

WHEN RECORDED MAIL TO:
Guild Mortgage Company
5898 Copley Drive
San Diego, CA 92111

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

225197
45-612-0007
MIN: 100019931120025096

THIS DEED OF TRUST is made on March 29, 2016 between
JEREMY WOOLLEY, A MARRIED MAN ("Borrower"),
SCOTT LUNDBERG, A MEMBER OF THE UTAH STATE BAR ("Trustee"),

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 GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION ("Lender").

Borrower owes the Lender the sum of ELEVEN THOUSAND NINE HUNDRED EIGHTY NINE
and 00 /00 dollars (\$ 11,989.00) 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 UTAH County, Utah ("Property")
COMPLETE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF

which has an address of 390 NORTH 1030 WEST
OREM City, Utah 84057 ("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

ORDER NUMBER: 225197

EXHIBIT "A"

(45-012-0001)

ALL OF LOT 1, BLOCK 1, LAKEVIEW MANOR SUBDIVISION, OREM CITY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE COUNTY RECORDER, UTAH COUNTY, STATE OF UTAH.