253 PROPERTY TAX I.D 27-10-**28-**029-0000

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

2513265.5/CASE

13427637 10/15/2020 1:27:00 PM \$40.00 Book - 11039 Pg - 4669 RASHELLE HOBBS Recorder, Salt Lake County, UT COTTONWOOD TITLE BY: eCASH, DEPUTY - EF 1 P.

SUBORDINATION AGREEMENT

Whereas, ANGELA E. CASE AND ANNETTE E. CLARK hereinafter referred to as owner(s) of the following described premises:

LOT 121, COUNTRY VIEW PLAT 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

And whereas, AMERICA FIRST FEDERAL CREDIT UNION, hereinafter referred to as beneficiary is the holder of a certain note in the amount of \$20,000.00 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 12/24/2019 at entry number 13156135 of records; and whereas, UNIVERSITY FIRST FEDERAL CU ISAOA hereinafter referred to as lender is loaning the principal sum of not more than \$317,000.00 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 in book as entry number 37/5 of official records.

DATED: September 18, 2020

AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH

COUNTY OF WEBER

JENTRI LEE, HOME EQUITY PROCESSOR

On this <u>18TH</u> day of <u>SEPTEMBER</u>, <u>2020</u> personally appeared before me, the undersigned, a Notary Public in said state, who being by me duly sworn, did say that she the said **Jentri Lee** is the Home Equity Processor 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 **Jentri Lee** duly acknowledged to me that said corporation executed the same

NOTARY PUBLIC / MY COMMISSION EXPIRES:

4-2023

