

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

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

MIN: 100562758235415933

Parcel ID: 12-019-0006

THIS DEED OF TRUST is made on October 14th, 2022 between
Anna N. Carver, an unmarried woman and Lance G. Galdwell, an unmarried man, as joint tenants ("Borrower"),
NORTH STAR TITLE LLC ("Trustee"),

Mortgage Electronic Registration Systems, Inc. ("MERS"), (soiely 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 Citywide Home Loans, LLC ("Lender").

Borrower owes the Lender the sum of Twenty Thousand, Seven Hundred Twenty-Eight and No/100 and 00 /00 dollars (\$ 20,728.00) 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")

which has an address of 579 W. 300 N.
Clearfield, Utah 84015 ("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).

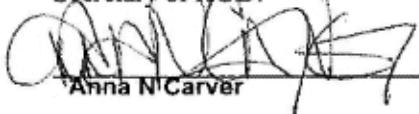
If circumstances occur which would permit Lender to require immediate payment in full, but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

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.

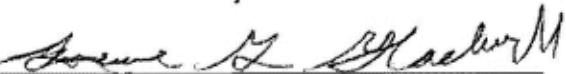
The proceeds of any award or claim for damages, direct or consequential, in connection with condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains 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 HED.



Anna N'Carver



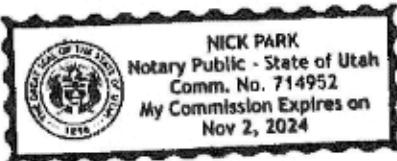
Lance G. Gladwell

STATE OF UTAH _____)

COUNTY OF SALT LAKE _____)

On this 14 day of OCT, in the year 2022, before me NICK PARK,
(notary public)

a notary public, personally appeared ANNA C. CARVER AND
LANCE G. GLADWELL, 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 Signature

(Notary Seal)

MORTGAGE LOAN ORIGINATOR: **Reagan Lester**
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: **300249**
MORTGAGE LOAN ORIGINATON COMPANY: **Citywide Home Loans, LLC**
NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER: **67180**

Exhibit "A"
Property Description

BEGINNING AT A POINT 2205.45 FEET EAST AND 33.0 FEET SOUTH FROM THE NORTHWEST CORNER OF SECTION 2, TOWNSHIP 4 NORTH, RANGE 2 WEST; SALT LAKE MERIDIAN, AND RUNNING THENCE EAST 70 FEET; THENCE SOUTH 140.0 FEET; THENCE WEST 70 FEET; THENCE NORTH 140.0 FEET TO THE POINT OF BEGINNING.