

WHEN RECORDED, MAIL TO:

TruePointe Holdings, Inc dba TruePointe Mortgage
670 W Shepard Lane, Suite 101
Farmington, UT 84025

TRUST DEED

Order No. 6-098796

THIS TRUST DEED is made this 31st day of October, 2022, between **Willy Edwin Velasquez**, Trustors, whose address is **263 North 1275 East, Layton, UT 84040**, and **BACKMAN TITLE SERVICES LTD**, as Trustee, and **TruePointe Holdings, Inc dba TruePointe Mortgage**, as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in **Davis, Utah**:

Lot 107, East Crest Estates No. 4, according to the official plat thereof on file and of record in the office of the **Davis County Recorder**.

Parcel No.: **11-014-0107**

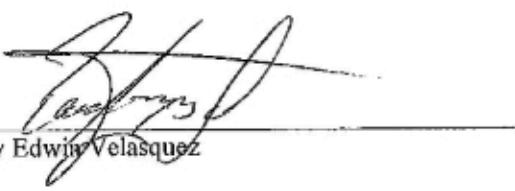
Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of **\$153,500.00**, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees in event of default in payment of the indebtedness secured hereby and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

DUE ON SALE: If all or any part of the real property secured by this Trust Deed, or any interest in the real property secured by this Trust Deed, is sold or transferred without Lender's prior written consent, Lender may require immediate payment in full of all sums secured hereby.

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.


Willy Edwin Velasquez

STATE OF Utah)
County of Davis)SS.
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The foregoing instrument was acknowledged before me this 31st day of October, 2022
by Willy Edwin Velasquez


NOTARY PUBLIC

Commission Expires: 9-3-25

