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Gary W. Ott
Recorder, Salt Lake County, UT
AMERICAN TITLE INC
BY: eCASH, DEPUTY - EF 8 P.

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

This instrument prepared by:
Wells Fargo Bank, N.A.
KRISTY MARIE BELL
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019
1-866-537-8489

AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010

ATI# 201507060152

Tax Serial No: 16-15-482-003

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

REFERENCE #: 20151829600006

ACCOUNT#: XXX-XXX-XXX5632-1998

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 July 28, 2015, together with all Riders to this document.

(B) **“Borrower”** is ASHLEY E. GARDNER, TRUSTEE OF THE ASHLEY E. GARDNER FAMILY TRUST DATED JULY 9, 2013, AND ANTHONY J GARDNER, HER NON-VESTED SPOUSE. 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

_____ 2015 S LAURELHURST DR _____
[Street]
_____ SALT LAKE CITY _____, Utah _____ 84108 _____ (“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.



ANTHONY J GARDNER - Borrower



ASHLEY E. GARDNER, TRUSTEE OF THE ASHLEY E. GARDNER FAMILY - Borrower
TRUST DATED JULY 9, 2013

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


ANTHONY J GARDNER

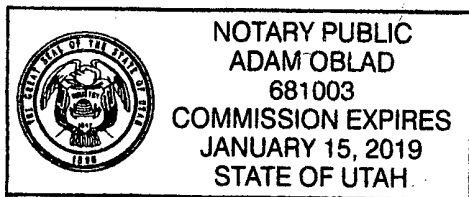
ASHLEY E. GARDNER, TRUSTEE OF THE ASHLEY E. GARDNER FAMILY TRUST DATED JULY 9, 2013

personally appeared before me this 28 day of July, 2015, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Notary Seal]

ADAM OBLAD 
Print Name: ADAM OBLAD
Notary Public



My Commission expires: Jan. 15, 2019

For An Individual Trustee Borrower:

State of Utah
County of Salt Lake

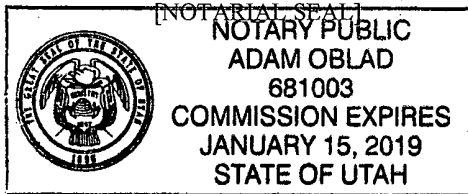
I ADAM OBLAD, a Notary Public of the State of Utah, do hereby certify that

ANTHONY J GARDNER

ASHLEY E. GARDNER, TRUSTEE OF THE ASHLEY E. GARDNER FAMILY TRUST DATED JULY 9, 2013

personally appeared before me this day and acknowledged that s/he is the Trustee for the Trust known as _____, and that s/he executed the foregoing instrument in his/her capacity as Trustee for the said Trust, and that s/he was authorized to do so in the trust instrument pursuant to which the said Trust was created.

Witness my hand and notarial seal on this the 28 day of July, 2015.



AO
Print Name: ADAM OBLAD
Notary Public

My commission expires: Jan. 15, 2019

Loan Originator's Name: Susan Marie Capello
NMLSR ID: 755290



UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT
UT107006, HCWF#983v4 (8/16/2014) UT-107006-0215

(page 6 of 6 pages)
Documents Processed 07-23-2015

Reference Number: 20151829600006
Account Number: XXX-XXX-XXX5632-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on July 28, 2015 is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned Trustee(s) to secure the Debt Instrument from ANTHONY J GARDNER, ASHLEY E. GARDNER, (individually and collectively referred to as the "Debtor") to Wells Fargo Bank, N. A. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

2015 S LAURELHURST DR , SALT LAKE CITY, UT 84108
[Property Address]

In addition to the covenants and agreements made in the Security Instrument, the undersigned Trustee(s) and Lender further covenant and agree as follows:

~~KH~~ ***THE ASHLEY E. GARDNER FAMILY TRUST**
With respect to the (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender.

Consequently, references in the Security Instrument to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Debt Instrument shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Debt Instrument before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to the Debt Instrument prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Debt Instrument and are a party hereunder only insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, transfer of the Property by the Trust, or death of any Debtor shall constitute an event of default under the Security Instrument.

By signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this Third Party Rider.

Ashley E. Gardner Trustee DTD 7/28/2015
ASHLEY E. GARDNER, TRUSTEE OF THE ASHLEY E. GARDNER FAMILY TRUST DATED
JULY 9, 2013

Ashley E. Gardner
ASHLEY E. GARDNER FAMILY TRUST

Attach this Rider to the Security Instrument before Recording

Loan Originator's Name: Susan Marie Capello
NMLSR ID: 755290

3rd Party Rider, HE101137 HCWF#132.v10 (8/16/14)

HE-101137-0314



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Documents Processed 07-23-2015 15:22:51

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