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8/2/2018 8:29:00 AM \$15.00
Book - 10699 Pg - 3424-3426
ADAM GARDINER
Recorder, Salt Lake County, UT
LSI TITLE CO
BY: eCASH, DEPUTY - EF 3 P.

19305656

WHEN RECORDED MAIL TO
U.S. Bank National Association
Retail Service Center
1850 Osborn Ave.
Oshkosh, WI 54903-2746

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 1596

PIN: 16-34-276-003-0000

This Agreement is made this June 26, 2015, by and between U.S. Bank National Association ("Bank") and U.S. BANK NATIONAL ASSOCIATION ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated October 17, 2008, granted by Denise Callister Harges, unmarried ("Borrower"), and recorded in the office of the County Recorder, Salt Lake County, Utah, on Book 9657, Page 895-902, as Document 10556918, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated July 30, 2015, granted by the Borrower, and recorded in the same office on Aug 10, 2015, as Instr# 12109521, BK10351, Pg 3016, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$213,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: See Attached Exhibit A

Property Address: 2540 Hillside Cir Salt Lake City, UT 84109

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association




By: Lisa Paulson, Loan Operations Officer

STATE OF Wisconsin)

COUNTY OF Winnebago)

The foregoing instrument was acknowledged before me June 26, 2015, by Lisa Paulson, Loan Operations Officer of U.S. Bank National Association, a national banking association, on behalf of the association.



Shawna M Sheppard, Notary Public

My Commission Expires on 08/23/2015



Prepared by: Hollie M. Brown

SHAWNA M SHEPPARD
Notary Public
State of Wisconsin

Exhibit A

SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH:

ALL OF LOT 5, AND THE EAST 10 FEET OF LOT 6, HILLSIDE VIEW,
ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE
OFFICE OF THE SALT LAKE COUNTY RECORDER.