ENT 70974:2022 PG 1 of 17 Andrea Allen Utah County Recorder 2022 Jun 15 02:36 PM FEE 40.00 BY MC RECORDED FOR US Title Insurance Agency **ELECTRONICALLY RECORDED**

After Recording Return To: UNITED WHOLESALE MORTGAGE, LLC 585 SOUTH BOULEVARD E PONTIAC, MI 48341 ATTN: POST CLOSING MANAGER

Loan Number: 1222353534 Case Number: 41-41-6-0350100

Tax Serial No.: 44-183-0001

File: 056770

—— [Space Above This Line For Recording Data] —

DEED OF TRUST

NOT ASSUMABLE LOAN IS APPROVAL OF OF VETERANS AFFAIRS DEPARTMENT OR ITS AUTHORIZED AGENT.

MIN: 100032412223535342

MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated

June 14, 2022

, together

with all Riders to this document.

(B) "Borrower" is Weston Beckstead, Unmarried Man, As Sole Owner

Borrower is the trustor under this Security Instrument.

(C) "Lender" is United Wholesale Mortgage, LLC

Lender is a and existing under the laws of LIMITED LIABILITY COMPANY

organized

MICHIGAN

Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

UTAH - Single Family - UNIFORM INSTRUMENT MODIFIED FOR DEPARTMENT OF VETERANS AFFAIRS - MERS (Rev. 1/01) Page 1 of 14

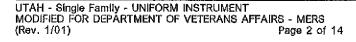
DocMagic Clasmus 58815780710000000-1222953534-ED

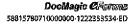


(D)	"Trustee" is	PAUL M. I	HALLDAY,	JR. HALLIE	AY &	WATKINS, P.C.
376	EAST 400	SOUTH, SU	ЛТЕ 300,	SALT LAKE	CITY,	UTAH 84111

solely as a nominee for Lender and Lende	Registration Systems, Inc. MERS is a separate corporation that is acting er's successors and assigns. MERS is the beneficiary under this Security
Instrument. MERS is organized and exi	sting under the laws of Delaware, and has an address and telephone number
of P.O. Box 2026, Flint, MI 48501-202	6, tel. (888) 679-MERS.
(F) "Note" means the promissory note:	signed by Borrower and dated June 14, 2022
The Note states that Borrower owes Lend	ier FOUR HUNDRED NINE THOUSAND TWO HUNDRED
AND 00/100	Dollars (U.S. \$ 409,200.00
plus interest. Borrower has promised to	pay this debt in regular Periodic Payments and to pay the debt in full not
later than July 1, 2052	
	is described below under the heading "Transfer of Rights in the Property." the Note, plus interest, any prepayment charges and late charges due under curity Instrument, plus interest.
(I) "Riders" means all Riders to this Se to be executed by Borrower [check box a	curity Instrument that are executed by Borrower. The following Riders are as applicable]:
 ☐ Adjustable Rate Rider ☐ Balloon Rider ☐ 1-4 Family Rider ☐ Condominium Rider 	☐ Planned Unit Development Rider ☐ Biweekly Payment Rider ☐ Second Home Rider ☐ Other(s) [specify] VA Assumption Policy Rider

- (J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (M) "Escrow Items" means those items that are described in Section 3.
- (N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument,







"RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants, conveys and warrants to Trustee, in trust, with power of sale, the following described property located in the

of

COUNTY
[Type of Recording Jurisdiction]

UTAH
[Name of Recording Jurisdiction]

See Attached

A.P.N.: 44-183-0001

which currently has the address of

55 W 100 N

[Street]

Santaquin [City] , Utah 84655 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, 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 and canceling this Security Instrument.

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

