



**UNIVERSAL FIRE & CASUALTY  
INSURANCE COMPANY**

Statewide Bail Bonding  
14095 S 2700 West, Bluffdale, UT 84065  
(801) 244-5232  
StatewideBailBonding@gmail.com

3214 CHICAGO DRIVE, HUDSONVILLE, MI 49426  
Telephone 616-662-3900 Fax 616-662-4460  
Compliance@ufcic.com

Recording Office Use:

**TRUST DEED AND NOTE SECURING BAIL BOND**

BOND NO(s) \_\_\_\_\_ DEFENDANT \_\_\_\_\_

**ORIGINAL PROMISSORY NOTE**

\$ \_\_\_\_\_ Dollars (\$ \_\_\_\_\_) Date Executed \_\_\_\_\_

ON DEMAND after date for value received, I/We promise to pay to the order of UNIVERSAL FIRE AND CASUALTY INSURANCE COMPANY the full sum of \$ \_\_\_\_\_ Dollars (\$ \_\_\_\_\_) with interest from date of payment after entry of Summary Judgment on Bail Bond until paid at the highest rate allowed by law per annum, payable ON DEMAND, plus reasonable Attorney's fees, and Court costs of collection. Should interest not be paid, it shall thereafter bear like interest as the principal, but such unpaid interest so compounded shall not exceed an amount equal to simple interest on the unpaid principal at the maximum rate permitted by law. Should default be made in payment of interest when due the whole sum of principal and interest shall become immediately due, at the option of the holder of this note. Principal and interest are payable in lawful money of the United States. If action be instituted on this note, I/We promise to pay such sum as the Court may fix as Attorney's fees, and Private Investigation fees, Court assessment, bail renewal premiums, and all other losses sustained by the Company. This note is secured by a DEED OF TRUST to the UNIVERSAL FIRE AND CASUALTY INSURANCE COMPANY, Beneficiary and \_\_\_\_\_ Trustee.

x \_\_\_\_\_ X \_\_\_\_\_

**DEED OF TRUST**

THIS DEED OF TRUST made this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ between \_\_\_\_\_ herein called TRUSTOR(S), whose address is \_\_\_\_\_ herein called TRUSTEE, whose address is \_\_\_\_\_ and UNIVERSAL FIRE AND CASUALTY INSURANCE COMPANY herein called BENEFICIARY,

Witnesseth: That TRUSTOR(s) hereby GRANT(s) TO TRUSTEE IN TRUST, WITH POWER OF SALE, property in \_\_\_\_\_ County, with address of \_\_\_\_\_ further described as:

FOR THE PURPOSE OF SECURING the performance of each agreement of the TRUSTOR(S) herein contained and the payment of the sum of \$ \_\_\_\_\_ Dollars (\$ \_\_\_\_\_) with interest thereon according to terms of the ORIGINAL PROMISSORY NOTE of even date, made by the TRUSTOR(S) in favor of the BENEFICIARY. In addition to that set forth herein above, this DEED OF TRUST secures payment of all indebtedness, fees and expenses incurred by way of a SURETY BOND APPLICATION AND CONTRACT FOR COURT APPEARANCE executed by the Undersigned on or about the date thereof in favor of above listed Defendant and Bond number(s). To Protect the Security of this Deed of Trust, Trustor(s) agrees: by execution and delivery of this Deed of Trust and the Note it secures, to be bound by provisions (1) thru (12) and (14) to (16) inclusive, contained in this Deed of Trust. The said provisions are hereby adopted and incorporated herein, by reference, and made a part hereof as fully as though set forth at length herein; that the reference to property, obligations and parties in said provisions are construed to mean the property, obligations and the parties set forth in this Deed of Trust. The Undersigned Trustor(s) requests that a copy of any notice of default and of any notice of sale hereafter be mailed to me/us at the addresses set forth above.

X \_\_\_\_\_ X \_\_\_\_\_

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me personally appeared \_\_\_\_\_ known to me to be the persons described in and who executed the foregoing instrument and who acknowledged the same.

Commission Expiration \_\_\_\_\_ Notary Public \_\_\_\_\_

## THIS SIDE MUST BE RECORDED

### TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR(S) AGREES:

(1) To pay to Beneficiary, upon request, in addition to payments specifically required hereunder and under any note secured hereby, in installments, at the times and in the amounts requested by Beneficiary, sums, which when accumulated, will be sufficient to pay one month prior to the time the same become delinquent, all taxes, assessments and insurance premiums. If such sums are insufficient, Trustor(s) agrees to pay any deficiency on demand. If Trustor(s) shall default under this Deed, Beneficiary may apply all, or any part of said funds then held on any obligation secured hereby.

(2) To care for and keep the property in good condition and repair and to keep all buildings thereon free from visible active termites, fungi or dry rot infestation; not to remove, alter or demolish any buildings or improvement thereon; to complete or restore promptly and in good and workmanlike manner any building or improvement which may be constructed, damaged, or destroyed thereon, and pay when due all costs incurred therefore, and, if the loan secured hereby, or any part thereof, is for the purpose of financing construction of improvements on said property, to complete the same in accordance with plans and specifications satisfactory to Beneficiary; to allow Beneficiary; to inspect said property at all times during construction; to replace any work or materials unsatisfactory to beneficiary, within fifteen (15) calendar days after written notice from Beneficiary of such fact, which notice may be given to Trustor(s) by certified mail sent to his last known address or by personal service; that work shall not cease on the construction of such improvements for any reason whatsoever for a period of fifteen (15) calendar days, not to commit or permit waste of the property; to comply with all laws, covenants, conditions and restrictions affecting the property if said land be agricultural, property to harvest and care for crops growing thereon and farm the property in a proper and husbandlike manner. That, the Trustee, upon presentation of a statement in writing signed by Beneficiary, setting forth facts showing a default by Trustor(s) under this numbered paragraph, is authorized to accept as true and conclusive all facts and statements therein and to act thereon hereunder.

(3) To at all times provide, maintain in force and deliver to Beneficiary fire and such other insurance as may be required by Beneficiary in an amount satisfactory to and with loss payable to said Beneficiary; said insurance policies shall be in form and content and in such companies as may be satisfactory to the Beneficiary, and shall be delivered to and remain in possession of Beneficiary as further security for the faithful performance of these trusts. If said insurance policies have not been delivered to the Beneficiary thirty (30) days before the expiration of any of the said insurance, with evidence of the premium having been paid, the Beneficiary shall have the right, but is not obligated to obtain said insurance on behalf of the Trustor(s) and pay the premium thereon. The amount collected under any fire or other insurance policy may be applied by Beneficiary to any indebtedness secured hereby and in such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act or any insolvency of any insurer or insurance underwriter. Neither the Trustor(s) nor Beneficiary shall be responsible for such insurance or for the collection of any insurance monies or for any insolvency of any insurer or insurance underwriter. Any and all unexpired insurance shall inure to the benefit of and pass to the purchaser of the property conveyed hereby at any Trustee's sale held hereunder.

(4) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and Attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this deed.

(5) To pay at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

(6) That, should Trustor(s) fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor(s) and without releasing Trustor(s) from any obligation hereof, may make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof. Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding to affect the security hereof. Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto, and exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

(7) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, interest from date of expenditure at the rate provided in said Note; and to pay for any Beneficiary's written statement, regarding the obligation secured hereby, no more than allowed by law at the time such statement is requested by Trustor(s), his legal representative or escrow agent.

(8) Any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such monies received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.

(9) By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive the right to either require prompt payment when due of all other sums so secured, or to declare default for failure to pay.

(10) Any sale, trade, exchange, conveyance or encumbrance of said property, or any interest or part thereof, or change of occupancy thereof, without the written consent of the Beneficiary herein named, or its successors or assigns, shall give such Beneficiary, or its successors or assigns, the right to declare the then full unpaid balance of said Note due and payable.

(11) At any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and all Notes secured hereby, for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may upon payment of its fees: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

(12) That upon written request of Beneficiary, stating that all secured hereby have been paid, and upon surrender of This Deed and the Note or Notes it secures to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey without warranty, the property then held hereunder. The recitals in such reconveyance or any matters of fact shall be conclusive proof of the truthfulness thereof. The guarantor in such reconveyance may be described as "the person or persons legally entitled thereto." Five (5) years after issuance of such full reconveyance, Trustee may destroy said note and this Deed, unless directed in such request to retain them.

(13) Upon default by Trustor(s) in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale of written notice of default and of election to cause to be sold said property, which notice of Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed, any Note or Notes and all documents evidencing expenditures or obligations secured hereby. The Trustee, upon presentation to it by Beneficiary of a written declaration of default and demand for sale, is authorized to accept as true and conclusive all facts and statements therein and to act thereon hereunder. After the lapse of such time as may be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor(s), shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine (but subject to any statutory right of Trustor(s) to direct the order in which the property, if consisting of several known lots or parcels, shall be sold) at public auction to the highest bidder for cash in lawful money of the United States, payable at the time of sale. Trustee may postpone sale of all or any portion of said property of public announcement at such time and place of sale and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed or any matters or facts shall be conclusive proof of the truthfulness thereof. Any person including Trustor(s), Trustee, or Beneficiary as hereinafter defined, may purchase at such sale. After deducting all costs, fees, and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the rate provided in said note; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto, upon proof of claim satisfactory to Trustee.

(14) The Beneficiary, or his successor in interest, shall have the right to substitute a Trustee or Trustees in the place and stead of the written Trustee or any substituted Trustee by complying with the laws of the State recorded in providing therefore and upon the recording in the office of the County Recorder of said County an acknowledgment by the Trustee, acting at the date thereof, of the receipt of a copy of such substitution. It shall be the duty of any Trustee to make such acknowledgment when so requested upon presentation of the Deed and said note for endorsement and upon payment to it of an amount equal to the amount the Trustee would then charge for a Full Reconveyance.

(15) This Deed applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall include, not only the original Beneficiary hereunder, but also any future owner and holder, including pledges, of the Note or Notes secured hereby. The term Trustor(s) shall include, not only the original Trustor(s) hereunder, but also any successor in interest to the Trustor(s) and all future owners of the property described herein. In this Deed whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

(16) Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor(s), Beneficiary or Trustee shall be a party unless brought by Trustee.