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2202 W ROSE GARDEN LANE
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GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
WELLS FARGO
BY: KJE, DEPUTY - MA 3 P.

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REFERENCE #: 20062987500338

Account number: 650-650-3691524-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is NOVEMBER 2, 2006 and the parties are as follows:

TRUSTOR ("Grantor"): **NANCY A. FURLONG, AN UNMARRIED WOMAN**

whose address is: **1407 EAST LOGAN AVENUE, SALT LAKE CITY, UTAH 84105**

TRUSTEE: **Wells Fargo Bank Northwest, N.A., Attention: Consumer Loan Servicing, P.O. Box 31557, Billings, MT 59107**

BENEFICIARY ("Lender"): **Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104**

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of SALT LAKE, State of Utah, described as follows:
THE FOLLOWING TRACT OF LAND IN SALT LAKE, STATE OF UT, TO-WIT: THE WEST 90 FEET OF LOT 20 AND THE WEST 90 FEET OF THE SOUTH 16 2/3 FEET OF LOT 21, BLOCK 2, EMERSON HEIGHTS ADDITIONS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE COUNTY RECORDER'S OFFICE. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

with the address of **1407 EAST LOGAN AVENUE, SALT LAKE CITY, UTAH 84105** and parcel number of 16-16-156-018 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.



3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed **\$ 50,000.00**. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
- A. Debt incurred under the terms of the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt dated **NOVEMBER 2, 2006** together with all amendments, extensions, modifications or renewals. The maturity date of the Secured Debt is **NOVEMBER 2, 2046**.
 - B. All future advances from Lender to Grantor under such evidence of debt. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances which exceed the amount shown in Section 3. Any such commitment must be agreed to in a separate writing.
 - C. All sums advanced and expenses incurred by Lender for insuring, preserving, or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.
5. **MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated **January 15, 2001**, and recorded on **2/1/2001** as Instrument Number **7811514** in Book **8420** at Page **7107-7114** of the Official Records in the Office of the Recorder of **SALT LAKE** County, State of Utah, are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument does not incorporate any provision in the Master Form Mortgage that references a certain Home Equity Closing Handbook, such Handbook no longer being in existence.
6. **RIDERS.** If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.
- N/A Third Party Rider
- N/A Leasehold Rider
- N/A Other: N/A

SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form Deed of Trust (the Deed of Trust-Bank/Customer Copy).

Grantor NANCY A FURLONG 11/10/06
Date

Grantor _____ Date _____



Grantor _____ Date _____

Grantor _____ Date _____

Grantor _____ Date _____

Grantor _____ Date _____

Grantor _____ Date _____

Grantor _____ Date _____

ACKNOWLEDGMENT:

(Individual)

STATE OF UTAH } ss.
COUNTY OF SALT LAKE } ss.

This foregoing instrument was acknowledged before me this November 9, 2006 (date) by

NANCY A FURLONG

(person acknowledging, title or representative, if any).



[Handwritten Signature]
(Signature of Person Taking Acknowledgment)
Notary Public
(Title) **NOTARY PUBLIC**

My commission expires:
2-14-07

Residing at:
SLC, UT

(Seal)

