



W3309598

WHEN RECORDED MAIL TO:
Utah Housing Corporation
2479 South Lake Park Blvd
West Valley City, UT 84120

E# 3309598 PG 1 OF 3
Leann H. Kilts, WEBER COUNTY RECORDER
27-Dec-23 0255 PM FEE \$40.00 DEP SLW
REC FOR: COTTONWOOD TITLE INSURANCE AGENCY, I
ELECTRONICALLY RECORDED

173950-LMF
17.449.0010

UTAH HOUSING CORPORATION SUBORDINATE DEED OF TRUST (MERS)

MIN: 100376303042487068

THIS DEED OF TRUST is made on December 27th, 2023 between
Sara Joy & Bridger Joy JOINT TENANTS ("Borrower"),
Cottonwood Title Insurance Agency, Inc. ("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 New American Funding, LLC ("Lender").

Borrower owes the Lender the sum of Twenty-Five Thousand, Five Hundred Sixty-Six and No/100
and 25,566.00 /00 dollars (\$ 25,566.00) 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")

which has an address of 198 East 2200 North
North Ogden, Utah 84414 ("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.

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.

Sara Joy
Sara Joy

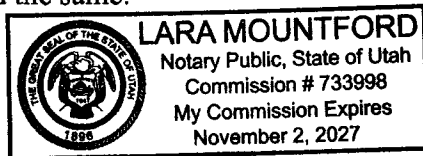
Bridger Joy
Bridger Joy

STATE OF UTAH _____)

COUNTY OF DAVIS _____)

On this 27 day of Dec., in the year 2023 before me LARA MOUNTFORD,
(notary public)

a notary public, personally appeared SARA Joy and BRIDGER Joy, 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: **Lindsey McDonald**
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: **315070**
MORTGAGE LOAN ORIGATION COMPANY: **New American Funding, LLC**
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: **6606**

File No. 173956-LMP.

EXHIBIT A
PROPERTY DESCRIPTION

Lot 110R, MONTGOMERY FARMS PHASE 1, according to the official plat thereof as recorded in the office of the Weber County Recorder.

Tax Id No.: 17-449-0010