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915-3973

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on
ASSOCIATED TITLE COMPANY ("Trustee"). The beneficiary is which is organized and existing
under the laws of State of Utah
Borrower owes Lender the principal sum of *One. Hundred. Thirty-Three. Thousand. Two. Hundred. Fifty-Dollars and Wo/100*
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in

ALL OF LOIS 75 and 76, BLOCK 3, FEDERAL HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

which has the address of	1363	BUTLER	AVENUE	SALT L	AKE CITY	HATU	84102
	[Street]			[City]			
Uiah1200	Codel	("Property	Address");				

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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."

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UTAH-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3045 12/83