

Trust Deed Page 1 of 2

Gary Christensen Washington County Recorder  
01/10/2023 03:05:04 PM Fee \$40.00 By  
COTTONWOOD TITLE INSURANCE AGENCY,  
INC.

WHEN RECORDED MAIL TO:

Rocket Mortgage, LLC, ISAAA  
1050 Woodward Avenue  
Detroit, MI 48226

Andrew Kay  
2545 N. 400 E.  
Provo UT 84604

File No.: 165089-KLP

**TRUST DEED**

THIS TRUST DEED, dated January 6, 2023, between **Andrew Kay**, as Trustor(s), whose address is 2454 North 400 East, Provo, UT 84604 **Cottonwood Title Insurance Agency, Inc.** a Utah Corporation as Trustee, and **AEK Business Solutions, LLC**, a Utah Limited Liability Company of 2545 North 400 East, Provo, UT 84604, as **BENEFICIARY**;

**WITNESSETH:** That Trustor **CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE**, the following described property, situated in Washington County, State of Utah: Lot 33C, **HURRICANE VIEWS, PLAT "A"**, according to the official plat thereof on file in the office of the Washington County Recorder.

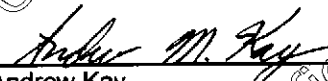
**TAX ID NO.: H-HVUE-A-33C** (for reference purposes only)

TOGETHER with all buildings, fixtures, and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, franchises, privileges and appurtenances thereunto belonging, now or hereafter used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING (1) Payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of **\$460,000.00 (Four Hundred Sixty Thousand And No/100)**, made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees) in event of default in payment of the indebtedness secured hereby and to pay reasonable trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

  
\_\_\_\_\_  
Andrew Kay

**COURTESY RECORDING ONLY**

Cottonwood Title disclaims any liability as to the condition of title and as to the content, validity or effects of this document.

STATE OF UTAH

COUNTY OF Utah

On this 10th day of January, 2023, before me, personally appeared Andrew Kay, proved on the basis of satisfactory evidence to be the person whose name is subscribed to this document, and acknowledged before me that he/she/they executed the same.

Notary Public



DERRICK KUESER  
NOTARY PUBLIC - STATE of UTAH  
COMMISSION NO. 704606  
COMM. EXP. 02/13/2023