UHC Form 040A Rev 07/15

WHEN RECORDED MAIL TO: Guild Mortgage Company 5898 Copley Drive San Diego, CA 92111 ENT 27091: 2016 PG 1 of 3
Jeffery Smith
Utah County Recorder
2016 Mar 30 03:04 PM FEE 14.00 BY E0
RECORDED FOR Inwest Title - Orem #1
ELECTRONICALLY RECORDED

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

725|97 45-6|2-0007 MIN: 100019931120025096

THIS DEED OF TRUST is made on March 29 , 2016 between	
JEREMY WOOLLEY, A MARRIED MAN ("Bo	orrower"),
00011 501100011011110111111111111111111	'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").	
A SECTION THOUGAND NINE HEINDRED EIGHTY NINE	
Borrower owes the Lender the sum of ELEVEN THOUSAND NINE HUNDRED EIGHTY NINE	to (ID) (atall)
and 00 /00 dollars (\$11,989.00 ) evidenced by a Subordinate No	
dated the same date as this Subordinate Deed of Trust. This Subordinate Deed of Trust secures (a) the repayr	ient of the
debt evidenced by the Note, with interest, and (b) the repayment of all sums advanced by the Lender to enforce	e the Note.
Carla Aka Gallarving described	ael property
Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described	ear 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 ,Utah 84057 ("Property Address").	
City 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

A CONTRACTOR OF THE PARTY OF TH

EXP. 09-09-2017

UHC Form 040A

JEREMY WOOLLEY

MORTGAGE LOAN ORIGINATOR: LORI LINGLE,

NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER

NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 3274

MORTGAGE LOAN ORIGINATION COMPANY: GUILD MORTGAGE COMPANY

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;
- 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.

Name of Borrower	Name of Borrower
Borrower's Signature	Borrower's Signature
STATE OF UTAH	) ) ss
COUNTY OF May	
Subscribed and sworn to before me this 29 de	ay of
My Commission Expires: 79 (19 (17	Residing at: Brut
	KRISTA TAHY  NOTANY PUBLIC-STATE OF UTAH  COMMUNICATION 670245

ENT 27091:2016 PG 3 of 3

**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.