

11638127
5/10/2013 10:48:00 AM \$40.00
Book - 10136 Pg - 9663-9667
Gary W. Ott
Recorder, Salt Lake County, UT
AFFILIATED COMPUTER SERVICES
BY: eCASH, DEPUTY - EF 5 P.

After Recording Return To:
KeyBank National Association
Accurate Title Group
6000 Freedom Square, Suite 300
Independence, OH 44131

ATG-1060140 [Space Above This Line For Recording Data]

This transaction is subject to RESPA.

SHORT FORM DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

“Master Form” means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 03/01/10, Document No. 10905581, in Book 9807, at Page(s) 1574, for land situate in the County of SALT LAKE.

“Security Instrument” means this document, which is dated 04/26/13, together with all Riders to this document.

“Borrower” is
TIM GIBBONS, MARRIED
MEGAN GIBBONS, MARRIED

The Borrower’s address is 1419 E HARVARD AVE
SALT LAKE CITY, UT 84105

Borrower is the trustor under this Security Instrument.

“Co-Grantor” means any Borrower who signs this Security Instrument but does not execute the Debt Instrument.

“Lender” is KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144. Lender
is the beneficiary under this Security Instrument.

“Trustee” is
KEYBANK NATIONAL ASSOCIATION
431 E PARKCENTER BLVD
BOISE, ID 83706

“Debt Instrument” means the promissory note signed by Borrower and dated 04/26/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 305,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in

full not later than 05/10/2028.

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

"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.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Debt 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 at

1419 E HARVARD AVE SALT LAKE CITY, UT 84105

("Property Address"), which is also located in:

the County of SALT LAKE, in the State of Utah

PPN # 16093060160000

and as may be more fully described in Schedule A.

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 COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant, convey and warrant the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower further warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

INCORPORATION OF MASTER FORM PROVISIONS

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 23 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

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:~~

TIM GIBBONS

BORROWER:

MEGAN GIBBONS

BORROWER:

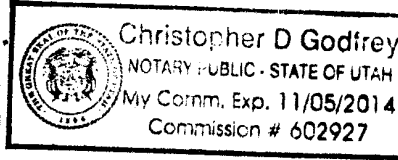
BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:



STATE OF UTAH)
COUNTY OF Salt Lake)

The foregoing instrument was acknowledged before me this 26th day of April, 2013, by Tim Gibbons and Megan Gibbons

My Commission Expires: 11/5/2014

Christopher D. Godfrey
Notary Public

Residing at: SLC, UT. 84111

STATE OF UTAH)
COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____, by _____

My Commission Expires: _____

Notary Public

Residing at: _____

STATE OF UTAH)
COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____, by _____, the _____ of _____, a _____.

My Commission Expires: _____

Notary Public

Residing at: _____

STATE OF UTAH)
COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____, by _____, the _____ of _____, a _____.

My Commission Expires: _____

Notary Public

Residing at: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SALT LAKE, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS: LOT 13, BLOCK 4, NORMANDIE HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. PARCEL ID: 16093060160000

Schedule B

Reference Number: 130731058230C

KeyBank UT Short Form Closed-End (RESPA) Security Instrument (5/11/2011)
HC# 4835-5847-2969

(page 5 of 5 pages)

BK 10136 PG 9667