WHEN RECORDED MAIL TO: Mark A. Naccarato and Judy A. Naccarato 5307 E. Hillsden Drive Holladay, UT 84117

File No.: 171458-BJI

14142249 B: 11439 P: 1330 Total Pages: 2 08/17/2023 02:19 PM By: avice Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: COTTONWOOD TITLE INSURANCE AGENCY

Return To: COTTONWOOD TITLE INSURANCE AGENCY, INC. 1996 EAST 6400 SOUTH SUITE 120SALT LAKE CITY, UT 84121

## **TRUST DEED**

THIS TRUST DEED, dated August 16, 2023, between James B. Naccarato, Successor Trustee of The Gregory John Naccarato Family Trust, dated the 21st day of June, 2001, as Trustor(s), whose address is 4704 South 700 East #10, Murray, UT 84107 Cottonwood Title Insurance Agency, Inc. a Utah Corporation as Trustee, and Mark A. Naccarato and Judy A. Naccarato of 5307 E. Hillsden Drive, Holladay, UT 84117, as BENEFICIARY;

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property, situated in Salt Lake County, State of Utah: Unit 10, in Building 4, contained within MT. VERNON COVE CONDOMINIUM, as the same is identified in the Plat filed in the office of the Salt Lake County Recorder, Utah, on January 31, 1979 as Entry No. 3231216 in Book 79-1 of Plats at Page 36 and in the declaration recorded January 31, 1979 as Entry No. 3231217 in Book 4807 at Page 1360 (as said declaration may have been subsequently restated, amended and/or supplemented).

TOGETHER WITH the undivided ownership interest in and to the Common Areas and Facilities defined under said declaration.

TAX ID NO.: 22-08-102-015 (for reference purposes only)

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

FOR THE PURPOSE OF SECURING (1) Payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$100,319.36 (One Hundred Thousand Three Hundred Nineteen And 36/100), made by Trustor, 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.

The Gregory John Naccarato Family Trust, dated the 21st day of June, 2001

James B. Naccarato Successor Trustee

STATE OF UTAH

COUNTY OF SALT LAKE

On this 16th day of August, 2023, before me, personally appeared James B. Naccarato, proved on the basis of satisfactory evidence to be the person whose name is subscribed to this document, and acknowledged before me that he/she/they executed the same as Successor Trustee on behalf of The Gregory John Naccarato Family Trust, dated the 21st day of June 2001.

Jeanselme

Notary Public

BRETT JEANSELME
NOTARY PUBLIC-STATE OF USIN
COMMISSION# 717027
COMM. EXP. 03-24-2025