

Document prepared by: City Center Credit Union, , , , ~

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 20 day of June , 2016, by Auto Owners Insurance Company, by and through their attorneys, Duffin & Associates [Name of original Lender], having an address of 11075 South State Street, Suite 18, Sandy, Utah 84070 ("Subordinator"), and City Center Credit Union [Name of new Lender], a corporation organized and existing under the laws of the State of Utah with its principal place of business at 345 West 100 South, Provo, Utah 84601 ("Lender").

RECITALS:

- A. Juan Mendoza [Name of Borrower], of 1170 East 100 South [address], Springville [city], Utah [County], Utah [state] ("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien described below.
- C. Lender will make such loan to Borrower only on the condition precedent that such prior lien be subordinated to the Lender's mortgage described below.

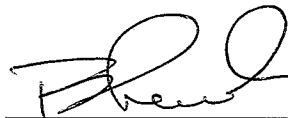
In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

SUBORDINATION OF DEED RESTRICTION

The lien to be subordinated covers real property described as: 1170 East 100 South, Springville, Utah 84663 and real property described as: 586 South 500 West, Provo, Utah 84601

and made on the 6 day of October, 2015 between Juan Mendoza [Borrower] and Auto Owners Insurance Company [Subordinator], and filed or recorded on October 23, 2015, in book Entry #96549:2015 page Case # 150905795, of the records of the County of Utah, State of Utah, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, between Juan Mendoza [Borrower] and Auto Owners Insurance Company, [Lender].

The undersigned Subordinator has executed this agreement at [designate location], on the date first appearing above.



SUBORDINATOR

By: Bruce Lawton

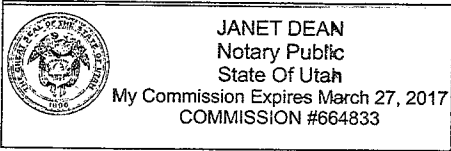
Its: Senior Claim R&P Specialist

[Subordinator Acknowledgment]

ENT 57006 : 2016 PG 2 of 4

State of)
) SS:
County of)

This instrument was acknowledged before me this 22 day of June, 2016, for and on behalf of _____.



Janet Dean
Notary Public

Printed Name:

My commission expires _____ :

EXHIBIT A

Legal Description

Order No.: 01958-CD

COMMENCING AT A POINT IN THE SOUTH BOUNDARY OF 100 SOUTH STREET (SOMETIMES DESIGNATED AS 120 SOUTH STREET) SPRINGVILLE, UTAH, WHICH POINT IS SOUTH 608.06 FEET AND EAST 2346.01 FEET AND EAST ALONG A FENCE LINE WHICH IS ALSO THE SOUTH BOUNDARY OF SAID STREET 253.33 FEET FROM THE WEST QUARTER CORNER OF SECTION 34, TOWNSHIP 7 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE EAST ALONG SOUTH SIDE OF STREET 112.00 FEET, MORE OR LESS TO PROPOSED STREET; THENCE SOUTH ALONG WEST SIDE OF PROPOSED STREET 100.00 FEET; THENCE WEST 112.00 FEET, MORE OR LESS; THENCE NORTH ALONG EAST SIDE OF ANTONIO PROPERTY 100.00 FEET TO SOUTH SIDE OF STREET AND THE PLACE OF BEGINNING.

Tax Parcel No.: 23-047-0068

EXHIBIT A

Legal Description

Order No.: 01959-CD

COMMENCING 20 FEET NORTH OF THE SOUTHEAST CORNER OF CLOCK 6, PLAT "A", PROVO CITY SURVEY OF BUILDING LOTS; THENCE WEST 200.02 FEET TO THE WEST LINE OF LOT 2 OF SAID CLOCK; THENCE NORTH ALONG SAID LOT LINE 79.745 FEET; THENCE EAST 200.02 FEET; THENCE SOUTH 79.745 FEET TO THE PLACE OF BEGINNING.

Tax Parcel No.: 04-006-0001