

After Recording Return To:  
NATIONAL JA CL CREDIT UNION  
3776 SOUTH HIGHLAND DRIVE  
SALT LAKE CITY, UT 84106  
CT File 205577  
Tax ID No.: 14-26-304-005

13650354  
4/30/2021 4:29:00 PM \$40.00  
Book - 11167 Pg - 4122-4124  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
CAPSTONE TITLE & ESCROW  
BY: eCASH, DEPUTY - EF 3 P.

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

## **Subordination Agreement**

(Refinance Mortgage)

**Date:**

April 8, 2021

**Property (the legal description of the Property under the Junior Mortgage):**

LOT 120, SETTLERS POINT SUBDIVISON PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 95-11P OF PLATS AT PAGE 299, RECORDS OF SALT LAKE COUNTY, UTAH.

**Property Address:**

3219 South 6400 West  
West Valley City, UT 84128

**Tax ID No.:**

14-26-304-005

**Subordinating Lender:**

**Junior Mortgage**

Date: February 6, 2018

Borrower: CHAD A. CHRISTMAN AND HIROMI M. CHRISTMAN, HUSBAND AND WIFE, AS JOINT TENANTS

Lender: NATIONAL JA CL CREDIT UNION

Lender is the Beneficiary under this Security Instrument

Trustee: TITLE ONE

Recording information: Salt Lake County, State of Utah

Entry No.: 12613541

Book: 10597

Page(s):2698-2705

Recorded: 9/11/2017

**New Lender:**

Date: APRIL 26, 2021

Borrower: CHAD A. CHRISTMAN AND HIROMI M. CHRISTMAN, HUSBAND AND WIFE, AS JOINT TENANTS

Lender: University First Federal Credit Union

Trustee: Capstone Title & Escrow Inc.

Recording information: Salt Lake County Recorder, State of Utah

Recorded: 4/30/2021

Entry No.: 13649852

Book: 11167

Page(s): 1286-1301

Note Amount:\$129,000.00

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

