

E 2948619 B 6548 P 1123-1127
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
6/29/2016 1:24:00 PM
FEE \$18.00 Pgs: 5
DEP eCASH REC'D FOR TITLE WEST TITLE CO - SLC

WHEN RECORDED MAIL TO:
SecurityNational Mortgage Company
Attn: Final Document Department
5300 South 360 West, Suite 150
Murray, UT 84123

TAX ID # 10-012-0010

LOAN #: 000793792

TW 705482

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

MIN: 1000317-0000699164-6
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **June 27, 2016**
CRANDALL, A MARRIED MAN

between **JACOB S.**

("Borrower"),

TITLE WEST TITLE COMPANY

("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 **SecurityNational Mortgage Company**

("Lender").

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Borrower owes the Lender the sum of **FIVE THOUSAND FIVE HUNDRED AND NO/100** *****

***** dollars
(**\$5,500.00**) 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 **DAVIS** County, Utah ("Property")

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT
A".**

APN #: 10-012-0016

which has an address of **1088 NORTH NAYON DRIVE, UNIT B, LAYTON**

[City]

Utah **84040** ("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;

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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.


JACOB S. CRANDALL

6/27/2016 (Seal)
DATE

LOAN #: 000793792

STATE OF UTAH)
COUNTY OF ~~DAVIS~~ Salt Lake) ss

Subscribed and sworn to before me this 27th day of June, 2016

Boddie A. Raby
Notary Public

My Commission Expires: 8/27/16

Residing at: SL Co, UT

Lender: SecurityNational Mortgage Company
NMLS ID: 3116
Broker: Olympus Funding Corporation
NMLS ID: 248612
Loan Originator: Kevin Horrocks
NMLS ID: 255009

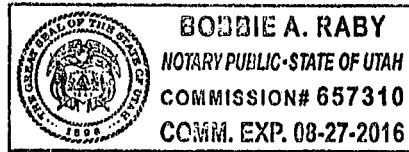


EXHIBIT "A"
LEGAL DESCRIPTION

Unit 2, Building B, including the Apartment Carport and Patio. Amended Plat of Nayon Heights Condominium as the same is defined and established and identified on the "Recorded of Survey Map" of Amended Plat of Nayon Heights Condominium, recorded December 31, 1975 in the office of the Davis County Recorder as Entry No. 425565 in Book 587, Page 965, of Official Records, and in the Declaration of Covenants, Conditions and Restrictions of Nayon Heights Condominium, recorded June 15, 1973 as Entry No. 381646, in Book 518, Pages 456 to 474, inclusive, as amended by Amended Declaration recorded December 31, 1975 as Entry No. 425566, in Book 587, Page 966 of Official Records, as Amended Declaration recorded January 23, 1976 as 425566, in Book 587, Page 966 of Official Records, as Amended Declaration recorded January 23, 1976 as Entry No. 426833 in Book 590, Page 97 of Official Records and as Amended Declaration recorded November 25, 1980 as Entry No. 580383 in Book 848, Page 1055 of Official Records, as Amended Declaration recorded October 21, 1992, as Entry No. 997830 in Book 1544, Page 886 of Official Records of Davis County, Utah, Together with and subject to Easements through said unit, appurtenant to the common area and all other units, and as of record. Subject to the provisions of the Utah Condominium Ownership Act, the aforesaid, "Declarations", the aforesaid "Survey Map" and all rules, regulations and agreements lawfully made and/or entered into pursuant to the provisions of the aforesaid Act and Declarations, and all Easements, Conditions and Restrictions of Record. Together with an undivided interest in and to the common area as the same is established and identified in the Map and Declaration referred to hereinabove.

The following is shown for information purposes only: Tax Id No.: 10-012-0016