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Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
PATRICIA KNUDSON
DOCUMENT PREPARATION
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BILLINGS, MT 59102
1-866-537-8489

Tax Serial No: 28-03-429-005

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**SHORT FORM OPEN-END DEED OF TRUST
RESPA**

REFERENCE #: 20140169900061

ACCOUNT#: 682-682-1898930-1xxx

DEFINITIONS

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 February 17, 2014, together with all Riders to this document.

(B) **“Borrower”** is MARY L. JONES, UNMARRIED, FORMERLY KNOWN AS MARY L. RICHARDSON. 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.

which currently has the address of

_____ 9122 S MALLARD CIR _____
[Street]
_____ SANDY _____, Utah _____ 84093 _____ (“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.

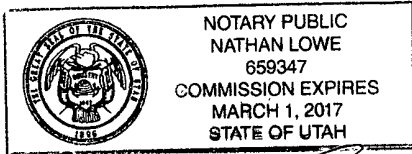
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant, convey and warrant the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower further warrants and will 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.

MARY L JONES *Mary L Jones* _____ - Borrower



Nathan Lowe

ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of UTAH

County of SALT LAKE

I, a Notary Public of the County of SALT LAKE, State of UTAH, do hereby certify that

MARY L JONES

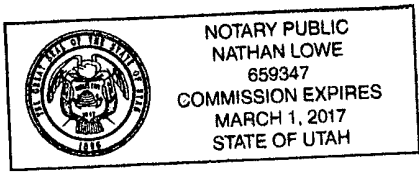
Mary L Jones

personally appeared before me this 17th day of February, 2014, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Notary Seal]

Nathan Lowe
Print Name: NATHAN LOWE
Notary Public



My Commission expires: 3/1/17

Loan Originator's Name: Melisa Wray Eutsler
NMLSR ID: 760589

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT
UT107006, HCWF#983v4 (11/16/2013) UT-107006-0413

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