, 2023 Notary Signature

(Notary Seal)

MORTGAGE LOAN ORIGINATOR: Sean McCall

NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 1561111

MORTGAGE LOAN ORIGINATION COMPANY: Citywide Home Loans

NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 67180

EXHIBIT 'A'

File No.:

13742-6070845 (MR)

Property:

1700 South Sandhill Road Unit#G201, Orem, UT 84058

UNIT NO. 201, BUILDING "G", CONTAINED WITHIN THE FLYING HORSE CONDOMINIUMS, 2ND SUPPLEMENTAL, A CONVERTIBLE LAND CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON MAY 18, 2017, IN UTAH COUNTY, AS ENTRY NO. 47936:2017, AND MAP FILING NO. 15542 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON FEBRUARY 14, 2017 IN UTAH COUNTY, AS ENTRY NO. 15285:2017 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

A.P.N. 39-266-0201