

~~E 3090421 B 7004 P 1034-1038
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
4/30/2018 2:25:00 PM
FEE \$40.00 Pgs: 5
DEP eCASH REC'D FOR GT TITLE SERVICES-SAL~~

After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

E 3108445 B 7068 P 551-557
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
8/1/2018 12:56:00 PM
FEE \$22.00 Pgs: 7
DEP eCASH REC'D FOR GT TITLE SERVICES-SAL

This instrument prepared by:
Wells Fargo Bank, N.A.
MELLISSA D KOHLER
DOCUMENT PREPARATION
800 WALNUT ST 5TH FLOOR
DES MOINES, IA 50309-3605
1-866-537-8489

223042C
Tax Serial No: 114650002

[Space Above This Line For Recording Data]
**SHORT FORM OPEN-END DEED OF TRUST
RESPA**

REFERENCE #: 20180656900001

ACCOUNT#: XXX-XXX-XXX1800-1998


DEFINITIONS

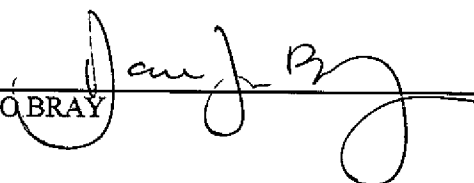
Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated April 24, 2018, together with all Riders to this document.
- (B) "Borrower" is NATHAN BRAY AND DANIL JO BRAY, A MARRIED COUPLE. 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 April 24, 2018. 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 TWO HUNDRED THIRTY EIGHT THOUSAND NINE HUNDRED AND 00/100THS Dollars (U.S. \$ 238,900.00) 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 May 24, 2048.
- (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

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.


NATHAN BRAY - Borrower


DANI JO BRAY - Borrower

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

Loan Originator's Name: MATT DENNING
NMLSR ID: 413579

ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of Utah
County of Salt Lake

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

NATHAN BRAY

DANJO BRAY

personally appeared before me this 24 day of April, 2018, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Notary Seal]

Christina Moser
Print Name: Christina Moser
Notary Public



My Commission expires: 7/30/20

EXHIBIT "A"

ALL OF LOT 2, HAPPY HOLLOW CLUSTER SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF,
ON FILE AND OF RECORD IN THE DAVIS COUNTY RECORDER'S OFFICE.

Tax ID No. (For Reference Purposes Only): **11-465-0002**

