

After recording return to:

Debra Piazza
Montgomery Little & Soran, PC
5445 DTC Parkway, Suite 800
Greenwood Village, CO 80111

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6/12/2012 11:50:00 AM \$28.00
Book - 10025 Pg - 5343-5351
Gary W. Ott
Recorder, Salt Lake County, UT
FOUNDERS TITLE
BY: eCASH, DEPUTY - EF 9 P.

**LEASE SUBORDINATION,
NON-DISTURBANCE AND ATTORNMENMENT AGREEMENT**
(Site 36a-Prestige Financial)

THIS LEASE SUBORDINATION, NON-DISTURBANCE AND ATTORNMENMENT AGREEMENT (this "Agreement"), dated as of June 5, 2012, is between PRESTIGE FINANCIAL SERVICES, INC., a Utah corporation, with offices at 1420 South 500 West, Salt Lake City, Utah 84115 (hereinafter called "Tenant"), and MILLER FAMILY REAL ESTATE, L.L.C., a Utah limited liability company, whose address is 9350 South 150 East, Suite 1000, Sandy, Utah 84070 (hereinafter called "Landlord"), for the benefit of COMERICA BANK, a Texas banking association ("Comerica Bank," which designation shall include successors and assigns), as Administrative Agent for the Lenders (as defined below) (in such capacity, the "Agent," which designation shall include successors and assigns), 39200 Six Mile Road, Livonia, Michigan 48152, Attention: Commercial Loan Documentation, Mail Code 7578.

W I T N E S S E T H

WHEREAS, Tenant has entered into a certain lease with Landlord dated December 1, 2001, for a term of fifteen (15) years until November 30, 2017, as amended (the "Lease"), covering the premises commonly known as Prestige Financial, and more particularly described in Exhibit A attached hereto and made a part hereof by this reference (the "Premises");

WHEREAS, pursuant to that certain Credit Agreement dated as of the same date as this Agreement (as amended or otherwise modified from time to time, the "Credit Agreement") by and among Landlord, Comerica Bank as Agent, and the financial institutions which are named in and are signatories to the Credit Agreement (the "Lenders"), the Lenders have agreed to extend credit to Landlord up to the principal amount of Two Hundred Eighty Million and 00/100 Dollars (\$280,000,000.00), which is secured in part by a Deed of Trust, Assignment of Rents and Leases, Security Agreement and Financing Statement (the "Deed of Trust") upon the Premises;

WHEREAS, it is to the mutual benefit of the parties hereto that the Lenders extend such credit to Landlord;

WHEREAS, as a condition to their respective obligations under the Credit Agreement, the Lenders and Comerica Bank, as Agent for the Lenders, have required Landlord to provide this Agreement to Comerica Bank, as Agent for the Lenders, to subordinate the Lease and the leasehold interest of Tenant to the Deed of Trust;

WHEREAS, Tenant acknowledges when it is recorded the Deed of Trust constitutes, or will constitute a lien or charge upon the Premises which is, or will be, unconditionally prior and superior to the Lease and the leasehold interest of Tenant; and

WHEREAS, Comerica Bank, as Agent for the Lenders, has been requested by Tenant and by Landlord to enter into a non-disturbance agreement with Tenant.

NOW, THEREFORE, in consideration of the mutual covenants hereinafter contained, the parties hereto mutually covenant and agree as follows:

1. Subordination. The Lease and any extensions, renewals, replacements or modifications thereof, and all of the right, title and interest of Tenant in and to the Premises are and shall be subject and subordinate to the Deed of Trust and to all of the terms and conditions contained therein, and to any renewals, modifications, replacements, consolidations and extensions thereof.

2. Non-Disturbance. Comerica Bank, as Agent for the Lenders, has consented to the Lease and, in the event of foreclosure of the Deed of Trust, or in the event Agent comes into possession or acquires title to the Premises as a result of the enforcement or foreclosure of the Deed of Trust, or as a result of any other means, Agent shall recognize Tenant and shall agree that Tenant shall not be disturbed in its possession of the Premises for any reason other than one which would entitle Landlord to terminate the Lease under its terms or would cause, without any further action by Landlord, the termination of the Lease or would entitle Landlord to dispossess Tenant from the Premises.

3. Attornment. Tenant agrees that, if the interests of Landlord in the Premises shall be transferred to and owned by Agent by reason of foreclosure or other proceedings brought by Agent, or any other manner, or shall be conveyed thereafter by Agent or shall be conveyed pursuant to a foreclosure sale of the Premises (and for purposes of this paragraph, the term "Agent" shall be deemed to include any grantee of Agent or the purchaser at a foreclosure sale), Tenant shall be bound to Agent under all of the terms, covenants and conditions of the Lease for the balance of the term thereof remaining and any option therefor in the Lease, with the same force and effect as if Agent were the landlord under the Lease, and Tenant does hereby attorn to Agent as its landlord, said attornment to be effective and self-operative without the execution of any further instruments on the part of any of the parties hereto immediately upon Agent succeeding to the interest of Landlord in the Premises. Tenant agrees, however, upon the election of and written demand by Agent within twenty (20) days after Agent receives title to the Premises, to execute an instrument in confirmation of the

foregoing provisions, satisfactory to Agent, in which Tenant shall acknowledge such attornment and shall set forth the terms and conditions of its tenancy.

4. Limitation on Agent's Liability. Tenant agrees that if Agent shall succeed to the interest of Landlord under the Lease, neither Agent nor any Lender shall be (a) liable for any action or omission of any prior landlord under the Lease, or (b) subject to any offsets or defenses which Tenant might have against any prior landlord, or (c) bound by any rent or additional rent which Tenant might have paid for more than the current month to any prior landlord, unless such deposit is in an escrow fund available to Agent, or (d) bound by any amendment or modification of the Lease made without Agent's consent, or (e) bound by any provision in the Lease which obligates any prior landlord to erect or complete any building or to perform any construction work or to make any improvements to the Premises. Tenant further agrees that Tenant will not voluntarily subordinate the Lease to any other lien or encumbrance without Agent's consent.

5. Landlord Default. In the event that Landlord shall default in the performance or observance of any of the terms, conditions or agreements in the Lease, Tenant shall give written notice thereof to Agent and Agent shall have the right (but not the obligation) to cure such default. Tenant shall not take any action with respect to such default under the Lease, including without limitation any action in order to terminate, rescind or void the Lease or to withhold any rental thereunder, for a period of ten (10) days after receipt of such written notice thereof by Agent with respect to any such default capable of being cured by the payment of money and for a period of thirty (30) days after receipt of such written notice thereof by Agent with respect to any other such default (provided that, in the case of any default which cannot be cured by the payment of money and cannot with diligence be cured within such thirty (30) day period because of the nature of such default or because Agent requires time to obtain possession of the Premises in order to cure the default, if Agent shall proceed promptly to attempt to obtain possession of the Premises, where possession is required, and to cure the default and thereafter shall prosecute the curing of such default with diligence and continuity, then the time within which such default may be cured shall be extended for such period as may be necessary to complete the curing of the same with diligence and continuity).

6. Environmental Indemnification. Tenant agrees it shall not take any action or allow the Premises to be used in such a manner that violates any applicable federal, state and local environmental laws or regulations. In the event Agent shall succeed to the interest of Landlord under the Lease or title to the Premises shall be transferred to Agent by foreclosure sale or by deed in lieu of foreclosure, Tenant shall defend, indemnify and hold harmless Agent and the Lenders, and their successors and assigns, from and against any claims, demands, penalties, fines, liabilities, settlements, damages, costs or expenses, including, without limitation, attorney's and consultant's fees, investigation and laboratory fees, court costs and litigation expenses, known or unknown, contingent or otherwise, arising out of or in any way related to (a) the presence, disposal, release or threatened release of any hazardous materials on, over, under, from or affecting the Premises or its soil, water, vegetation, buildings, personal property, persons or animals, and which is caused by or

related to Tenant's use or occupancy of the Premises; (b) any personal injury (including wrongful death) or property damage (real or personal) arising out of or related to such hazardous materials on the Premises; (c) any lawsuit brought or threatened, settlement reached or government order relating to such hazardous materials with respect to the Premises; and/or (d) any violation of laws, orders, regulations, requirements or demands of government authorities, or any policies or requirements of Agent, which are based upon or in any way related to such hazardous materials used on the Premises.

7. Binding Effect. This Agreement shall bind and inure to the benefit of the parties hereto, their successors and assigns. As used herein the term "Tenant" shall include Tenant, its successors and assigns; the words "foreclosure" and "foreclosure sale" as used herein shall be deemed to include the acquisition of Landlord's estate in the Premises by voluntary deed (or assignment) in lieu of foreclosure; and the word "Agent" shall include Agent as herein specifically named and any of its successors and assigns, including anyone who shall have succeeded to Landlord's interest in the Premises by, through or under foreclosure of the Deed of Trust.

8. Entire Agreement. This Agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the Lease and leasehold interest of Tenant to the lien or charge of the Deed of Trust in favor of Agent, and shall supersede and cancel any prior agreements as to such, or any, subordination, including, but not limited to, those provisions, if any, contained in the Lease which provide for the subordination of the Lease and leasehold interest of Tenant to a deed or deeds of trust or to a mortgage or mortgages to be thereafter executed, and shall not be modified or amended except in writing signed by all parties hereto.

9. Tenant Representations. Tenant declares, agrees and acknowledges that:

(a) Tenant consents to (i) all provisions of the Deed of Trust and (ii) all agreements, including but not limited to any loan or escrow agreements, between Landlord and Agent for the disbursement of the proceeds of the loans;

(b) Agent, in making disbursements pursuant to such loans is under no obligation or duty to, nor has Agent represented that it will see to, the application of such proceeds by the person or persons to whom Agent disburses such proceeds, and any application or use of such proceeds for purposes other than those provided for in any agreement related to such loan shall not defeat the subordination herein made in whole or in part;

(c) Tenant intentionally and conditionally waives, relinquishes and subordinates the Lease and its leasehold interest in favor of the lien or charge upon the Premises of the Deed of Trust and, in consideration of this waiver, relinquishment and subordination, specific loans and advances are being and will be made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination;

(d) Tenant acknowledges that under the Deed of Trust, Landlord has assigned to Agent all damages and compensation on account of any taking for public use under the power of eminent domain, condemnation or damage by public works or private acts, and all insurance proceeds as a result of insured damage to the Premises (collectively the "Proceeds"). Notwithstanding anything to the contrary in the Lease, as long as the Deed of Trust secures the Credit Agreement, Tenant agrees that any proceeds shall be held by Agent according to the provisions of the Deed of Trust. In the event of the exercise by Agent of any rights under the Deed of Trust, or if Agent becomes the owner of the Premises as a result of the exercise of any rights, Tenant further agrees that it waives (i) all claims to any portion of the Proceeds to the extent that such Proceeds are less than the Agent's acquisition cost of the Premises, and (ii) any duty which Landlord may have to reconstruct any improvements on the Premises.

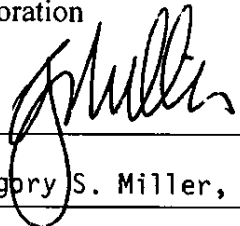
10. Estoppel. Tenant hereby certifies that (i) the Lease is in full force and effect according to its terms and has not been amended or modified in any respect; (ii) Tenant has accepted possession of the Premises and all improvements and other such requirements under the Lease have been completed to Tenant's satisfaction; (iii) Landlord is not in default under the Lease, and any and all prior defaults are hereby waived; (iv) Tenant is not in default under the Lease; (v) the monthly rental now being paid by Tenant under the Lease is \$60,000.00, and no rent required under the Lease has been paid for more than thirty (30) days in advance of its due date; (vi) Tenant has at this time no defense, charge, lien, claim or offset under the Lease or otherwise against the rents and obligations due and to become due under the Lease; and (vii) Tenant does not possess any contractual right, title or interest in the Premises (except as "Lessee" under the Lease) evidenced by option, contract, agreement or deed or otherwise, for the purchase of or affecting all or any part of the Premises, whether by verbal understanding or by recorded or unrecorded instrument.

11. Termination of Prior Lease Subordination. Landlord and Tenant acknowledge and confirm that this Agreement supersedes, replaces and terminates any prior subordination, non-disturbance and attornment agreement between the parties. It is the intent of the parties that any prior subordination, non-disturbance and attornment agreement is terminated and of no further force or effect.

IN WITNESS WHEREOF, the parties have placed their hands and seals as of the day and year first above written.

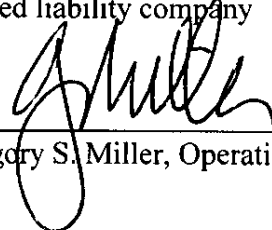
TENANT:

PRESTIGE FINANCIAL SERVICES, INC.,
a Utah corporation

By 
Its Gregory S. Miller, Secretary

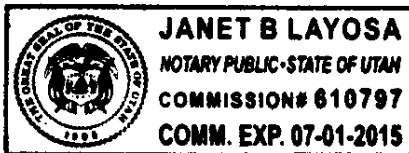
LANDLORD:

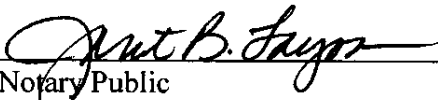
MILLER FAMILY REAL ESTATE, L.L.C.,
a Utah limited liability company

By 
Gregory S. Miller, Operating Manager

STATE OF UTAH)
) ss.
County of Salt Lake)

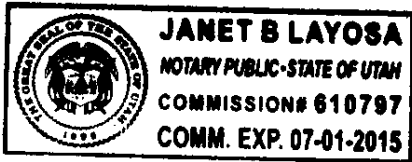
On this 6 day of June, 2012, before me, a notary public, in and for said State, personally appeared Gregory S. Miller, known to me or identified to me to be the Secretary of PRESTIGE FINANCIAL SERVICES, INC., a Utah corporation, whose name is subscribed to the within instrument on behalf of said corporation, and who acknowledged to me that such corporation executed the same.




Notary Public
Salt Lake County, State of Utah
My Commission Expires: 7-1-2015

STATE OF UTAH)
) ss.
County of Salt Lake)

On this 6 day of June, 2012, before me, a notary public, in and for said State, personally appeared Gregory S. Miller, known to me or identified to me to be the Operating Manager of MILLER FAMILY REAL ESTATE, L.L.C., a Utah limited liability company, whose name is subscribed to the within instrument on behalf of said company, and who acknowledged to me that such company executed the same.



Janet B. Layosa
Notary Public
Salt Lake County, State of Utah
My Commission Expires: 7-1-2015

**EXHIBIT A TO LEASE SUBORDINATION,
NON-DISTURBANCE AND ATTORNMENT AGREEMENT**
(Legal Description)

Beginning at a point given as being on the West line of Lot 12, Block 6, Five Acre Plat "B", Big Field Survey of Section 12, Township 1 South, Range 1 West, Salt Lake Base and Meridian, at a point given as 28.00 feet South 00°04'37" West from the Northwest corner of said Lot 12; said point also being South 00°01'05" East 28.00 feet and South 89°48'49" West 757.85 feet from the Northeast corner of said Lot 12 and running thence North 89°48'49" East 757.85 feet along the South boundary line of a tract of land deeded to Salt Lake City Corporation recorded as Entry No. 2497944 in Book 3195 at Page 291 of Official Records, Salt Lake County Recorder, Utah, to the East line of said Block 6; thence South 00°01'05" East 1120.81 feet along said East block line; thence South 89°48'43" West 556.72 feet; thence North 00°08'37" West 325.38 feet; thence Northwesterly 237.22 feet along the arc of a 272.31 foot radius curve to the right (NOTE: chord to said curve bears North 61°18'44" West for a distance of 229.79 feet); thence North 00°04'42" East 89.00 feet; thence North 00°04'37" East 595.49 feet along a fence marking the West line of Lots 14, 13 and 12 of said Block 6, Five Acre Plat "B", Big Field Survey to the point of beginning.

LESS AND EXCEPTING therefrom the following described parcel:

Beginning at a point given as being on the West line of Lot 12, Block 6, Five Acre Plat "B", Big Field Survey of Section 12, Township 1 South, Range 1 West, Salt Lake Base and Meridian, at a point given as 28.00 feet South 00°04'37" West from the Northwest corner of said Lot 12; said point also being South 00°01'05" East 28.00 feet and South 89°48'49" West 757.85 feet from the Northeast corner of said Lot 12 and running thence North 89°48'49" East 50.00 feet along the South boundary line of a tract of land deeded to Salt Lake City Corporation recorded as Entry No. 2497944 in Book 3195, at Page 291, of Official Records, Salt Lake County Recorder, Utah; thence South 00°04'37" West 595.49 feet; thence South 89°48'43" West 50.00 feet to a fence marking the West line of Lot 14; thence North 00°04'37" East 595.49 feet along said fence to the point of beginning.

ALSO LESS AND EXCEPTING therefrom the following described parcel as shown in that certain Warranty Deed, recorded September 27, 2010, as Entry No. 11039465, in Book 9862, at Page 1143, of Official Records:

A portion of land in fee for the "Frontrunner South Commuter Rail", a Utah Transit Authority project, being part of the Grantor's property defined in that certain Quit Claim Deed recorded July 16, 2002, as Entry No. 8293832, situate in the Northwest quarter of Section 13, Township 1 South, Range 1 West, slb4 recorded July 16, 2002, as Entry No. 8293832, situate in the Northwest quarter of Section 13, Township 1 South, Range 1 West, Salt Lake Base and Meridian and described as follows:

Commencing at a point on the East line of the Union Pacific Railroad and a Westerly corner of the Grantor's property, said point being East 3,228.50 feet and South 336.72 feet from the North quarter corner of Section 14, Township 1 South, Range 1 West, Salt Lake Base and Meridian; thence North 00°04'02" East 87.30 feet along the East line of the Union Pacific Railroad and the West line of the Grantor's property; thence North 89°49'01" East 28.00 feet along the East line of the Union Pacific Railroad; thence South 00°04'02" West 120.19 feet to a point on the Southwest line of the Grantor's property; thence Northwesterly 43.15 feet along the arc of a nontangent 272.31 feet radius curve to the right, chord bears North 40°26'51" West 43.10 feet, through a central angle of 09°04'41" along the Southwest line of the Grantor's property to said East line of the Union Pacific Railroad and the point of beginning.

The following is shown for informational purposes only: Tax ID No. 15-12-102-002