

After Recording Return To: Wells Fargo Bank, N.A.  
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P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

Return to: Dawn Cochran/AEG  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820 9

This instrument prepared by:  
Wells Fargo Bank, N.A.  
ROBERT KUSISTO  
DOCUMENT PREPARATION  
9600 NE CASCADES PKWY  
PORTLAND, OR 97220  
1-866-537-8489

Tax Serial No: 02-002-0092

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**SHORT FORM OPEN-END DEED OF TRUST  
RESPA**

REFERENCE #: 20180640013232

ACCOUNT#: XXX-XXX-XXX6063-1998

DEFINITIONS

3431181-03

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

(A) "Security Instrument" means this document, which is dated April 05, 2018, together with all Riders to this document.

(B) "Borrower" is DAVID L. LARSEN AND JILL H. LARSEN, AS TRUSTEES OR THEIR SUCCESSOR TRUSTEES OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Wells Fargo Bank, N.A.. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107.

(E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated April 05, 2018. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$ 100,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after May 05, 2048.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

*[Signature]*, Trustee of the David and Jill Larsen Living Trust, Dated March 3, 2017  
DAVID L. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017 - Borrower

*[Signature]*, Trustee of the David and Jill Larsen Living Trust, dated March 3, 2017  
JILL H. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017 - Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

Loan Originator's Name: Tylor Scott Montgomery  
NMLSR ID: 1693198

**ACKNOWLEDGMENT:**

For An Individual Acting In His/Her Own Right:

State of Utah

County of Salt Lake

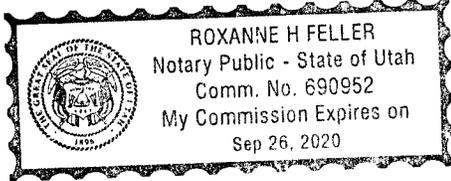
I, a Notary Public of the County of Salt Lake, State of Utah, do hereby certify that

DAVID L. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017

JILL H. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017

personally appeared before me this 5<sup>TH</sup> day of April, 2018, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.



[Notary Seal]

Roxanne H Feller  
Print Name: Roxanne H Feller  
Notary Public

My Commission expires: 09/26/2020

For An Individual Trustee Borrower:

State of Utah  
County of Salt Lake

I, Roxanne H Feller, a Notary Public of the State of Utah, do hereby certify that

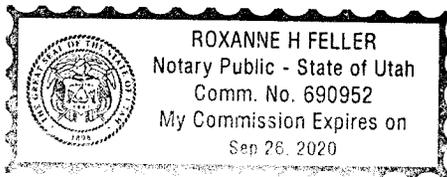
DAVID L. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017

JILL H. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017

personally appeared before me this day and acknowledged that s/he is the Trustee for the Trust known as David And Jill Larsen Living Trust, Dated March 3, 2017, and that s/he executed the foregoing instrument in his/her capacity as Trustee for the said Trust, and that s/he was authorized to do so in the trust instrument pursuant to which the said Trust was created.

Witness my hand and notarial seal on this the 5<sup>th</sup> day of April, 2018.

[NOTARIAL SEAL]



Roxanne H Feller  
Print Name: Roxanne H Feller  
Notary Public

My commission expires: 09/26/2020

**EXHIBIT A**

Reference: 20180640013232

Account: XXX-XXX-XXX6063-1998

**Legal Description:**

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN UTAH COUNTY, UT TO WIT: PARCEL 1: COMMENCING NORTH 132.65 FEET AND WEST 337 FEET FROM THE NORTHEAST CORNER OF LOT 8, BLOCK 2, PLAT A, ALPINE CITY SURVEY; THENCE NORTH 93 FEET; THENCE WEST 125 FEET; THENCE SOUTH 93 FEET; THENCE EAST 125 FEET TO THE POINT OF BEGINNING. SUBJECT TO AND TOGETHER WITH THAT CERTAIN BOUNDARY LINE AGREEMENT DATED JUNE 30, 2016 AND RECORDED JULY 7, 2016 AS ENTRY NO. 62370:2016 IN THE OFFICE OF THE UTAH COUNTY RECORDER. TAX SERIAL NUMBER 02:002:0082 PARCEL 2: COMMENCING NORTH 132.65 FEET AND WEST 171.07 FEET FROM THE NORTHEAST CORNER OF LOT 8, BLOCK 2, PLAT A, ALPINE CITY SURVEY; THENCE NORTH 0 DEGREES 04 MINUTES 22 SECONDS EAST 87 FEET; THENCE WEST 2.94 FEET; THENCE NORTH 6 FEET; THENCE WEST 163.1 FEET; THENCE SOUTH 93 FEET; THENCE EAST 165.93 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPTING THEREFROM THAT PORTION DEEDED IN THAT CERTAIN WARRANTY DEED RECORDED JULY 7, 2016 AS ENTRY NUMBER 62442:2016, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A POINT LOCATED NORTH 132.65 FEET AND WEST 280.353 FEET FROM THE NORTHEAST CORNER OF LOT 8, BLOCK 2, PLAT A, ALPINE CITY SURVEY OF BUILDING LOTS (SAID POINT OF BEGINNING IS ALSO LOCATED NORTH 89 DEGREES 57 MINUTES 31 SECONDS EAST ALONG THE SECTION LINE 1153.02 FEET AND NORTH 1033.90 FEET FROM THE SOUTH ONE-QUARTER OF SECTION 24, TOWNSHIP 4 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN); THENCE NORTH 93.00 FEET; THENCE EAST 106.453 FEET; THENCE SOUTH 6.00 FEET; THENCE EAST 2.83 FEET; THENCE SOUTH 87.00 FEET; THENCE WEST 109.282 FEET TO THE POINT OF BEGINNING. SUBJECT TO AND TOGETHER WITH THAT CERTAIN BOUNDARY LINE AGREEMENT DATED JUNE 30, 2016 AND RECORDED JULY 7, 2016 AS ENTRY NO. 62371:2016 IN THE OFFICE OF THE UTAH COUNTY RECORDER. TAX SERIAL NUMBER 02:002:0088 THIS BEING THE SAME PROPERTY CONVEYED TO DAVID L. LARSEN AND JILL H. LARSEN, AS TRUSTEES OR THEIR SUCCESSOR TRUSTEES OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017, BY DEED FROM DAVID L. LARSEN AND JILL H. LARSEN, AS TRUSTEES OR THEIR SUCCESSOR TRUSTEES OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017, DATED 11/13/2017 AND RECORDED ON 11/21/2017 IN INSTRUMENT NO. 115090-2017, IN THE UTAH COUNTY RECORDERS OFFICE. PARCEL NO. 02-002-0092

Reference Number: 20180640013232  
 Account Number: XXX-XXX-XXX6063-1998

Wells Fargo Bank, N. A.

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### THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on April 05, 2018 is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned Trustee(s) to secure the Debt Instrument from DAVID L. LARSEN, (individually and collectively referred to as the "Debtor") to Wells Fargo Bank, N. A. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

85 W CENTER ST , ALPINE, UT 84004  
 [Property Address]

In addition to the covenants and agreements made in the Security Instrument, the undersigned Trustee(s) and Lender further covenant and agree as follows:

With respect to the DAVID AND JILL LARSEN LIVING TRUST (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender.

Consequently, references in the Security Instrument to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Debt Instrument shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Debt Instrument before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to the Debt Instrument prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Debt Instrument and are a party hereunder only insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, transfer of the Property by the Trust, or death of any Debtor shall constitute an event of default under the Security Instrument.

By signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this Third Party Rider.

*David L. Larsen*, Trustee of the David and Jill Larsen Living Trust, Dated March 3, 2017  
DAVID L. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017

*Jill H. Larsen*, Trustee of the David and Jill Larsen Living Trust, Dated March 3, 2017  
JILL H. LARSEN, TRUSTEE OF THE DAVID AND JILL LARSEN LIVING TRUST, DATED MARCH 3, 2017  
March 3, 2017

**Attach this Rider to the Security Instrument before Recording**

Loan Originator's Name: Tylor Scott Montgomery  
NMLSR ID: 1693198