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12/2/2016 1:14:00 PM \$40.00
Book - 10506 Pg - 7768-7783
Gary W. Ott
Recorder, Salt Lake County, UT
COTTONWOOD TITLE
BY: eCASH, DEPUTY - EF 16 P.

When recorded, return to:
Veritas Funding LLC
Attn: Final Document Department
7050 South Union Park Avenue, Suite 400
Midvale, UT 84047
801-639-0900

Title Order No.: 84510-BF
Escrow No.: 84510-BF
LOAN #: 1216001688

TAX ID: 28-30-178-010
[Space Above This Line For Recording Data]

DEED OF TRUST

This transaction is subject to RESPA

MIN 1004870-1216001688-2
MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **November 17, 2016**, together with all Riders to this document.
- (B) "Borrower" is **KAY MENG ANG AND SIOW SZE LEE, AS JOINT TENANTS.**

Borrower is the trustor under this Security Instrument.

UTAH--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3045 1/01
Ellie Mae, Inc. Page 1 of 15

UTEDEDL 0515
UTEDEDL (CLS)
11/17/2016 02:35 PM PST

LOAN #: 1216001688

(C) "Lender" is Veritas Funding LLC.

Lender is a Limited Liability Company, organized and existing under the laws of Utah. Lender's address is 7050 South Union Park Avenue, Suite 400, Midvale, UT 84047.

(D) "Trustee" is Cottonwood Title.

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. 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.

(F) "Note" means the promissory note signed by Borrower and dated November 17, 2016. The Note states that Borrower owes Lender FOUR HUNDRED FORTY EIGHT THOUSAND FOUR HUNDRED FIFTY NINE AND NO/100* ***** Dollars (U.S. \$448,459.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December 1, 2031.

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

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify]

(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

**EXHIBIT A
PROPERTY DESCRIPTION**

Lot 19, REDMOND PLACE SUBDIVISION, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Tax Id No.: 28-30-178-016