

State of Utah County Recorder Standards Board

September 3, 2024 County Recorder Standards Board

Background

During its 2023 General Session, the Utah State Legislature created the County Recorder Standards Board with the passage of <u>House Bill 351</u>. Along with designating the membership and duties of the Board, HB 351 required the Board to provide an annual report to both the Political Subdivisions and Business and Labor Interim Committee that includes the following:

- a. information regarding the operations and activities of the board; and
- b. any recommendations for legislation related to the services provided by county recorders, including recommendations for modification of the fees established in Section 165 17-21-18.5.

Operations and Activities of the County Recorder Standards Board

Membership and staff. The Following Individuals were selected, per the statute, to make up the composition of the board:

Board Members:

- Chairperson. Rashelle Hobbs, County Recorder, 1st/2nd Class: Utah Association of County Recorders
- 2. Vice Chairperson. Chad Montgomery, County Recorder, 3rd/4th/5th Class: Utah Association of County Recorders
- 3. Shelley Brennan, County Recorder, Utah Association of Counties
- 4. Robert Hartshorn, Vice President and Division Counsel at DR Horton, Utah Property Rights Coalition
- 5. Ryan Allred, Professional Land Surveyor, Utah Council of Land Surveyors
- 6. Paul Newton, Underwriter, Utah Land Title Association
- 7. Gage Zobell, Partner Dorsey & Whitney, Utah Petroleum/Utah Mining/Professional Landman
- 8. Ben Stanley, Deputy Utah County Attorney Assistant Civil Division Chief, Utah State Bar/Utah Association of County Recorders
- Kreg Wagner, General Counsel Utah Association Realtors, Utah State Bar/Utah Association of Realtors

Staff:

- Mark Steinagel, Director, Division of Professional Licensing
- Allison Pulsipher, Board Secretary, Division of Professional Licensing

Meetings. Since the last report, the Board had met six times on the following dates:

- Virtual, November 27th
- Virtual, December 18th
- Virtual, February 12th
- Virtual, April 22nd
- Virtual, June 10th
- Virtual, August 19th

Rules in Development. Thanks to the work of county recorders and other stakeholders leading up to the creation of this Board, the Board was able to review proposed standards for adoption with much of the work of negotiation already underway.

The following standards (all attached) have been officially adopted by the Board and will be prepared for the rulemaking process later this fall:

- Affidavit of Correction
- Tax Identification Numbers
- Indexing Property Records

The following standards and topics are currently being discussed by the Board:

• The Board began discussion of the oil and gas industry concerns to address with County Recorders in the upcoming meetings.

Members of the Board are compiling additional ideas for standards from various stakeholders.

Recommendations for Legislation

The Board also recommends the following changes (attached) to statute to meet the intent of HB 351:

- 1. Coordinate with the Land Use Task Force for filing a plat and the signatures required.
- 2. Statutes 46-1-6.5 and 57-2a-7: Create consistency between both statutes regarding the definition of acknowledgments..

Fees: The Board does not at this time recommend the assessment of any fees permitted by HB 351.

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1. Title

Affidavit of Correction.

1.1 Statutory limitation for corrective instruments

For purposes of this standard, if a document was sufficient to be recorded yet the document contains minor typographical errors, as referenced in UCA 57-3-106(9) and the document was sufficient for the recorder to abstract the document and in the case of a conveyance document to change the record owner, an affidavit may not be used to correct or change items in such document that would 1) divest a grantee of any real property interest, 2) alter an interest in real property, or 3) return to the grantor an interest in real property conveyed by statute" (UCA 57-3-106(10)(a).

2. Standard Procedure

The recording of affidavits under Utah State Code 57-3-106(9)&(10), minor typographical or clerical errors in a document of record may be corrected by the recording of an affidavit. Except as required by federal law, or by agreement between a borrower under the trust deed and a grantee under the trustee's deed, the recordation of an affidavit may not divest a grantee of any real property interest, alter an interest in real property, or return to the grantor an interest in real property conveyed by statute. When using an affidavit to correct a minor typographical or clerical error, the affidavit shall include a reference to the original document and its recording information, subject to the following standards:

- **2.1 Minor Errors Which May Be Corrected By Affidavit:** The following are examples of minor errors (narrow in scope) which <u>could</u> be corrected by the recording of an affidavit if all other recording requirements are still met under UCA 17-21-20.
- **2.1.1 An Error in a Name:** Correcting misspelling of name(s), conflicts with initial(s), and other small conflicts between the record owner(s) and grantor(s), or if the date of the Trust is incorrect or has been omitted.
 - i. **Grantor(s):** The affidavit making the correction to the name(s) shall reference the recorded document which contains the error(s) by book, page and or entry number and should reference the current vesting document by book, page and or entry number to leave no doubt as to the intent and identity of the parties named and the real property involved. **ii. Grantee(s):** These may **NOT** be corrected by affidavit (57-3-106(10)(a)(i). An error in
 - Grantee will need to be corrected by another appropriate instrument or by the procedures outlined in the Utah Recording and Processing Standards for Name Discrepancies.

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2.1.2 An Error in a Legal Descriptions: Subdivision names misspelled, amended subdivision not indicated, duplicate calls in the legal description, conflicts between Arabic and Roman numerals, small typographical errors in directional calls, bearings and the distance back to the POB may be corrected by an affidavit. The affidavit should contain the original description with the error and the corrected description so that the affidavit is abstracted to both locations.

In the case of a legal description error in the subdivision name, lot, or phase, an affidavit may be used **if the intent is clear** such as a correct parcel number **and** the Grantor did not own the lot contained in the erroneous deed. An affidavit may be used for the misspelling of a subdivision name but not to change the entire subdivision. (NOTE: Do they own every lot or just one lot? How clear is the intent on the deed with the error?)

- **2.1.3 An Error in a Notary Acknowledgement:** An Affidavit executed by the Notary who affixed their signature and seal to a document that contains errors in the notary date, spelling of the signers names so long as it does not divest a grantee of any real property, missing initials, or other notary errors. Utah Code 46-1-22 and 57-4a-2. If a notarial act is performed contrary to or in violation of these chapters, that fact does not of itself invalidate constructive notice to third parties of the contents of the document notarized.
- **2.1.4 An Error in Section Township or Range:** In the case of an error in the Section, Township or Range with the remaining legal description matching the record legal description, an affidavit may be used to correct the error **if the intent is clear** such as a correct parcel number **and** the Grantor only owned the land described in the correct Section Township and Range.
- **2.1.5 An Error in the Point of Beginning:** In the case of an error in the calls establishing the point of beginning with the remaining legal description matching the record legal description, an affidavit may be used to correct the error **if the intent is clear** such as a correct parcel number **and** the Grantor only owned the land described with the correct point of beginning.
- **2.2 Errors Which Cannot Be Corrected By Affidavit:** The following errors <u>cannot</u> be corrected by the recording of an Affidavit.

2.2.1 Names:

Grantee names, including when the name of a Trustee is omitted or vise versa. (Not allowed by UCA 57-3-106 (10) as it would divest the original grantee)

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Grantee Tenancy. (Not allowed by UCA 57-3-106 (10) as it would alter the interest. A new deed is required to change tenancy.

Grantor names, including when changing individual to trustee or vise versa, etc. (Not allowed by UCA 57-3-106 (10) as changing the grantor would return any interest conveyed by the original grantor of the document. A new deed is required.)

Wrong Trust. This is considered as part of the grantee name. (Not allowed by UCA 57-3-106 (10) as it would divest the original grantee)

Changing the entire grantor name or adding additional Grantor(s) names. (Not allowed by UCA 57-3-106 (10) as it would alter the interest)

2.2.2 Legal Descriptions

Section, Township and Range omitted... not accepted when two or more of these are missing or omitted. (see section 4.3)

Calls to arrive at the point of beginning are omitted, or no point of beginning is established.

3. Approvals

Group	Approval	Date
Utah Association of County Recorders		
Utah Land Title Association Board		
County Recorder Standards Board		04/22/2024

4. Supporting Information

4.1 Typo: Typo is short for typographical error, and you can also call it a misprint. Typos are errors made during the typing process that have been missed by editors and proofreaders. (1) A mistake (such as a misspelled word) in typed or printed text (merriam-webster) (2) A mistake in printed matter resulting from mechanical failures of some kind (3) Minor Error means transposition of letters in words of common knowledge, typographical errors, or omissions of letters and numbers.

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4.2 Clerical: A mistake made in a letter, paper, or document that changes its meaning, such as a typographical error or the unintentional addition or omission of a word, phrase, or figure (Encyclopedia.com)

An error resulting from a minor mistake or inadvertence and not from judicial reasoning or determination. A drafter's or typist's technical error that can be rectified without serious doubt about the correct reading. (Black's Law)

- typing an incorrect number
- mistranscribing or omitting an obviously needed word

4.3 Omission: According to Black's Law Dictionary an omission is only considered a clerical error if the omission is an obviously needed word. More than a single obviously needed word that was omitted would not be considered a clerical error.

Adding additional descriptions such as an additional parcel or changing a description by adding a less and excepting parcel description is not accepted. In Pioneer Builders v. KDA Corp; the Utah Supreme Court ruled that an omission of a parcel description from the original deed is not an error that can be corrected by the recording of an affidavit.

Adding or removing names for grantor or grantee are not omissions. Omissions of more than a single obviously needed word are not considered clerical errors and can not be fixed with an affidavit but would require an "other appropriate instrument."

5. Related and Example Documents

NA

6. References

Utah Code 57-3-106.

Utah Code 57-1-5

Utah Supreme Court Case Estate of Flake, 2003 UT 17, ¶ 11, 71 P.3d 589.

Utah Supreme Court Case Pioneer Builders Co. of Nev. v. K D A Co., 2012 UT 74, $\P\P$ 55-58, 292 P.3d 672, 686-87

Black's Law Dictionary, Eleventh Edition.

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1. Title

Tax identification numbers on documents WHEN required.

2. Standard Procedure

- **2.1 Parcel Number Required:** Utah Code allows a county Recorder to require parcel numbers on documents. UCA 17-21-20 (4)
 - **2.1.1 Descriptions:** According to the Utah Code, the tax identification number is not considered part of the document legal description. UCA 17-21-20 (4)(b)(ii)
 - **2.1.2 Rejection:** The Utah Code further clarifies that an error in the tax identification number does not affect the validity of the instrument or its effectiveness and therefore documents should not be rejected for an error in the tax identification number. UCA 17-21-20 (4)(b)(iii)
- **2.2 Location:** For abstraction purposes the Applicable Tax Id Number should be on the front of the document or other conspicuous place near the description. 17-21-20 (4)(b)(ii) ...may be indicated on the margin of the instrument;
 - **2.2.1 Multiple Legal Descriptions:** When multiple legal descriptions are on the document, the applicable tax identification number is suggested but not required to be shown in the same order as the descriptions are listed or placed near the description which coincides with the said applicable tax identification number.
 - **2.2.2 Parcel Number Ranges:** When multiple legal descriptions are used in sequence a range of parcel numbers may be used. For example Lots 6 thru 9 can be displayed as 02-004-0006 thru 02-004-0009.
- **2.3 Numbers Used:** In the event a county uses multiple unique identification numbers, such as parcel number, account number, serial number, etc, the parcel number aka tax identification number shall appear on the document. (See section 4)

3. Parcel Number Changes

- **3.1 New Descriptions:** When a document is recorded using a new description that will create a parcel division (split) or combine parcels, it is suggested but not required that the parcel number include additional wording with the parcel number to indicate a change to its size or shape.
 - 3.1.1 Parcel Splits: "part of [Parcel Number]"
 - **3.1.2 Parcel Combinations:** "[Parcel Number] and [Parcel Number]"

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- **3.1.3 Additional Options:** An additional statement declaring the intent of the document may be used such as; "The purpose of this document is to segregate the attached legal description for taxing and assessment purposes." or "The purpose of this document is to combine the parcels into a single parcel for taxing and assessment purposes."
- **3.1.3 Note:** This standard is for Parcel Numbers only and you may need to refer to other additional standards for details or information on combining or splitting parcels.
- **3.2 Assigning New Numbers:** The county recorder assigns a new parcel number when the parcel described on the document changes in size or shape.
 - **3.2.1 Using the New Parcel Number:** When new parcel numbers have been assigned, those new parcel numbers should be used when possible. See 2.1.2
 - **3.2.2 Exceptions to using New Parcel Numbers:** Several documents could be recorded that would still use the old legal description after a new legal description is recorded and new parcel numbers are assigned. These documents such as reconveyances, lien releases, etc may use the old parcel number(s) that were used on the original document.

4. Definitions

There are many possible numbers that could be used with various different land records management systems. These numbers could have different names and or could have a different function. This section is to help clarify some of the different numbers and their various names used.

- **4.1 Tax Identification Number:** The tax identification number is a unique number assigned by the Recorder's office that is used to represent a specific parcel of land. A tax identification number is also commonly called a parcel number.
 - **4.1.1 Tax ID:** A Tax ID is a shortened name for a tax identification number and is the same thing.
- **4.2 Parcel Number:** A Parcel Number is the most commonly used name for the tax identification number and they are one and the same.
 - **4.2.1 PIN:** PIN stands for Parcel Identification Number and is an acronym used by PRIA as another shortened name for parcel number.
 - **4.2.2 APN:** APN stands for Assessor's Parcel Number and is another name for parcel number frequently used on documents prepared outside of the State of Utah. An APN is one and the same as a parcel number and should be accepted the same.

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- **4.3 Account Number:** The account number is a tracking number used by some Land Records Management Systems (LRMS). In some cases the account number could be used to identify a property, however it is typically a number that is automatically assigned by the LRMS and not the Recorder's Office. An account number is NOT the same as a parcel number, and should not be used in place of a parcel number.
- **4.4 Tax Serial Number:** The phrase Tax Serial Number appears in the heading of UCA 17-21-20, and it is another name for tax identification number.
 - **4.4.1 Serial Number:** A Serial Number is a tracking number but not necessarily the same as a parcel number depending on the LRMS.

5. Approvals

Group	Approval	Date
Utah Association of County Recorders		
Utah Land Title Association Board		
County Recorder Standards Board		04/22/2024

6. References

UCA 17-21-20 (4-5)

Recording required -- Recorder may impose requirements on documents to be recorded -- Prerequisites -- Additional fee for non complying documents -- Recorder may require tax serial number -- Exceptions -- Requirements for recording final local entity plat.

- (4) (a) To facilitate the abstracting of an instrument, a county recorder may require that the applicable tax identification number of each parcel described in the instrument be noted on the instrument before the county recorder may accept the instrument for recording.
 - (b) If a county recorder requires the applicable tax identification number to be on an instrument before it may be recorded:
 - (i) the county recorder shall post a notice of that requirement in a conspicuous place at the recorder's office;
 - (ii) the tax identification number may not be considered to be part of the legal description and may be indicated on the margin of the instrument; and
 - (iii) an error in the tax identification number does not affect the validity of the instrument or effectiveness of the recording.
- (5) Subsections (2), (3), and (4) do not apply to:
 - (a) a map or plat;
 - (b) a certificate or affidavit of death that a government agency issues;
 - (c) a military discharge or other record that a branch of the United States military service issues;
 - (d) a document regarding taxes that is issued by the Internal Revenue Service of the United States Department of the Treasury;
 - (e) a document submitted for recording that has been filed with a court and conforms to the formatting requirements established by the court; or
 - (f) a document submitted for recording that is in a form required by law.

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1. Title

Indexing Property Records in the County Recorder's Offices.

- **2. Standard Procedure** This paper focuses primarily on the manual procedures and data structures deemed necessary to achieve the desired consistency in the database elements across any Land Records Management System (LMRS).
 - **2.1 It is recommended that upper case letters be used throughout indexing.** Most LMRS convert lowercase to uppercase. Most recording jurisdictions now have unlimited or 100+ character field length for the party name field, so do not abbreviate, unless the abbreviation is on the document.
 - **2.1.1 Index Corrections:** Make corrections to the index whenever and wherever necessary. Internally within the LRMS, incorrect data should never be deleted from the index: rather an additional index entry with the correct information should be added, if the system allows. Strive to make the index consistent and accessible over time. Provide notice in the private comments/notes section indicating where, when, and why changes occurred. When the grantor of the document and the signature do not match exactly, then both name variations should be indexed. Example: Trustees of a Trust signing out as an individual and the Trustee of the Trust.
 - **2.2 Indexing Misspelled Names:** Indexing should be exactly as it is shown on the document, if it is spelled wrong on the document it will be spelled wrong in the index. If possible note that the document is indexed as presented or [SIC] = Spelling is as written (sic erat scriptum) "thus it had been written" on the original document. If it is not clear what the spelling is on the document [SIU] = Spelling is Unclear on the original document. (This could be due to font or multiple spellings on the document)
 - **2.3 Indexing of deeds and other instruments:** UCA 17-21-9: Deeds and other instruments affecting real estate made by a United States marshal, a sheriff, master in chancery, special commissioner, executor, administrator, guardian, trustee, or other person acting in behalf of another shall be indexed in the name of the person whose land is sold or affected as grantor.
 - **2.4 Arabic numbers:** should stay the same (e.g. 1, 2, 3, 4, 10) **Roman numbers:** should stay numerals (e.g. I, II, III, IV, X) **Generational suffix titles:** do add them: (e.g. Sr., Jr., III)

Capacity titles: do add them: (Trustee, Personal Representative, etc).

Prefix titles on names: do not add them (e.g. Mr, Mrs, Dr, etc)

Honorary/professional titles: do not add them (The Honorable, Reverend, Colonel, CPA, PhD).

2.5 Punctuation: (' , . - /)

It is recommended to drop the punctuation when indexing. The exception to this would be when a property is in the name of a (.com) company (e.g. homes.com). Once you drop the punctuation it is recommended to remove the space of the punctuation (e.g. K.L.C. LLC to KLC LLC).

2.6 Special characters such as: (@, #, \$, &.) If allowed by your LRMS software, it is recommended to use the special characters in the name when indexing.

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- **2.7 Index trustees**, it is common to index trustees before the trust, which is how they appear on most deeds. It is okay to abbreviate the date of the Trust, (e.g. March 17, 2023 to 3/17/2023).
- **2.8 Related and Examples:** Indexing Last Name Prefixes, International, and Compound Names, suggested indexing:

Mary Der Kegian, DER KEGIAN MARY KEGAIN MARY DER DERKEGIAN MARY

<u>Diane de la Varga:</u> DE LA VARGA DIANE VARGA DIANE DE LA

VARGA DIANE DE LA DELA VARGA DIANE R Margaret Watts (Barber)

WATTS R MARGARET BARBER BARBER R MARGARET WATTS WATTS BARBER R MARGARET

William Samuel Jones III

JONES WILLIAM SAMUEL III

2.9 Indexing "Also Known As" or "Formerly Known As" Names (a/k/a and f/k/a):

Mary Smith Brown a/k/a Mary Smith BROWN MARY SMITH

SMITH MARY

SMITH BROWN MARY

2.10 Individual's Name Abbreviated: Index as presented. When back indexing historical records, it may be necessary to look at how the document was signed and then index additional entries, as noted below.

Names on Document

Index Entry

Chas. Jackson	JACKSON CHAS JACKSON CHARLES
Wm. Gardner	GARDNER WM GARDNER WILLIAM
Jos Brown	BROWN JOS
	BROWN JOSEPH

2.11 Cross Indexing: refers to the practice of indexing names or companies.

Cross Referencing: is the practice of tying the documents together with Entry #, Book, Page, or legal description. (e.g. Reconveyance to Deed of Trust)

2.12 Indexing PIN/Tax Identification Number = Parcel Identification Numbers (PIN), is a unique number that may have other names such as an Assessor's Identification Number (AIN) or an Assessor's Parcel Number (APN). The PIN is often referenced in property records and is one of the unique identifiers for a specific property. In Utah Code 17-21-20 (4)(a) it states; "To facilitate the

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abstracting of an instrument to which a tax identification number is assigned, a county recorder may require that the applicable tax identification number of each parcel described in the instrument be noted on the instrument before the county recorder accepts the instrument for recording." If a child parcel has been created and they have used the parent parcel number State Code allows for the recorder to update the parcel number to the new child parcel number Utah Code 17-21-17 (2)(b) Utah Code 17-21-20 (4) (b)(iii) states an error in the parcel number does not affect the validity of the instrument or effectiveness of the recording

- **2.13 Indexing Secondary Water Rights:** Utah Code 17-21-6 (1)(*l*)keep an index of water right numbers that are included on an instrument recorded on or after May 13, 2014, showing the date and time of recording, the book and the page or the entry number, and the kind of instrument.
- **2.14 United States Postal Services:** When indexing the Grantee(s) address you must adhere to the USPS Addressing Standards in order for the Tax Notices to be mailed without hindrance. The standards can be found on the USPS.COM website.

 Addressing streets: North = N, South=S, Street= ST, Avenue= Ave, etc.
- **3. Other Names:** Other names appearing on the document that are not on the grantor or grantee lines, are not required to be indexed, but it is optional.
 - **3.1 Witnesses:** Signers of the document not listed as a grantor, but as a witness to the transaction other than the notary such as attestment or other witness is not required to be indexed, but it is optional.
 - **3.2 Extra Names:** such as a spouse signing for a Deed of Trust when they are not identified in the document as a Trustor, individuals signing on behalf of a company but the company is not listed as a trustor, see example on last page, Utah Code 17-21-6 (1)(b)(c) states we index the grantor and grantee.
 - **3.3 Indexing Notary Information:** At this time we do not need to index the notary information. However indexing notary information may be a possibility in the future to help track fraudulent documents.

4. Approvals

Group	Approval	Date
Utah Association of County Recorders		
Utah Land Title Association Board		

References

Utah Code 17-21-6, PRIA White Paper, 18 Filing Rules for Proper Alphabetizing, http://www.filemate.com, USPS Street Suffix Abbreviations.

UCA 17-21-6 Indexes

UCA 17-21-9 - Index in behalf of others

UCA 17-21-20 - Tax ID numbers

UCA 17-21-25 - Signers names printed

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First Page:

WHEN RECORDED MAIL TO: Tracy Crane and Joni Lynn Crane, Trustees 964 N. Via del Norte Washington, Utah 84780

Pioneer File No.. 116640

Entry 2023005100
Book 1834 Pages 797-803 \$40.00
26-SEP-23 02:49
BRENDA MCDONALD
RECORDER, UINTAH COUNTY, UTAH
PIONEER TITLE
1188 W 10400 S SOUTH JORDAN UT 8409
Rec By: DANA BROWN , DEPUTY

Entry 2023005100 Book 1834 Page 797

----- Space Above This Line For Recorder's Use

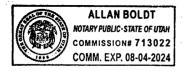
TRUST DEED With Assignment of Rents (Due on Sale)

THIS TRUST DEED, made this 26 day of September, 2023, between Joseph Ipson and Libby Ipson, as TRUSTOR, whose address is 4910 N Dry Fork Canyon Road, Vernal, Utah 84078; PIONEER TITLE INSURANCE AGENCY, LC, as TRUSTEE, and Tracy Crane and Joni Lynn Crane, Trustees, and their successors in trust of the Tracy and Joni Crane Revocable Living Trust, dated October 17, 2022, as BENEFICIARY, whose address is 964 N. Via del Norte, Washington, Utah 84780.

Last page:

Joseph Ipson, Member/Manager	By: Libby Ipson, Member Manager
STATE OF UTAH	
STATE OF UTAH)
COUNTY OF UINTAH	: ss.)
On this 26 day of Sep	stember, 2023, before me, Allan Bollt,
notary public, personally appeared,	Joseph Ipson and Libby Ipson the Members/Managers of OPI
Properties, LLC, a Utah limited lial	oility company, proved on the basis of satisfactory evidence to
be the person(s) whose name is sub	scribed to this instrument, and acknowledged he executed the
same.	

Witness my hand and official seal.



OPI Properties, LLC, a Utah limited liability company

OTARY PUBLIC

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After Recording Return To: PNC Bank, N.A. ATTN: Post Closing/Final Documentation P. O. Box 8800 Dayton, OH 45401-8800 (800) 822-5626

Prepared By: Beltus Dayebga PNC Bank, N.A. P. O. Box 8800 Dayton, OH 45401-8800 (800) 822-5626

Tax Serial Number 06-119-0003

Ent: 468715 B: 1569 P: 0707

Chad Montgomery Box Elder County Utah Recorder 11/01/2023 08:02 AM Fee \$40.00 Page 1 of 7

For VISIONET SYSTEMS

Electronically Recorded By SIMPLIFILE LC E-RECORDING

[Space Above This Line For Recording Data]

Deed of Trust

(Line of Credit)

BODILY Loan #: xxxxxx6963 PIN: 06-119-0003

THIS DEED OF TRUST, dated October 20, 2023, is between cory L BODILY, Married Man; residing at 10975 W 12800 N, TREMONTON, UT 84337 the person or persons signing as "Grantor(s)" below and hereinafter referred to as "we" or "us" and Halliday, Watkins & Mann, P.C. as trustee and hereinafter referred to as the "Trustee," with an address at 8851 S. Sandy Pkwy Suite 200, Sandy, UT 84070 for the benefit of PNC Bank, National Association ("PNC Bank, N.A.") with an address at 222 Delaware Avenue, Wilmington, DE 19801 and hereinafter referred to as "you" or the "Beneficiary."

THIS DEED OF TRUST has been signed by each of us under seal on the date first above written.
- GRANTOR - CORY L BODILY - DATE -
- GRANTOR - KATIE BODILY - DATE
State of
The foregoing instrument was acknowledged before me on 10/20/2023 by
- PATTE BODIET
STATE OF UTAN NOTARY PUBLIC Notaty Public RHETT J REISBECK COMMISSION #712119 MY COMMISSION EXPIRES: Ob-11-2024 Notaty Public Notaty Public Notaty Public Notaty Public Notaty Public Notaty Public