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IN THE THIRD DISTRICT COURT
SALT LAKE COUNTY, STATE OF UTAH

BANK OF AMERICA, N.A., Plaintiff, vs. SHARON L. STEVENS, formerly known as SHARON L. GIFFORD, an individual; JUSTIN VLAARDINGERBROEK, Personal Representative of the Estate of Lois JanE Deans also known as Lois J. Deans ALSO KNOWN AS LOIS DEANS, Deceased; Defendants.	STIPULATED FINAL JUDGMENT Case No. 260905869 Judge Adam Mow Tier 2
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Pursuant to Rule 58A(a) of the Utah Rules of Civil Procedure, the Court hereby enters
this *Stipulated Final Judgment*, adjudging and declaring as follows:

1. All claims and the rights and liabilities of all parties in this matter have been adjudicated.
2. The real property at issue has a street address of 754 E. Rainforest Dr., Murray, UT 84107, located in Salt Lake County, Utah, and is more particularly and correctly described

as:

Lot 32, RAINTREE EAST SUBDIVISION, according to the Official Plat thereof, on file and of record in the Office of the Salt Lake County Recorder

Parcel ID No. 22-17-156-001-0000

(“**Lot 32**”).

3. Patsy E. Guthrie as attorney-in-fact for Violet E. Seal, Grantor, conveyed Lot 32 to Sharon L. Gifford (now known as Sharon L. Stevens), an unmarried woman; Donald L. Stevens Jr., an unmarried man; and Ray J. Deans and Lois J. Deans, husband and wife, Grantees, via a *Warranty Deed* dated and recorded on July 29, 1999, as Entry No. 7426456, in Book 8298, at Page 0431, of the Official Records of Salt Lake County, Utah (the “**Lot 32 Vesting Deed**”).

4. An *Affidavit* that was signed by Lois J. Deans giving notice of the death of Ray J. Deans (also known as Raymond Joseph Deans) on December 20, 2000, that included his Death Certificate, and that specifically referenced the Lot 32 Vesting Deed, was recorded on July 31, 2002, as Entry No. 8308514, in Book 8627, at Pages 903-904, of the Official Records of Salt Lake County, Utah (the “**8308514 Affidavit**”).

5. The 8308514 Affidavit included the correct street address for Lot 32, but it erroneously referred to “**Lot 33**, RAINTREE EAST SUBDIVISION,” in the legal description, rather than the correct “**Lot 32**, RAINTREE EAST SUBDIVISION.” The 8308514 Affidavit also referred to the wrong parcel identification number for Lot 32. The 8308514 Affidavit included a parcel identification number of 22-17-153-002 that is not the correct parcel identification number for Lot 32 or for Lot 33. The correct parcel identification number for Lot 33 is 22-17-153-012.

6. Sharon L. Gifford NKA Sharon L. Stevens, Donald L. Stevens, Jr., and Lois J.

Deans, Grantors, attempted to convey Lot 32 to Sharon L. Stevens, a married woman, and Lois Deans (also known as Lois J. Deans), an unmarried woman, Grantees, via a *Quit-Claim Deed* recorded on July 31, 2002, as Entry No. 8308515, in Book 8627, at Page 905, of the Official Records of Salt Lake County, Utah (the “**8308515 QCD**”).

7. The 8308515 QCD included the correct street address for Lot 32, but it erroneously referred to “**Lot 33**, RAINTREE EAST SUBDIVISION,” in the legal description rather than the correct “**Lot 32**, RAINTREE EAST SUBDIVISION.” The 8308515 QCD also incorrectly referred to the parcel identification number for Lot 33, which was 22-17-153-012, rather than the correct parcel identification number for Lot 32, which was 22-17-156-001.

8. A *Deed of Trust* dated July 22, 2002, that was intended to be recorded against Lot 32 to secure a loan in the principal amount of \$125,520.00 evidenced by a note (the “**Loan**”), in which Sharon L. Stevens, a married woman, and Lois Deans, an unmarried woman, were named Borrower; Countrywide Home Loans, Inc., was named Lender; and Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender and Lender’s successors and assigns (“**MERS**”), was named Beneficiary; was recorded on July 31, 2002, as Entry No. 8308516, in Book 8627, at Pages 906-911, of the Official Records of Salt Lake County, Utah (the “**Trust Deed**”).

9. The Trust Deed set forth the correct street address for Lot 32 but incorrectly stated that Lot 32 was legally described as “**Lot 33**, RAINTREE EAST SUBDIVISION” rather than correctly stating that Lot 32 was legally described as “**Lot 32**, RAINTREE EAST SUBDIVISION.” The Trust Deed also incorrectly referred to the parcel identification number for Lot 33, which was 22-17-153-012, rather than the correct parcel identification number for Lot

32, which was 22-17-156-001.

10. Lois J. Deans died on September 16, 2015.

11. On October 15, 2015, Justin Vlaardingerbroek was named Personal Representative of the Estate of Lois Jane Deans also known as Lois J. Deans also known as Lois Deans, Deceased (the “**Lois Deans Estate**”), in Case No. 153902016, Third District Court, Salt Lake County, Utah.

12. MERS assigned the Trust Deed to Bank of America, N.A., via an *Assignment of Deed of Trust* dated March 21, 2022, and recorded on March 24, 2022, as Entry No. 13918050, in Book 11320, at Pages 6087-6088, of the Official Records of Salt Lake County, Utah (the “**Assignment**”).

13. The Assignment set forth the correct street address for Lot 32, but it erroneously referred to “**Lot 33**, RAINTREE EAST SUBDIVISION,” in the legal description, rather than the correct “**Lot 32**, RAINTREE EAST SUBDIVISION.” The Assignment also incorrectly referred to the parcel identification number for Lot 33, which was 22-17-153-012, rather than the correct parcel identification number for Lot 32, which was 22-17-156-001.

14. **The 8308514 Affidavit, the 8308515 OCD, the Trust Deed, and the Assignment are each hereby reformed to correct:** (a) the error in the legal description so that it correctly reads “**Lot 32**, RAINTREE EAST SUBDIVISION” instead of the incorrect “**Lot 33**, RAINTREE EAST SUBDIVISION”; and (b) the error associated with the parcel identification number so that each document refers to the correct parcel identification number for Lot 32, which is 22-17-156-001.

15. **The reformed Trust Deed, including as assigned in the reformed Assignment,**

is a valid encumbrance against the entire Lot 32 in a first lien priority position.

16. **Title to Lot 32 is hereby quieted in Sharon L. Stevens and Justin Vlaardingerbroek, Personal Representative of the Estate of Lois Deans, Deceased, who own all right, title, and interest in Lot 32 as tenants in common, with each owning a fifty percent (50%) undivided interest in Lot 32,** pursuant to the reformed 8308514 Affidavit and the reformed 8308515 QCD, **subject to the reformed Trust Deed,** including as assigned in the reformed Assignment, in a first lien priority position, which encumbers and affects the entire Lot 32.

17. Any claims remaining in the Complaint are hereby dismissed without prejudice.

18. This *Stipulated Final Judgment* may be recorded in the Official Records of Salt Lake County, Utah.

The Court's signature appears at the top of the first page of this *Stipulated Final Judgment*.

END OF DOCUMENT

All of the foregoing is stipulated to by:

/s/Sharon L. Stevens
Sharon L. Stevens

/s/Justin Vlaardingerbroek
Justin Vlaardingerbroek, Personal Representative of the Estate of Lois Deans, Deceased

(Signed by filing attorney Sara E. Bouley with permission of Sharon L. Stevens and Justin Vlaardingerbroek)

CERTIFICATE OF SERVICE

I hereby certify that on September 10, 2026, a true and correct copy of the foregoing proposed STIPULATED FINAL JUDGMENT was served on the following parties at the email addresses set forth below:

Sharon L. Stevens
jamik1@yahoo.com

Justin Vlaardingerbroek
justinvlaar2@gmail.com

/s/Sara E. Bouley
Sara E. Bouley