

13712312  
07/08/2021 03:27 PM \$40.00  
Book - 11203 Pg - 5414-5416  
RASHELLE HOBBS  
RECORDER, SALT LAKE COUNTY, UTAH  
STEVE VANDERLAAN  
9844 S BRINLY COURT  
SOUTH JORDAN, UT 84095  
BY: ZHA, DEPUTY - WI 3 P.

TAX# 14-30-254-019-0000  
SRJ

**WHEN RECORDED RETURN TO:**

**Name:** Steve Vanderlaan  
**Address:** 9844 S. Brinly Court  
South Jordan, UT 84095

File No.: 184928

## TRUST DEED

THIS TRUST DEED is made this 27th day of April, 2021 between Jamie Valencia, a married woman, as Trustor, whose address is 2940 South 9000 West, Magna, UT 84044, Mountain View Title and Escrow, Inc., as Trustee, and Steve Vanderlaan, as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property in Salt Lake County, State of Utah, described as follows:

BEGINNING AT A POINT 1292 FEET EAST AND SOUTH 00°52' EAST 1459.85 FEET FROM THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE MERIDIAN; AND RUNNING THENCE SOUTH 00°52' EAST 25 FEET; THENCE SOUTH 88°53' WEST 141 FEET; THENCE NORTH 00°52' WEST 25 FEET; THENCE NORTH 88°53' EAST 141 FEET TO THE PLACE OF BEGINNING. LESS STREET. BEING LOT 33 BLOCK 2, CHAMBERS (UNRECORDED).

also known by street and number as: 2940 South 9000 West, Magna, UT 84044

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter used or enjoyed with said property, or any part thereof

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$17,282.94, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees) in event of default in payment of the indebtedness secured hereby and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

File No.. 184928  
SN1 Trust Deed

Page 1 of 2

**TRUST DEED NOTE**

FOR VALUE RECEIVED, The undersigned, **Jamie Valencia**, hereinafter referred to as borrower, promise to pay to the order of **Steve Vanderlaan**, hereinafter referred to as Lender, the principal sum of **Seventeen Thousand Two Hundred Eighty Two Dollars and Ninety Four Cents (\$17,282.94)**, together with interest, at the rate of **Two (2.00%)**, from the date of **May 14, 2021** on the outstanding principal balance. Said payment to principal and accrued interest to be made as follows:

**One installment of the full outstanding balance, plus accrued interest, and penalties, if any, due on or before May 14, 2023, or upon the sale or refinancing of the collateral, whichever occurs first.**

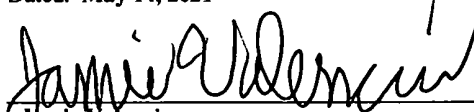
All payments shall be applied first toward the payment or satisfaction of accrued or unpaid interest and the remainder, if any, shall be applied to the reduction of the outstanding principal balance. Interest shall be calculated on the basis of the actual number of days outstanding over a 365-day year. If payment is not made within **Fifteen (15)** days after it is due a late fee of **\$500.00** will be assessed. Any partial prepayment made under this note will not operate to postpone or suspend the obligation of the undersigned to make and shall not alter any other regularly scheduled minimum payments provided herein. **No penalty or assessment will be levied by the lender in the event of full or partial prepayment of this note.**

**NOTE SHALL BE DEEMED IN DEFAULT IN THE EVENT THAT ALL SUMS DUE AND OWING ARE NOT PAID AS DICTATED HEREIN.** In the event that said installment is not made as agreed the lender shall have the right to declare the entire unpaid principal balance together with accrued and unpaid interest due and payable in full. Should the holder elect not to exercise their option, it shall not be deemed to constitute a waiver of the right to exercise the same in the event of any subsequent default.

If this note is collected by an attorney after default in the payment of principal and interest, or any term or condition of the security instrument which secures this note, either with or without suit, the undersigned do jointly and severally agree to pay all costs and expenses of collection, including a reasonable attorney's fee. Borrower and any other person who has obligations under this note waive the rights of presentment and notice of dishonor. Presentment means the right to require lender to demand payment of amounts due. Notice of dishonor means the right to require lender to give notice to other persons that amounts due have not been paid. Any person, who takes over these obligations, including the obligations of the guarantor, surety or endorser of this note, is also obligated to keep all of the promises made in this note. Lender may enforce its rights under this note against each person individually or against all signatories together. Any one person signing this note may be required to pay all of the amounts owed under this note.

**This note is secured by real property located in Salt Lake County, Utah. This becomes due and payable in full upon sale or refinancing of the secured property. This note may not be assumed or included within any wrap contract or mortgage without the express written consent of the lender herein stated.**

Dated: **May 14, 2021**

  
\_\_\_\_\_  
**Jamie Valencia**  
Borrower

\_\_\_\_\_

The undersigned hereby accept(s) the foregoing Promissory Note and agree(s) to perform each and all of the terms thereof on the part of the Holder to be performed.  
Executed as of the date and place first above written.

\_\_\_\_\_  
**Steve Vanderlaan**  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

WITNESS, the hand of said grantor this <sup>14<sup>th</sup></sup>~~27<sup>th</sup>~~ day of <sup>May</sup>~~April~~, 2021.

Jamie Valencia  
Jamie Valencia

State of Utah  
County of Salt Lake

On this <sup>14<sup>th</sup></sup>~~27<sup>th</sup>~~ day of <sup>May</sup>~~April~~, 2021, personally appeared before me, the undersigned Notary Public, personally appeared Jamie Valencia, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged before me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Sabrina  
Notary Public  
My commission expires: 09/17/2022

