



\*W3014144\*

E# 3014144 PG 1 OF 5  
Leann H. Kilts, WEBER COUNTY RECORDER  
01-Nov-19 0410 PM FEE \$40.00 DEP ZG  
REC FOR: NORTH AMERICAN TITLE UT BOUNTIFUL  
ELECTRONICALLY RECORDED

WHEN RECORDED MAIL TO:  
Veritas Funding LLC  
Attn: Final Document Department  
7730 South Union Park Avenue, Suite 200  
Midvale, UT 84047  
801-639-0900

NAT # 40902-19-11485  
TAX # 09-115-0032 ds

LOAN #: 19070228S

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

MIN: MIN: 1004870-3900001548-5  
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **October 30, 2019** between **AUBREY BINGHAM, SINGLE WOMAN**

North American Title

("Borrower"),

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 **Veritas Funding LLC**

("Lender").

**LOAN #: 19070228S**

Borrower owes the Lender the sum of **SEVEN THOUSAND AND NO/100\*\*\*\*\***  
\*\*\*\*\*  
\*\*\*\*\* dollars  
( **\$7,000.00** ) 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 **Weber** County, Utah ("Property")  
**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**  
**APN #: 09-115-0032**

which has an address of **2319 Chateau Dr, Roy** [City]  
Utah **84067** ("Property Address").  
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;

**LOAN #: 19070228S**

- 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.

Any restrictions on conveyance in any loan document or deed of trust will automatically terminate if title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure, or if the mortgagee is assigned to the Secretary of HUD.

*Aubrey Bingham*  
 \_\_\_\_\_  
 AUBREY BINGHAM

11-1-19 (Seal)  
 \_\_\_\_\_  
 DATE

LOAN #: 19070228S

STATE OF UTAH )

COUNTY OF Weber <sup>Stans</sup> )

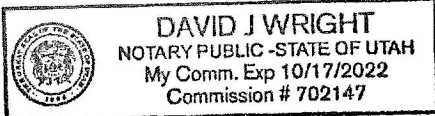
On this 1 day of November, in the year 2019, before me

David J Wright

(notary public)

AUBREY BINGHAM, SINGLE WOMAN

proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed in this document, and acknowledged (he/she/they) executed the same.



(Notary Seal)

[Signature]  
Notary Signature

**MORTGAGE LOAN ORIGINATOR: Pam Cordon**  
**NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER:**  
**1068940**  
**MORTGAGE LOAN ORIGATION COMPANY: Veritas Funding LLC**  
**NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER:**  
**252108**

**EXHIBIT A  
LEGAL DESCRIPTION**

Unit No. H-202, Building H, contained within the Chateau Park, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded on June 01, 1964 in Weber County, as Entry No. 427479, in Book 13, at Page 70 (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded on June 1, 1964 in Weber County, as Entry No. 427480 in Book 775 at Page 297 (as said Declaration may have heretofore been amended or supplemented.)

Together with the appurtenant undivided interest in said project's Common Areas as established in said Declaration and allowing for periodic alteration, both in the magnitude of said undivided interest, and in the composition of the Common Areas and Facilities to which said interest relates.

ds

The following is shown for information purposes only: Tax ID / Parcel No. 09-115-0032 **DB**