

ENT87640:2022 PG 1 of 6  
**Andrea Allen**  
**Utah County Recorder**  
2022 Aug 04 02:57 PM FEE 40.00 BY MG  
RECORDED FOR GT Title Services  
ELECTRONICALLY RECORDED

WHEN RECORDED MAIL TO:  
**SecurityNational Mortgage Company**  
Attn: Final Document Department  
433 Ascension Way, Suite 400  
Salt Lake City, UT 84123

LOAN #: 001165857

*L401A2E*  
*8/11/2022*  
**UTAH HOUSING CORPORATION**  
**SUBORDINATE DEED OF TRUST (MERS)**

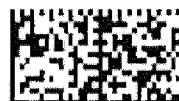
MIN: MIN: 1000317-0001071147-7  
MERS PHONE #: 1-888-679-6377

THIS DEED OF TRUST is made on August 3, 2022 between JOSE G ROMERO PEREZ  
AND AIZA LEONOR ARANGUREN TORRES, HUSBAND AND WIFE, AND JOSE ROMERO  
ARANGUREN, AN UNMARRIED MAN, AS JOINT TENANTS

GT Title Services Inc ("Borrower"),

("Trustee"),  
Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter  
defined, and Lender's successors or assigns). MERS is organized and existing under the laws of Delaware,  
and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS,  
("Beneficiary"), and **SecurityNational Mortgage Company**

("Lender").



LOAN #: 001165857

**TWENTY SIX THOUSAND SEVEN HUNDRED AND NO/100\***

\*\*\*\*\* dollars (\$ 26,700.00 ) evidenced by a Subordinate Note ("Note") dated the same date as this Subordinate Deed of Trust. This Subordinate Deed of Trust secures (a) the repayment of the debt evidenced by the Note, with interest, and (b) the repayment of all sums advanced by the Lender to enforce the Note.

Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described real property located in **Utah** County, Utah ("Property")

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".  
APN #: 66-811-2859

which has an address of 7267 North Hidden Loop Road, Eagle Mountain

[City]

Utah 84005 ("Property Address")  
Zip Code

TOGETHER WITH all improvements hereafter erected on the Property, and all easements, rights of way, appurtenances, rents, royalties, mineral, oil, and gas rights and profits, income, water appropriations, rights and stock and all fixtures now or hereafter a part of the Property. All replacements and additions shall also be covered by this Subordinate Deed of Trust. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Deed of Trust; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

This Subordinate Deed of Trust is subordinate in all respects to a Deed of Trust (the "Senior Deed of Trust") which is amended by a Rider to Deed of Trust (the "Rider to Deed of Trust") encumbering the Property and which secures that certain note (the "Senior Note") dated the same date as this Subordinate Deed of Trust.

Lender may require immediate payment in full of all sums secured by this Subordinate Deed of Trust if:

1. Lender requires immediate payment in full of the Senior Note because Borrower is in default under the Senior Note, the Senior Deed of Trust, or the Rider to Deed of Trust;
2. Lender requires payment in full of the Senior Note because all or part of the Property is transferred or occupied in violation of the terms of the Senior Deed of Trust or the Rider to Deed of Trust;
3. Borrower transfers all or part of the Property, whether or not in violation of the Senior Deed of Trust or the Rider to Deed of Trust;



LOAN #: 001165857

4. Borrower is in default under the Subordinate Note or this Subordinate Deed of Trust; or
5. The Senior Note is prepaid prior to its maturity date (as defined in the Senior Note).

If circumstances occur which would permit Lender to require immediate payment in full, but Lender does not require such payment, Lender does not waive its rights with respect to subsequent events.

Lender shall be entitled to collect all expenses incurred in pursuing its remedies, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

The proceeds of any award or claim for damages, direct or consequential, in connection with condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Subordinate Note and this Subordinate Deed of Trust, subject to the rights of Lender under the Senior Deed of Trust.

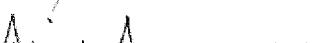
Borrower requests that any notice to the Borrower hereunder be mailed by first class mail to the Property Address. Lender requests that any notice to the Lender be mailed by first class mail to the principal offices of Lender described above, or any address Lender designates by notice to Borrower.

Any restrictions on conveyance in any loan document or deed of trust will automatically terminate if title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure, or if the mortgagee is assigned to the Secretary of HUD.



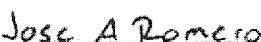
JOSE G ROMERO PEREZ

08-03-22 (Seal)  
DATE



AIZA LEONOR ARANGUREN TORRES

8-3-22 (Seal)  
DATE



Jose A Romero  
JOSE ROMERO ARANGUREN

08-03-22 (Seal)  
DATE



LOAN #: 001165857



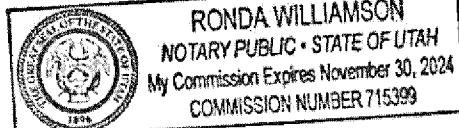
LOAN #: 001165857

STATE OF UTAH )

COUNTY OF Utah )On this 3rd day of August, in the year 2022, before me

Ronda Williamson, a notary public, personally appeared  
(notary public)  
JOSE G ROMERO PEREZ AND AIZA LEONOR ARANGUREN TORRES, HUSBAND AND WIFE,  
AND JOSE ROMERO ARANGUREN, AN UNMARRIED MAN, AS JOINT TENANTS

proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed in this document, and acknowledged (he/she/they) executed the same.



Ronda Williamson  
Notary Signature

(Notary Seal)

Lender: SecurityNational Mortgage Company  
NMLS ID: 3116  
Loan Originator: Eddie Lopez  
NMLS ID: 1729136



*Information for Reference Purposes:*

File No.: **L48242EZ**

Tax Parcel No(s).: **66-811-2859**

Property Address(es):

**7267 North Hidden Loop Road, EAGLE MOUNTAIN, UT 84005**

**EXHIBIT "A"**  
**Legal Description**

LOT 2859, PLAT "28", SILVERLAKE, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.