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How to Complete Your Utah Deed of Trust

Deed of Trust (Utah Code Title 57, Chapter 1)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. A deed of trust secures a promissory note with Utah real estate, for example a private, family, or seller-financed loan. The borrower signs it, and it is recorded.

1. **Fill in the top boxes (Page 1)**
   Enter where to mail the recorded document, the address for tax notices, and the tax parcel number.
2. **Parties, property, and loan (Pages 1–2)**
   Utah requires the trustee to be a Utah attorney or a title insurance company (Utah Code 57-1-21).
3. **Sign before a notary (Page 3)**
   Each borrower signs. Bring a current, government-issued photo ID.

After It's Signed

- Record the original with the county recorder of the county where the property is located.
- When the loan is paid, the trustee records a Deed of Reconveyance. We have a free Utah form.
- Pair it with a signed Promissory Note. Consumer and residential loans have additional rules; talk to an attorney.

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Utah-Commissioned Notaries

SCAN TO BOOK

Need legal advice about this Utah document? Gavrilov & Brooks Law Firm has a Utah-licensed attorney, with attorneys licensed in other states as well. Phone and video consultations are available. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

DEED OF TRUST

(Utah Code Title 57, Chapter 1)

When recorded, mail to:

Name and address

Mail tax notice to:

Name and address of grantee

Tax ID / Parcel number

THIS DEED OF TRUST is made on

Date

TRUSTOR (borrower): name(s) and address

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TRUSTEE (a Utah attorney or title insurance company): name and address

BENEFICIARY (lender): name and address

Trustor **conveys and warrants to Trustee in trust, with power of sale,** the following described tract of land in

County
State of Utah:

Legal description (attach Exhibit A if more space is needed)

Property address (for reference)

to secure payment of the promissory note dated

Date of note	Principal amount ($)	Final payment due

1. Trustor will pay the note and all taxes, assessments, and insurance premiums, keep the property in good repair, and keep it insured for the benefit of Beneficiary.
2. If Trustor defaults, Beneficiary may declare all sums due, and Trustee may sell the property as provided in Utah Code Title 57, Chapter 1.
3. When the note is paid in full, Trustee shall reconvey the property on Beneficiary's request.

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X _____ X _____

Trustor Trustor (if more than one)

Printed name Printed name

NOTARY ACKNOWLEDGMENT

STATE OF UTAH)
) ss.
COUNTY OF)

On this day of (month and year)

before me, the undersigned notary public, personally appeared

name of trustor(s)

proved on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to this instrument, and acknowledged that he/she/they executed the same. Witness my hand and official seal.

X _____

Notary Public

(Notary seal)

Notary's printed name

Commission number My commission expires

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