

Trust Deed Page 1 of 5
Russell Shirts Washington County Recorder
03/24/2020 04:12:47 PM Fee \$40.00 By
RAMPART TITLE INSURANCE AGENCY

WHEN RECORDED MAIL TO:
Sun American Mortgage Company
Attn: Final Document Department
4140 E. Baseline Road, #206
Mesa, AZ 85206

LOAN #: 20019842

**UTAH HOUSING CORPORATION
SUBORDINATE DEED OF TRUST (MERS)**

MIN: MIN: 1000768-0000054331-4
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **March 23, 2020** between **MICHAEL STEPHENSON,
AN UNMARRIED MAN, AND KAYLEE HENDRY, AN UNMARRIED WOMAN, AS JOINT TENANTS**

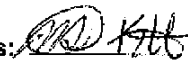
Attorneys Title Guaranty Fund, Inc.

("Borrower"),

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors or assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P. O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Beneficiary"), and **Sun American Mortgage Company**

("Lender").

UHC Form 040A
Rev 08/08/18
Ellie Mae, Inc.

Initials: 
10826UTMD 0219
10826UTMD (CLS)
03/23/2020 10:14 AM PST



LOAN #: 20019842

Borrower owes the Lender the sum of **NINE THOUSAND SIX HUNDRED FIFTY AND NO/100*******

***** dollars
(**\$9,650.00**) evidenced by a Subordinate Note ("Note") dated the same date as this
Subordinate Deed of Trust. This Subordinate Deed of Trust secures (a) the repayment of the debt evidenced
by the Note, with interest, and (b) the repayment of all sums advanced by the Lender to enforce the Note.

Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described
real property located in **Washington** County, Utah ("Property")
**Unit 3, CAMBRIDGE VILLAGE TOWNHOUSES, according to the Official Plat thereof, on file and
of record in the Office of the Washington County Recorder, State of Utah.**
APN #: SG-CVT-3

which has an address of **156 West 500 South Unit 3, Saint George**

[City]

Utah **84770** ("Property Address").
Zip Code

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;
2. 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;



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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.

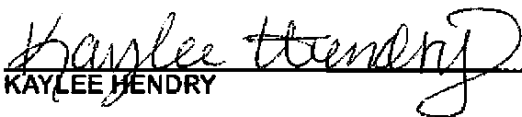
Lender shall be entitled to collect all expenses incurred in pursuing its remedies, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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.


MICHAEL STEPHENSON 3-23-2020 (Seal)
DATE


KAYLEE HENDRY 3/23/20 (Seal)
DATE



LOAN #: 20019842

STATE OF UTAH)
COUNTY OF Washington)

On this 23rd day of March, in the year 2020, before me

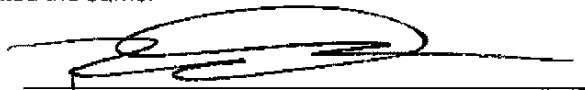
_____ a notary public, personally appeared

(notary public)

MICHAEL STEPHENSON, AN UNMARRIED MAN, AND KAYLEE HENDRY, AN UNMARRIED

WOMAN, AS JOINT TENANTS

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: Rebecca Glauser Staples
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 912705
MORTGAGE LOAN ORIGATION COMPANY: Sun American Mortgage Company
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 160265

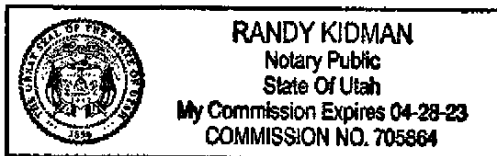


EXHIBIT "A" Legal Description

Unit 3, CAMBRIDGE VILLAGE TOWNHOUSES, according to the Official Plat thereof, on file and of record in the Office of the Washington County Recorder, State of Utah.

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