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

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Sheffield Village, OH 44054
440-716-1820 5

This instrument prepared by:
Wells Fargo Bank, N.A.
GERARDO M SEGUNDO
DOCUMENT PREPARATION
9600 NE CASCADE PARKWAY ST 400
PORTLAND, OR 97220
1-866-537-8489

Tax Serial No: 28-27-229-006-0000

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SHORT FORM OPEN-END DEED OF TRUST
RESPA

REFERENCE #: 20190030020061

ACCOUNT#: XXX-XXX-XXX 8915-1998

DEFINITIONS

3936485-03

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 January 31, 2019, together with all Riders to this document.

(B) **"Borrower"** is EVAN TREE AND KAREN KAY TREE, MARRIED TO EACH OTHER. 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 January 31, 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, TWO HUNDRED FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$ 250,000.00) 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 February 28, 2049.

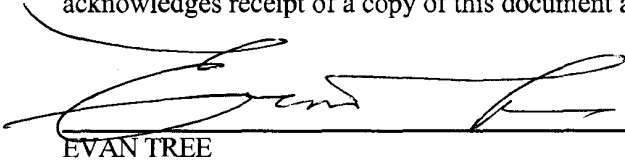
(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

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

MASTER FORM DEED OF TRUST

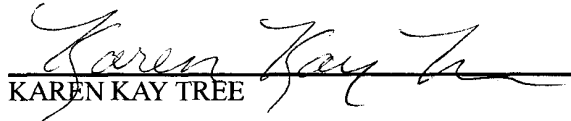
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master 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.



EVAN TREE

- Borrower



KAREN KAY TREE

- Borrower

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

Loan Originator's Name: THOMAS JOHN FARLEY
NMLSR ID: 1647540

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

(page 4 of 5 pages)
Documents Processed 01-31-2019 13:17:25

BK 10752 PG 4407

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

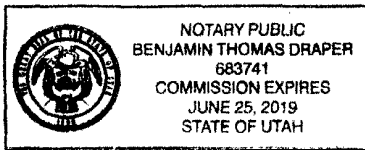
EVAN TREE

KAREN KAY TREE

personally appeared before me this 31st day of JANUARY, 2019, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Notary Seal]



[Signature]
 Print Name: BENJAMIN THOMAS DRAPER
 Notary Public

My Commission expires: JUNE 25, 2019