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7/22/2020 8:07:00 AM \$40.00
Book - 10983 Pg - 7430-7437
RASHELLE HOBBS
Recorder, Salt Lake County, UT
INGEO SYSTEMS
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.
Heather D Fuller
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019 3224
1-866-537-8489

Return to: Dawn Tetlak/LRS
5455 Detroit Rd, STE B
Sheffield Village, OH 44054
440-716-1820 8

Tax Serial No: 16-14-128-010-0000

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

REFERENCE #: 107544900

DEFINITIONS

4999132-04

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 10, 2020, together with all Riders to this document.

(B) **"Borrower"** is CYNTHIA A. BECKWITH AND RYAN D. DUTCHER AND THEIR SUCCESSORS AS TRUSTEES OF THE BECKWITH DUTCHER LIVING TRUST DATED OCTOBER 4, 2019, WHO ACQUIRED TITLE AS, CYNTHIA A. BECKWITH AND RYAN D. DUTCHER AND THEIR SUCCESSORS AS TRUSTEES OF THE DUTCHER BECKWITH LIVING TRUST DATED OCTOBER 4, 2019. 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 July 10, 2020. 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, ONE HUNDRED FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$ 150,000.00) 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 August 10, 2050.

(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
X 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 12, 2007, as Instrument No. 10160683 in Book 9490 at Page 407 - 419 of the Official Records in the Office of the Recorder of Salt Lake 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

County of Salt Lake :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN SALT LAKE COUNTY, UT TO WIT: LOT 32, ST. MARY HILLS PLAT F, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. THIS BEING THE SAME PROPERTY CONVEYED TO CYNTHIA A. BECKWITH AND RYAN D. DUTCHER AND THEIR SUCCESSORS AS TRUSTEES OF THE DUTCHER BECKWITH LIVING TRUST DATED OCTOBER 4, 2019, BY DEED FROM CYNTHIA A. BECKWITH AND RYAN D. DUTCHER, DATED 10/04/2019 AND RECORDED ON 10/10/2019 IN INSTRUMENT NO. 13096203, IN THE SALT LAKE COUNTY RECORDERS OFFICE. PARCEL NO. 16-14-128-010-0000

which currently has the address of
1467 S Wilton WAY

[Street]
Salt Lake City, Utah 84108-2548 ("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.

C. Beckwith, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

Cynthia A. Beckwith, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019 - Borrower

R. Dutcher as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

Ryan D. Dutcher, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019 - Borrower

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

Loan Originator's Name: LISA ANN FARKAS
NMLSR ID: 1137997

UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT
UT107006, HCWF#983v4 (6/12/2020) UT-107006-06122

(page 4 of 6 pages)
Documents Processed 07-08-2020 16:45:07

BK 10983 PG 7433

ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of Utah

County of Salt Lake

Utah, I, a Notary Public of the County of Salt Lake, State of Utah, do hereby certify that

Cynthia A. Beckwith, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

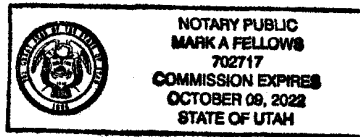
Ryan D. Dutcher, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

personally appeared before me this 10 day of July, 2020, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Notary Seal]

MA Fellows
Print Name: Mark A. Fellows
Notary Public



My Commission expires: October 9, 2022

For An Individual Trustee Borrower:

State of Utah
County of Salt Lake

I Mark A. Fellows, a Notary Public of the State of Utah,
do hereby certify that

Cynthia A. Beckwith, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

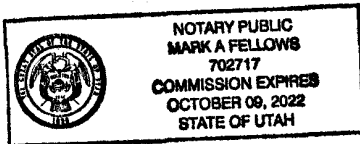
Ryan D. Dutcher, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

personally appeared before me this day and acknowledged that s/he is the Trustee for the Trust known as
the Beckwith Dutcher Living Trust dated October 4, 2019, 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 10 day of July,
2020.

[NOTARIAL SEAL]

MA Fellows
Print Name: Mark A. Fellows
Notary Public



My commission expires: October 9, 2022

Reference Number: 107544900

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on July 10, 2020 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 Cynthia A. Beckwith, Ryan D. Dutcher, (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:

1467 S Wilton WAY , Salt Lake City, UT 84108-2548
[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:

With respect to the Beckwith Dutcher Living Trust (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.

Cynthia A. Beckwith, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

Cynthia A. Beckwith, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

Ryan D. Dutcher as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

Ryan D. Dutcher, as trustee of the Beckwith Dutcher Living Trust dated October 4, 2019

Loan Originator's Name: LISA ANN FARKAS
NMLSR ID: 1137997

Attach this Rider to the Security Instrument before Recording