



W2885689

WHEN RECORDED MAIL TO:
Citywide Home Loans, a Utah Corporation
Attn: Final Document Department
9785 South Monroe Street
Suite 200
Sandy, UT 84070

E# 2885689 PG 1 OF 5
Leann H. Kilts, WEBER COUNTY RECORDER
24-Oct-17 11:41 AM FEE \$18.00 DEP TN
REC FOR: STEWART TITLE INSURANCE AGENCY OF
ELECTRONICALLY RECORDED

STC 30556
12-055-0007

LOAN #: 1709123668

UTAH HOUSING CORPORATION
SUBORDINATE DEED OF TRUST (MERS)

MIN: 1005627-0000151222-0
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **October 23, 2017**
A SINGLE MAN

between **AUSTIN NELSON,**

("Borrower"),

Stewart Title Insurance Agency of Utah, Inc

("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 **Citywide Home Loans, a Utah Corporation**

("Lender").



LOAN #: 1709123668

Borrower owes the Lender the sum of **EIGHT THOUSAND FOUR HUNDRED EIGHTY SEVEN AND NO/100** ***** dollars (**\$8,487.00**) 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 **Weber** County, Utah ("Property") **SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**
APN #: 12-055-0007

which has an address of **544 7th Street, Ogden** [City]
Utah **84404** ("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;



LOAN #: 1709123668

- 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.


AUSTIN NELSON

10/23/17 (Seal)
DATE



LOAN #: 1709123668

STATE OF UTAH

COUNTY OF **Weber**

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) ss
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Subscribed and sworn to before me this 23rd day of October, 2017.



Sue Schumers

Notary Public

My Commission Expires: *12-8-19*

Residing at: *Ogden, Utah*

MORTGAGE LOAN ORIGINATOR: Benjamin H Lemon
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER:
71650
MORTGAGE LOAN ORIGATION COMPANY: Citywide Home Loans, a Utah Corporation
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER:
67180



EXHIBIT "A"
LEGAL DESCRIPTION

File No.: 01459-30556

The land referred to herein is situated in the County of Weber, State of Utah, and is described as follows:

Part of the Southwest Quarter of Section 16, Township 6 North, Range 1 West, Salt Lake Meridian, U.S. Survey;

Beginning at a point on the North line of 7th Street 340.4 feet South 89°10' East of a point on the West line of said

Quarter Section; being 1471.3 feet South 01°02' West of the Northwest corner of said section; running thence North 03°22' East 150 feet; thence South 89°10' East 70.0 feet; thence South 03°22' West 150 feet to the North line of 7th Street; thence North 89°10' West along the North line of 7th Street 70 feet, more or less, to the place of beginning.

Tax ID Number: 12-055-0007