

WHEN RECORDED, MAIL TO:

Mountain America Credit Union
P.O. Box 2331
Sandy, UT 84091-2331

170 6384323

SPACE ABOVE THIS LINE FOR RECORDER USE



7167 S. CENTER PARK DR. • WEST JORDAN, UT 84084

DEED OF TRUST
TO SECURE HOME EQUITY
LINE OF CREDIT AGREEMENT

THIS DEED OF TRUST is made 02/19/2026, among the Trustor, AMMON MCNEFF AND NICOLE FERNUIK MCNEFF (herein "Borrower"), MOUNTAIN AMERICA FEDERAL CREDIT UNION (herein "Trustee"), and the Beneficiary, MOUNTAIN AMERICA FEDERAL CREDIT UNION (herein "Lender"), a corporation organized and existing under the laws of the State of Utah whose address is 7167 SOUTH CENTER PARK DRIVE, WEST JORDAN UTAH 84084.

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Utah, State of UT

Lot 4, PLAT "D", WOOD HOLLOW ESTATES SUBDIVISION, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office.
PARCEL#55-333-0014

which has the address [REDACTED] (Address");

TOGETHER, with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust, and all of the foregoing, together with said property (or the leasehold estate if





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the Deed of Trust is on a leasehold), are herein referred to as the "Property";

FOR THE PURPOSE OF SECURING:

1. Payment of the indebtedness and all other lawful charges evidenced by a revolving line of credit as set forth in the Home Equity Line of Credit Agreement dated 02/19/2026, in the maximum sum \$300,000.00 granted to Trustor, payable by Trustor to the order of Beneficiary at all times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof;
2. The performance of each agreement of Trustor herein contained; and
3. The payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that no one else has any interest in the Property or claim against it other than as indicated on your loan application, and that Borrower covenants and will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements, or restrictions listed in a schedule of exceptions in lender's title report or Lender's title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Agreement, prepayment and late charges as provided in the Agreement, and the principal of and interest on any Future Advances secured by this Deed of Trust.
2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note shall be applied first to accrued but unpaid Interest, second to the unpaid principal balance of your Loan, third to "Late Charges" as described herein, and finally to collection costs.
3. **Charges; Liens.** Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any. Borrower shall promptly discharge any lien which has priority over this Deed of Trust, provided that Borrower shall not be required by Lender to discharge any such lien so long as Borrower shall agree in writing, which may include an existing first mortgage note, to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.
4. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require, provided that Lender shall not require that the amount of such coverage exceed the amount of coverage required to pay the sums secured by this Deed of Trust. The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender, provided that such approval shall not be unreasonably





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IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Ammon Mcneff
Ammon Mcneff, Grantor

Nicole Fernuik Mcneff
Nicole Fernuik Mcneff, Title only

STATE OF: Utah County ss: Utah
On this 19th day of February 2026, personally appeared before me,

Ammon Mcneff, Nicole Fernuik Mcneff

the signer(s) of the above instrument, who duly acknowledged to me that he/she/they executed the same.

My commission expires: 04/06/2026 Notary public: *Phillip S. Jones*

Residing at

Team member name Mandy Cosman
Mountain America Credit Union

NMLS # 1470573
NMLS # 462815

