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9/29/2020 12:57:00 PM \$40.00
Book - 11028 Pg - 7245
RASHELLE HOBBS
Recorder, Salt Lake County, UT
COTTONWOOD TITLE
BY: eCASH, DEPUTY - EF 1 P.

PROPERTY TAX I.D 22-06-351-036-0000

WHEN RECORDED MAIL TO:
AMERICA FIRST FEDERAL CREDIT UNION
PO BOX 9199 OGDEN UT 84409

26944660.9/ACHARYA

SUBORDINATION AGREEMENT

Whereas, **Kul Acharya and Jyoti Acharya** hereinafter referred to as owner(s) of the following described premises:

LOT 7, HANAUER PLACE 7 LOT SUBDIVISION, A PLANNED UNIT DEVELOPMENT. ACCORDING TO THE PLAT THEREOF IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

And whereas, **AMERICA FIRST FEDERAL CREDIT UNION**, hereinafter referred to as beneficiary is the holder of a certain note in the amount of **\$25,000.00** together with accrued interest, secured by a deed of trust, made by the owner in favor of the beneficiary and recorded in the office of the **SALT LAKE** county recorder on **04/24/2020** at entry number **13253503** of records; and whereas, **MOMENTUM LOANS** hereinafter referred to as lender is loaning the principal sum of not more than **\$189,000.00** upon the note of the owner, secured by a deed of trust upon and covering the premises above described, and whereas to induce lender to make said loan the beneficiary has heretofore agreed and consented to subordinate the deed of trust so held by the beneficiary hereunder to the lien created by the lien created by the deed of trust made by the lender.

Now therefore, beneficiary, in pursuance of the agreement and for good and valuable consideration, receipt of which is hereby acknowledged, does for himself his successors and assigns, hereby covenant, consent and agree to and with lender its successors and assigns, that said deed of trust in favor of the beneficiary is and shall continue to be to and subordinate in lien to the lien of the deed of trust in favor of said lender being recorded 9.29.20 in book 11028 at page 5968-5985 as entry number 13409867 of official records.

DATED: September 2, 2020

AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH

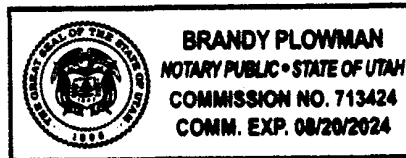


COUNTY OF WEBER

KEVIN PRINCE MORTGAGE MANAGER

On this 2ND day of SEPTEMBER, 2020 personally appeared before me, the undersigned, a Notary Public in said state, who being by me duly sworn, did say that he the said **Kevin Prince** is the Mortgage Manager of **AMERICA FIRST 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 **Kevin Prince** duly acknowledged to me that said corporation executed the same


NOTARY PUBLIC
MY COMMISSION EXPIRES: 8/20/2024



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