

REURNED
OCT 01 2024

3589173
BK 8596 PG 791

WHEN RECORDED, RETURN TO:

HABITAT FOR HUMANITY GREATER SALT LAKE AREA
ATTN: Kate Nielsen
1276 S 500 W
Salt Lake City, Utah 84101

E 3589173 B 8596 P 791-792
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
10/1/2024 2:29 PM
FEE 40.00 Pgs: 2
DEP AAM REC'D FOR HABITAT
FOR HUMANITY

DEED OF TRUST

THIS DEED OF TRUST is made this 18th day of September, 2024, by Rebecca L. Jenkins, an unmarried woman, whose address is 841 E. 250 S. Kaysville, UT 84037, as TRUSTOR, to Secured Land Title: Midvale, 7090 South Union Park Avenue, Suite 425, Midvale, Utah, 84047, as TRUSTEE, and HABITAT FOR HUMANITY GREATER SALT LAKE AREA, whose address is 1276 S 500 W, Salt Lake City, Utah 84101, as BENEFICIARY.

TRUSTOR hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE the following described property situated in Salt Lake County, Utah:

LEGAL DESCRIPTION, Beginning at the Northeast corner of Lot 2, Four corners Subdivision, a subdivision of part of Section 2, Township 3 North Range 1 West Salt Lake Meridian, in the city of Kaysville, according to the official plat thereof, and running thence North 86 deg 52'18" West 68.0 feet; thence South 0 deg 49' West 111. feet.; more or less, along the center of a common wall and projection thereof to the North line of a Street; thence Easterly 94.83 feet, more or less, along the North line of said street to the Southeast corner of said Lot; thence North 12 deg West 115.3 feet to the point of beginning.

Tax ID No.: 07-116-0007

Property Address: 841 E. 250 S. Kaysville, UT 84037

TOGETHER WITH all right, title, and interest of TRUSTOR in and to all buildings, fixtures, and improvements now located or to be erected or placed on the above described real property, and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges, franchises, rights, appendages, and appurtenances belonging or pertaining to all such real property (collectively, the "Property").

FOR THE PURPOSE OF SECURING:

- A. The payment of all indebtedness owing from TRUSTOR to BENEFICIARY evidenced by a Promissory Note of the same date as this Deed of Trust, for the principal sum of \$14,053.00 made by TRUSTOR and payable to the order of BENEFICIARY (the "Note");
- B. The performance of all obligations of TRUSTOR under the Note and under this Deed of Trust;
- C. The payment of all sums, including outstanding principal and interest, expended or advanced by BENEFICIARY under this Deed of Trust, the purpose of which is to secure the payment of the Note;
- D. The performance of each covenant and agreement of TRUSTOR contained in this Deed of Trust and in any modification or amendment of this Trust Deed.

COVENANTS AND AGREEMENTS

- I. TRUSTOR covenants and agrees to make prompt payments of principal and interest as set forth in the Note, to pay promptly all other sums due, and to perform each and every agreement and condition contained in the Note and this Deed of Trust;

2. If TRUSTOR defaults in the payment of any principal and interest owed, or in the performance of any obligation, covenant, or agreement under the Note or this Deed of Trust, the BENEFICIARY may declare, at its option and without notice or demand, the entire principal balance and accrued interest immediately due and payable.

3. TRUSTOR agrees to pay all taxes, special assessments, water and sewer rents or assessments, and all other charges imposed by law upon or against the Property; to keep the Property in good condition and repair, and not to commit waste; to maintain fire and hazard insurance on the Property in amounts adequate to protect the value of the Property; to allow BENEFICIARY and its authorized representatives to enter and inspect the Property with reasonable notice and at reasonable times; to pay all costs and expenses of collection in the event of default, including environmental assessment costs, and reasonable attorney's fees; and reasonable fees for any services performed by the TRUSTEE, including reconveyance.

4. If the TRUSTOR sells or transfers all or any part of the Property, excluding the creation of a lien or encumbrance subordinate to this Deed of Trust or the creation of a purchase money security interest for household appliances, without BENEFICIARY's written consent, BENEFICIARY may declare the entire principal balance and accrued interest immediately due and payable.

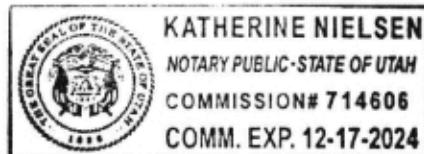
5. Failure by BENEFICIARY to insist upon the strict performance of any provision or to exercise any right or remedy under the Note or this Deed of Trust shall not constitute a waiver. No covenant, agreement, term, or condition in the Note or this Deed of Trust, may be waived, altered, or modified except in writing by BENEFICIARY.

IN WITNESS WHEREOF, this Trust Deed has been executed by TRUSTOR(S) as of the day and year first above written.

TRUSTOR(S)


OWNER- Rebecca L. Jenkins

STATE OF UTAH)
COUNTY OF SALT LAKE)
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On the 18th day of September, 2024, personally appeared before Rebecca L. Jenkins, the signer(s) of the foregoing Promissory Note, who duly acknowledged to me that he/she/they executed the same.

Notary Public
Residing in Salt Lake County