

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

01118760 B: 2531 P: 1205

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Rhonda Francis Summit County Recorder

09/30/2019 10:34:01 AM Fee \$40.00

By Lender Recording Services

Electronically Recorded

This instrument prepared by:
Wells Fargo Bank, N.A.
Kristi More
DOCUMENT PREPARATION
9600 NE CASCADES PKWY SUITE 40
PORTLAND, OR 97220 6837
1-866-537-8489

Tax Serial No: BBEAR-152

[Space Above This Line For Recording Data]
**SHORT FORM OPEN-END DEED OF TRUST
RESPA**

REFERENCE #: 85678514

ACCOUNT#: XXX-XXX-XXX-5568-1998

DEFINITIONS

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

4348821-03

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 August 30, 2019, together with all Riders to this document.

(B) "Borrower" is Bradley Joseph Skorepa and Janet Vallemann Skorepa, married to each other, joint tenants. 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 August 30, 2019. 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, SIXTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$ 65,000.00) 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 September 30, 2049.

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

(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without

limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

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

N/A Leasehold Rider
N/A Third Party Rider
N/A Other(s) [specify] N/A

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated June 14, 2007, and recorded on July 11, 2007, as Instrument No. 00819359 in Book 1876 at Page 1663 of the Official Records in the Office of the Recorder of Summit County, State of Utah.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants, conveys and warrants to Trustee, in trust, with power of sale, the following described property located in the

Summit County of Summit :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE ATTACHED EXHIBIT

which currently has the address of 7447 Royal ST UNIT 152
[Street]

Park City, Utah 84060-5110 ("Property Address"):
[City] [Zip Code]

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." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

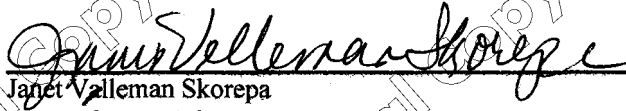
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant, convey and warrant the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower further warrants and will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

MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the 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.



Janet Valleman Skorepa

- Borrower



Bradley Joseph Skorepa

- Borrower

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

Loan Originator's Name: Brandon J Garrabrants
NMLSR ID: 758152

UTAH SHORT FORM OPEN-END SECURITY INSTRUMENT
UT107006, HCWF#983v4 (2/10/2018) UT-107006-0118

(page 4 of 5 pages)
Documents Processed 08-29-2019 11:47:09

ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of MARYLAND

County of ANNE ARUNDEL

I, a Notary Public of the County of ANNE ARUNDEL, State of MARYLAND, do hereby certify that

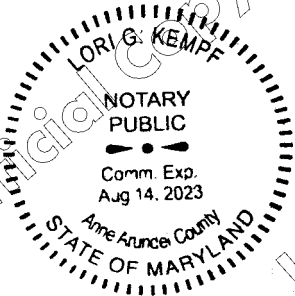
Janet Valleman Skorepa

52

Bradley Joseph Skorepa

personally appeared before me this 30 day of AUGUST, 2019, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.



[Notary Seal]

Lori G. Kempf
Print Name: LORI G KEMPF
Notary Public

My Commission expires: 08/14/2023

EXHIBIT A

Reference: 85678514

Account: XXX-XXX-XXX5568-1998

Legal Description:

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN PARK CITY, SUMMIT COUNTY, UT TO WIT: UNIT NO. 152, CONTAINED WITHIN THE BLACK BEAR CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SUMMIT COUNTY, UTAH, AS ENTRY NO. 477308, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE BLACK BEAR CONDOMINIUMS, RECORDED IN SUMMIT COUNTY, UTAH, ON APRIL 23, 1997, AS ENTRY NO. 477309, IN BOOK 1041, AT PAGE 424, OF THE OFFICIAL RECORDS, AND ALL AMENDMENTS THERETO. TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECTS COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT. THIS BEING THE SAME PROPERTY CONVEYED TO BRADLEY JOSEPH SKOREPA AND JANET VALLEMAN SKOREPA, JOINT TENANTS, BY DEED FROM MISSION LANE LLC, DATED 12/28/2017 AND RECORDED ON 12/29/2017 IN INSTRUMENT NO. 01084101, IN THE SUMMIT COUNTY RECORDERS OFFICE. PARCEL NO. BBEAR-152