


This Document Prepared By:
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(800) 416-1472

When recorded mail to: **12719927**
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3 First American Way
Santa Ana, CA 92707
WELLS F | 1079.8 | **PC REC**
R5.UT LEBLANC | **E-Record**

Tax/Parcel #: 1402700004

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FHA/VA/RHS Case No.:
Loan No: (scan barcode)

MORTGAGE RECOVERY ADVANCE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **AUGUST 18, 2020**. The mortgagor is **JOSHUA D. LEBLANC AND MELISSA LEBLANC** ("Borrower"), whose address is **848 S 900 W, TOOELE, UT 84074**. This Security Instrument is given to the **United States of America**, acting through the **Rural Housing Service** and its successors, whose address is **4300 Goodfellow Blvd., FC225, St. Louis MO 63120** ("Lender"). Borrower owes Lender the principal sum of **THIRTY-EIGHT THOUSAND EIGHT HUNDRED FORTY-ONE DOLLARS AND 1 CENTS Dollars (U.S. \$38,841.01)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **OCTOBER 1, 2050**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the **COUNTY of TOOELE, State of UTAH**:

which has the address of , **848 S 900 WEST, TOOELE, UTAH 84074** (herein "Property Address");

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Tax ID: 1402700004



TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the leasehold estate if this Security Instrument is on a leasehold) are hereinafter referred to as the "Property". To Secure to Lender the repayment of the indebtedness evidenced by Borrower's note dated **AUGUST 18, 2020**, and extensions and renewals thereof (herein "Note"), in the principal sum of **THIRTY-EIGHT THOUSAND EIGHT HUNDRED FORTY-ONE DOLLARS AND 1 CENTS (U.S. \$38,841.01)**, with the balance of the indebtedness, if not sooner paid, due and payable on **OCTOBER 1, 2050**; the payment of all other sums advanced in accordance herewith to protect the security of this Security Instrument and the performance of the covenants and agreements of Borrower herein contained.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

3. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent

4. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: USDA/RD/CSC, 4300 Goodfellow Blvd., FC225, St. Louis, MO 63120 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

5. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.



NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Lender and the Lender requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Lender may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Lender of any rights otherwise available to Lender under this paragraph or applicable law.

8. Borrower must deliver to Wells Fargo Home Mortgage a properly signed Mortgage Recovery Advance package, which includes the Mortgage Recovery Advance Promissory Note, Compliance Agreement, Subordinate Mortgage/Deed of Trust, Notice of No Oral Agreements, and Errors and Omissions Compliance Agreement, by **SEPTEMBER 2, 2020**. If Borrower does not return a properly signed Mortgage Recovery Advance package by this date and make all payments pursuant to the Agreement, Wells Fargo Home Mortgage may deny or cancel the Mortgage Recovery Advance Agreement. If Borrower returns the properly signed Mortgage Recovery Advance package by said date, payments pursuant to the Mortgage Recovery Advance Agreement are due as outlined in this Mortgage Recovery Advance package. Wells Fargo Home Mortgage may deny or cancel the Mortgage Recovery Advance Promissory Note if Borrower fails to make the first payment due as outlined in this Mortgage Recovery Advance package.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

[Signature]
Borrower: JOSHUA D. LEBLANC

8-25-2020
Date

[Signature]
Borrower: MELISSA LEBLANC

8-25-2020
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF Utah
COUNTY OF Tooele

The foregoing instrument was acknowledged before me this 25th August 2020 by JOSHUA D. LEBLANC, MELISSA LEBLANC (person acknowledging, title or representative capacity, if any).

(Seal)
[Signature]
Notary Public

Printed Name: Sichomara Jimenez

My commission expires: 12/03/2023

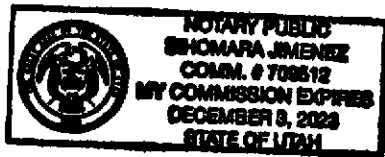


EXHIBIT A

BORROWER(S): JOSHUA D. LEBLANC AND MELISSA LEBLANC

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

The land referred to in this document is situated in the STATE OF UTAH, COUNTY OF TOOELE, and described as follows:

LOT 4, WEST MEADOWS PLAT-A, AMENDED, AMENDING LOTS 3-8, AND 48-50 OF WEST MEADOWS PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE TOOELE COUNTY RECORDER'S OFFICE.

ALSO KNOWN AS: 848 S 900 WEST, TOOELE, UTAH 84074

