

After Recording Please Return to;
Gateway Mortgage Group LLC
244 S Gateway Place
Jenks, OK 74037
Loan # 13446126

AFFIDAVIT OF SCRIVENER'S ERROR

On this 4th day of March 2021, personally appeared before me, Katie Fuentes , who upon being duly sworn, did say that:

1. I am of legal age, familiar with the subject matter of the Affidavit and competent in all respects to make the representations set forth herein.
2. I am employed as Katie Fuentes Trailing Documents Specialist with Gateway Mortgage Group, a Division of Gateway First Bank. I have personal knowledge of the facts relevant to the correction of the Original Instrument, having reviewed all relevant documents.
3. A Gateway Mortgage Group, a division of Gateway First Bank (MERS) Deed of Trust was recorded on November 23, 2020, as Entry No. 185615: 2020, Page 1 of 15 and in the official records of the Utah County Recorder's Office (the "Recorded Document"). The Recorded Document contained a clerical error as follows:
4. The Gateway Mortgage Group, a division of Gateway First Bank (MERS) Deed of Trust was recorded in error Missing the tax exempt rider
5. This affidavit, in compliance with UCA 57-3-106, is recorded to correct this clerical error as follows: The Tax exempt rider is missing
6. This Affidavit is being recorded to correct Add tax exempt rider and check box

This affidavit is given with the specific reference to that certain real property located in UTAH County, State of Utah and more particularly describes as follows:

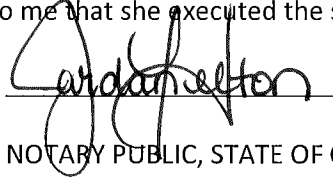
(Legal Description)

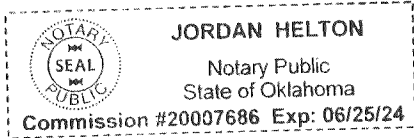
LOT 60, PLAT "E", CONTAINED WITHIN DAVENCOURT TOWNHOMES, A PLANNED UNIT DEVELOPMENT (EXPANDABLE) SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.


(Katie Fuentes)

State of Oklahoma }
 : ss
County of Tulsa }

On this 4th day of March 2020, personally appeared before me Katie Fuentes the signer of the above instrument who duly acknowledge to me that she executed the same.





NOTARY PUBLIC, STATE OF OK
My Commission Expires:
06/15/2024
Printed Name of Notary:
Jordan Helton

NMLS# 7233; Originator: Amanda Landers, NMLS# 351348

AFTER RECORDING MAIL TO:
Gateway Mortgage Group, a division of Gateway First Bank
244 South Gateway Place
Jenks, OKLAHOMA 74037

**UTAH HOUSING CORPORATION
RIDER TO DEED OF TRUST**

TAX-EXEMPT FINANCING

THIS Utah Housing Corporation Rider to Deed of Trust is made this 20th day of November, 2020, and is incorporated into and shall be deemed to amend and supplement the Deed of Trust ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to Gateway Mortgage Group, a division of Gateway First Bank ("Lender") of the same date and covering the property (the "Property") described in the Security Instrument and located at:

1003 N 1250 W
Pleasant Grove, UT 84062-8975
(Property Address)

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

Lender, or each of its successors or assigns as may by separate instrument assume responsibility for assuring compliance by the Borrower with the provisions of this Rider to Deed of Trust, may require immediate payment in full of all sums secured by this Security Instrument if:

- (a) All or part of the Property is sold or otherwise transferred (other than by devise, descent or operation of law) by Borrower to a purchaser or other transferee:
 - (i) Who cannot reasonably be expected to occupy the Property as his/her principal residence within a reasonable time after the sale or transfer, all as provided in Section 143 (c) and (i)(2) of the Internal Revenue Code; or
 - (ii) Who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of sale or transfer, all as provided in Section 143 (d) and (i)(2) of the Internal Revenue Code except "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1) and except that this subparagraph (ii) shall not apply if the Property is targeted area residence on the date of such sale or transfer ; or
 - (iii) At an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for targeted area residences) all as provided in Section 143(e) and (i)(2) of the Internal Revenue Code; or
 - (iv) Who has a gross family income in excess of 115% of the applicable median family income (140% of the applicable median family income for a purchaser or transferee of a residence in a targeted area), except that 100% and 120% shall be substituted for 115% and 140% respectively, if the purchaser or other transferee has a family of fewer than 3 individuals, all as provided in Sections 143(f) and (i)(2) of the Internal Revenue Code.

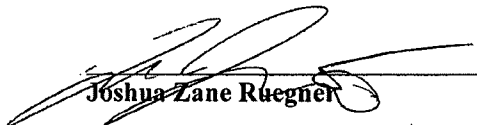


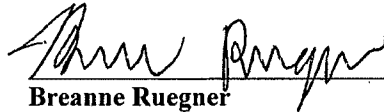
NMLS# 7233; Originator: Amanda Landers, NMLS# 351348

- (b) Borrower fails to occupy the Property described in the Security Instrument for the term of the Borrower's Note without prior written consent of Lender or its successors or assigns described at the beginning of this Rider to Deed of Trust; or
- (c) Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Internal Revenue Code in an application, affidavit or any related instrument made in connection with the loan secured by this Security Instrument.

References are to the 1986 Internal Revenue Code in effect on the date of execution of the Security Instrument and are deemed to include the implementing regulations.

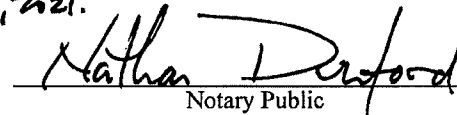
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions in this Rider to Deed of Trust.

 (Seal)
 Joshua Lane Ruegner -Borrower

 (Seal)
 Breanne Ruegner -Borrower

STATE OF UTAH)
) ss.
 COUNTY OF Utah)

Subscribed and sworn to before me this ~~20th day of November, 2020.~~
 1st day of March, 2021.


 Notary Public

