

After recording, return recording
information to: 201408111672
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

This instrument prepared by:
Wells Fargo Bank, N.A.
TIFF MORGAN-FAULKNER
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019
1-800-580-2195

Tax Serial No: 3-281-43

[Space Above This Line For Recording Data]
SHORT FORM OPEN-END DEED OF TRUST
RESPA

REFERENCE #: 20142239800003

ACCOUNT#: XXX-XXX-XXX9850-1998

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

(A) **"Security Instrument"** means this document, which is dated September 08, 2014, together with all Riders to this document.

(B) **"Borrower"** is JOHN D. BYARS AND WENDI K. BYARS, HUSBAND AND WIFE, AS JOINT TENANTS. Borrower is the trustor under this Security Instrument.

(C) **"Lender"** is Wells Fargo Bank, N.A.. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.

DOC # 00386193

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which currently has the address of

971 N 320 E

[Street]

RICHFIELD

[City]

, Utah

84701

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant, convey and warrant the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower further warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.


MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

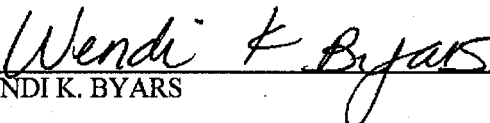
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.



JOHN D BYARS - Borrower



WENDI K. BYARS - Borrower

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ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of Utah
County of Sevier

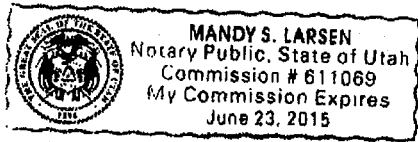
Utah, I, a Notary Public of the County of Sevier, State of _____, do hereby certify that

JOHN D BYARS

WENDI K. BYARS

personally appeared before me this 6th day of Sept., 2014, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.



[Notary Seal]

Mandy Larsen
Print Name: Mandy Larsen
Notary Public

My Commission expires: 6/23/2015

Loan Originator's Name: Scott Jeffrey Belina
NMLSR ID: 400692



UTAH-SHORT FORM OPEN-END SECURITY INSTRUMENT
UT107006, HCWF#983v4 (8/16/2014) UT-107006-0314

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