WHEN RECORDED MAIL TO:

Mountain America Credit Union 9800 South Monroe Street Sandy, Utah 84070 13267283 5/12/2020 8:09:00 AM \$40.00 Book - 10941 Pg - 9283-9285 RASHELLE HOBBS Recorder, Salt Lake County, UT OLD REPUBLIC TITLE DRAPER/OREM BY: eCASH, DEPUTY - EF 3 P.

Subordination Agreement

This indenture made and executed this day, **April 08, 2020** Witnesseth:

Whereas, on July 05, 2019, Bradley G Stowell and Aeschylus Isiash Bardelas Austria, made, executed and delivered to Mountain America Federal Credit Union, their promissory note in the sum of \$24,000.00, dated July 05, 2019, and to secure the payment of said note, made, executed and delivered to the undersigned, a Deed of Trust on the following described property situated in the Salt Lake County, State of Utah, to wit:

Legal Description: See Exhibit "A"

The following is for informational purposes only: Tax Parcel No. 15-10-207-010-0000

which said Deed of Trust was recorded **July 12, 2019**, in Book **10802**, at Page **7325**, as Entry Number **13028439**, of the Official Records of **Salt Lake** County, State of Utah, and

Whereas, said **Bradley Stowell** have executed and delivered as security for a promissory note in the original principal sum not to exceed \$218,000.00, their Deed of Trust in Favor of **Quicken Loans Inc.**, and its successors and/or assigns, dated \(\frac{4/21/2020}{30} \), recorded \(\frac{4/27/2020}{200} \), in Book \(\frac{10933}{200} \), at Page \(\frac{8949}{200} \), as Entry Number \(\frac{13254290}{200} \) of the Official Records of said County on the above described property and.

Whereas, as a condition to obtaining the Deed of Trust from **Quicken Loans Inc.**, it is required that said Deed of Trust constitute and be a valid first lien upon the subject property.

Now Therefore, in consideration of the premises and of the sum of \$1.00 and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, does hereby certify and declare that that certain Deed of Trust dated July 05, 2019 and recorded July 12, 2019, in Book 10802, at Page 7325, as Entry Number 13028439 of the Official Records of Salt Lake County, Utah as more particularly first hereinabove described, is hereby declared to be subordinate, junior and inferior to the lien represented by the Deed of Trust in favor of Quicken Loans Inc. aforesaid.

Witness our hands the day and year first above written For Mountain America Federal Credit Union,
Slekystaries
Marchan Servicing
State of Utah County of Salt Lake
On the day of April 08, 2020, personally appeared before me Wy Stuve who is the Work Loan Servicing of Mountain America Federal Credit Union and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors and said Wy Wy Waturd acknowledged to me that the said corporation executed the same.
My Commission Expires: Dec. 4, 2021 Residing at: Sandy UT
MEGHAN HELLER Notary Public – State of Utah Comm. No. 698120 My Commission Expires on Dec 4. 2021

EXHIBIT A

File No.: 2043689DJ

LEGAL DESCRIPTION

Lot 9, 10, and 11, Block 1, EVANS ADDITION TO POPLAR GROVE, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah.

TOGETHER WITH 1/2 vacated alley abutting on the North.

The following is for informational purposes only: Tax ID No. 15-10-207-010