

WHEN RECORDED MAIL TO:  
Guild Mortgage Company  
5898 Copley Drive  
San Diego, CA 92111

**UTAH HOUSING CORPORATION  
SUBORDINATE DEED OF TRUST (MERS)**

MIN: 100019931120042174

07.063.0014

THIS DEED OF TRUST is made on March 15, 2017 between  
ADRIAN MARCOS GARCIA, A MARRIED MAN ("Borrower"),  
Scott Lundberg, a member of the Utah State Bar ("Trustee"),

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors or assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P. O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Beneficiary"), and Guild Mortgage Company, a California Corporation ("Lender").

Borrower owes the Lender the sum of NINE THOUSAND NINE HUNDRED AND ONE  
and 00 /00 dollars (\$ 9,901.00 ) evidenced by a Subordinate Note ("Note")  
dated the same date as this Subordinate Deed of Trust. This Subordinate Deed of Trust secures (a) the repayment of the  
debt evidenced by the Note, with interest, and (b) the repayment of all sums advanced by the Lender to enforce the Note.

Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described real property  
located in UTAH County, Utah ("Property")

Complete legal description attached hereto and made a part thereof.

which has an address of 270 NORTH 500 EAST  
SPANISH FORK, Utah 84660 ("Property Address").  
City Zip Code

TOGETHER WITH all improvements hereafter erected on the Property, and all easements, rights of way, appurtenances, rents, royalties, mineral, oil, and gas rights and profits, income, water appropriations, rights and stock and all fixtures now or hereafter a part of the Property. All replacements and additions shall also be covered by this Subordinate Deed of Trust. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

This Subordinate Deed of Trust is subordinate in all respects to a Deed of Trust (the "Senior Deed of Trust") which is amended by a Rider to Deed of Trust (the "Rider to Deed of Trust") encumbering the Property and which secures that certain note (the "Senior Note") dated the same date as this Subordinate Deed of Trust.

Lender may require immediate payment in full of all sums secured by this Subordinate Deed of Trust if:

1. Lender requires immediate payment in full of the Senior Note because Borrower is in default under the Senior Note, the Senior Deed of Trust, or the Rider to Deed of Trust;
2. Lender requires payment in full of the Senior Note because all or part of the Property is

transferred or occupied in violation of the terms of the Senior Deed of Trust or the Rider to Deed of Trust;

3. Borrower transfers all or part of the Property, whether or not in violation of the Senior Deed of Trust or the Rider to Deed of Trust;
4. Borrower is in default under the Subordinate Note or this Subordinate Deed of Trust; or
5. The Senior Note is prepaid prior to its maturity date (as defined in the Senior Note).

If circumstances occur which would permit Lender to require immediate payment in full, but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

Lender shall be entitled to collect all expenses incurred in pursuing its remedies, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

The proceeds of any award or claim for damages, direct or consequential, in connection with condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Subordinate Note and this Subordinate Deed of Trust, subject to the rights of Lender under the Senior Deed of Trust.

Borrower requests that any notice to the Borrower hereunder be mailed by first class mail to the Property Address. Lender requests that any notice to the Lender be mailed by first class mail to the principal offices of Lender described above, or any address Lender designates by notice to Borrower.

ADRIAN MARCOS GARCIA

Name of Borrower

*AL*

Borrower's Signature

Name of Borrower

Borrower's Signature

STATE OF UTAH )

COUNTY OF Salt Lake )

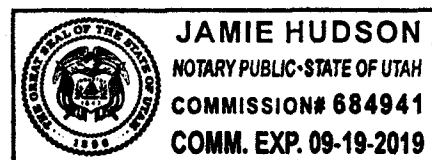
ss

Subscribed and sworn to before me this 15 day of March, 2017.

*[Signature]*  
Notary Public

My Commission Expires: 9/19/19

Residing at: Salt Lake



MORTGAGE LOAN ORIGINATOR: Sonnet Mouritsen  
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 293023  
MORTGAGE LOAN ORIGINATION COMPANY: Guild Mortgage Company  
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: 3274

File No. 90640-SP.

**EXHIBIT A**  
**PROPERTY DESCRIPTION**

Commencing 66 feet North of the Southwest corner of Lot 3, Block 63, Plat "A", Spanish Fork City Survey; thence North 60 feet; thence East 100 feet; thence South 22 feet; thence East 66 feet; thence South 38 feet; thence West 166 feet to the point of beginning.

Tax Id No.: 07-063-0014