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BK 7149 PG 753

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RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
11/29/2018 2:21:00 PM
FEE \$18.00 Pgs: 5
DEP eCASH REC'D FOR NORTH AMERICAN TITLE

WHEN RECORDED MAIL TO:
Veritas Funding LLC
Attn: Final Document Department
7050 South Union Park Avenue, Suite 400
Midvale, UT 84047
801-639-0900

NAT # 0902-1809970
TAX # 06-066-0005

LOAN #: 18103971S

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

MIN: 1004870-3900001314-2
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on **November 19, 2018** between **MATTHEW J HALLMAN,**
SINGLE MAN

("Borrower"),

North American Title

("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 **Veritas Funding LLC**

("Lender").

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Borrower owes the Lender the sum of **TWELVE THOUSAND FOUR HUNDRED TWO AND NO/100***

***** dollars
(**\$12,402.00**) 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 **Davis** County, Utah ("Property")
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 06-066-0005

which has an address of **754 W 1300 S, Woods Cross**

[City]

Utah **84087** ("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;

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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).

The restrictions will automatically terminate if title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure, or if the mortgage is assigned to the Secretary.

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.


MATTHEW J HALLMAN

11/26/18 (Seal)
DATE

LOAN #: 18103971S

STATE OF UTAH)

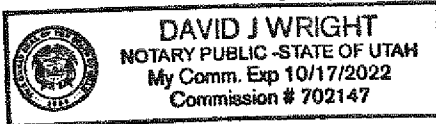
COUNTY OF Davis)

On this 26 day of Nov., in the year 2018, before me

David J Wright, a notary public, personally appeared

MATTHEW J HALLMAN, SINGLE MAN

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)

Notary Signature

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

EXHIBIT A
LEGAL DESCRIPTION

Lot 5, Ruffin Circle, according to the official plat thereof on file and of record in the Davis County Recorder's Office.

Excepting therefrom the West 2 feet, Also: Beginning at the Northeast corner of said Lot 5, and running thence South 88°52' East 5.0 feet, thence South 0°15' West 131.31 feet, thence North 88°52' West 5.0 feet to the Southeast corner of Lot 5, thence North 0°15' East 131.31 feet to the point of Beginning.

The following is shown for information purposes only: Tax ID / Parcel No. 06-066-0005