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KELLY A. SILVESTER
DAVIS COUNTY, UTAH RECORDER
11/10/2025 4:58 PM
FEE 40.00 Pgs: 2
DEP AAM REC'D FOR BRYAN
BAYLES

RETURNED

NOV 10 2025

Recorded at the request of:
Matthew B. Bayles
5180 North 750 West
Oakley, UT 84055

When recorded, mail to:
Same as above

DEED OF TRUST

THIS DEED OF TRUST, made this 24 day of October, 2025, between Matthew B. Bayles, whose address is 5180 North 750 West, Oakley UT 84055 (herein called the 'Trustor'), and Cottonwood Title Agency, Inc. (herein called the 'Trustee'), whose address is 1996 East 6400 South Suite 120, Salt Lake City UT 84121, and MATT AND LYNETTE BAYLES REVOCABLE TRUST (herein called the 'Beneficiary'), whose address is 5180 North 750 West, Oakley UT 84055.

WITNESSETH: That Trustor, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants, conveys, and transfers to Trustee, in trust, with power of sale, the following described real property situated in the County of Davis, State of Utah:

All of Lot 735, HILL FARMS PHASE 7, Layton City, Davis County, Utah, according to the official plat thereof.

Tax #: 11-894-0735

Address: 1037 South Angel Street, Layton UT 84041

TOGETHER with all buildings, improvements, and fixtures now or hereafter placed thereon, and all rents, issues, and profits thereof.

This Deed of Trust is given to secure payment of the indebtedness evidenced by a Promissory Note of even date herewith, executed by Trustor in favor of Beneficiary, in the principal amount of EIGHT HUNDRED FIFTY THOUSAND DOLLARS (\$850,000.00), with interest and all renewals, modifications, and extensions thereof, and any additional sums advanced under the terms hereof.

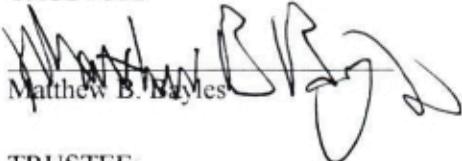
In the event of default in the payment of said indebtedness or in the performance of any obligation of Trustor under this Deed of Trust, the Trustee may, upon request of Beneficiary, sell

said property at public auction to the highest bidder for cash, after giving notice as required by law, and may convey the property by Trustee's Deed to the purchaser.

Upon payment in full of all sums secured by this Deed of Trust, the Beneficiary shall request Trustee to reconvey the property, and Trustee shall reconvey without warranty, to the person entitled thereto, the estate now conveyed. The recitals in such reconveyance of any matters or facts shall be conclusive proof of their truthfulness.

IN WITNESS WHEREOF, Trustor has executed this Deed of Trust as of the day and year first above written.

TRUSTOR:

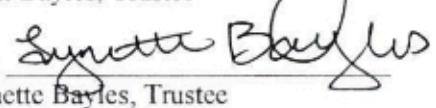

Matthew B. Bayles

TRUSTEE:

Cottonwood Title Agency, Inc.

BENEFICIARY:

MATT AND LYNETTE BAYLES REVOCABLE TRUST

By: 
Matt Bayles, Trustee
By: 
Lynette Bayles, Trustee

STATE OF UTAH
COUNTY OF DAVIS

On this 24th day of October, 2025, before me, the undersigned Notary Public, personally appeared Matthew B. Bayles, known to me (or satisfactorily proven) to be the person whose name is subscribed to the foregoing instrument, and acknowledged that he executed the same for the purposes therein contained.

Notary Public Signature: 
Name (Printed): Peter Mabey
Commission Number: 723070
My Commission Expires: 2-14-26
Residing at: Lehi
Seal:

