



STATE OF MONTANA RAVALLI COUNTY Page: 1 of 17
 DOCUMENT: 769251 DEED OF TRUST
 RECORDED: 11/29/2021 10:03:12 AM
 Regina Plattenberg, CLERK AND RECORDER
 Fee \$136.00 By *Shura M. M...* Deputy

When recorded, return to:
 First Security Bank of Missoula, A Division of Glacier Bank
 1704 Dearborn Avenue
 Missoula, MT 59801
 1-888-782-3115

Title Order No.: RAV53399
 Escrow No.: RAV53399
 LOAN #: 3515321101141

[Space Above This Line For Recording Data]

DEED OF TRUST Trust Indenture Under the Small Tract Financing Act of Montana

MIN: 1002915-5679245012-1

MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **November 23, 2021**, together with all Riders to this document.

(B) "Borrower" is **DONALD JAMES WEST AND NAOMI RUTH WEST, AS JOINT TENANTS.**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **First Security Bank of Missoula, A Division of Glacier Bank.**

Lender is **a Corporation**, organized and existing under the laws of **Montana**.
 Lender's address is **1704 Dearborn Avenue, Missoula, MT 59801.**

(D) "Trustee" is **First Montana Title Company of Hamilton.**

(E) "MERS" is the Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.

(F) "Note" means the promissory note signed by Borrower and dated **November 23, 2021**.

The Note states that Borrower owes Lender **THREE HUNDRED SIXTY FOUR THOUSAND AND NO/100** Dollars (U.S. **\$364,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **December 1, 2051**. This Security Instrument secures 150% of the amount of the Note.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



LOAN #: 3515321101141

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- | | | |
|--|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> V.A. Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input checked="" type="checkbox"/> Mortgage Electronic Registration Systems, Inc. Rider | | |
| <input type="checkbox"/> Other(s) [specify] | | |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County

of Ravalli

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]:

Lot 65, Weber Estates, Ravalli County, Montana, according to the recorded plat thereof.
APN #: 836800

which currently has the address of 278 Weber Dr., Hamilton,

[Street] [City]

Montana 59840

("Property Address"):

[Zip Code]

