Prepared by, Recording Requested By and Return to:

D DocSolutionUSA

DocSolutionUSA, LLC, dba DocSolution, Inc.

2316 Southmore Pasadena, TX 77502 713-941-4928

DocSolutionUSA, LLC, d/b/a DocSolution, Inc. did not prepare a title search of the Property described in the document below. The Preparer of this document makes no representation as to the status and validity of, including, but not limited to, the title, loan history, boundary survey, property use, or zoning regulations of the Property assigned, transferred, conveyed, released, or any other disposition of the Property. Information herein was provided to preparer by Grantor/Grantee and/or their Agent.

13890408 B: 11305 P: 5708 Total Pages: 3 02/14/2022 10:17 AM By: dsalazar Fees: \$40.00 SUBORD - SUBORDINATION Rashelle Hobb, Recorder, Salt Lake County, Utah Return To: CELINK PO BOX 40724LANSING, MI 48901

99307225299

ID: 1053827 LB 3072252

FHA Case Number: 521-6810568

Subordination Agreement

MIN: 100854930001516361 MERS Phone: 1-888-679-6377

Subordinating Party: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Subordinated Lien:

Original Mortgagor: DONALD C. LUCAS AND BEVERLY A. LUCAS, TRUSTEES OF THE

LUCAS FAMILY TRUST DATED APRIL 15, 2003

Original Mortgagee/Beneficiary: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

451 SEVENTH STREET S.W., WASHINGTON, DC 20410

Original Trustee: COTTONWOOD TITLE INSURANCE AGENCY

Dated: 10/10/2008

Date Recorded: 10/16/2008

Recording Information: IN VOLUME/BOOK 9651 PAGE 8261-8271 AS INSTRUMENT NO.

10543060

County: SALT LAKE State: UTAH

Parcel /Block and Lot: 28-17-107-016 Amount: \$352,500.00

Legal Description: ALL OF LOT 85, WHITE CITY NO. 8 SUBDIVISION, SANDY CITY,

SALT LAKE COUNTY.

Property Address: 10298 S. CROCUS STREET, SANDY, UT 84094

Superior Lien:

Original Mortgagor: DONALD C. LUCAS AND BEVERLY A. LUCAS, TRUSTEES OF THE

LUCAS FAMILY TRUST DATED APRIL 15, 2003

Original Beneficiary/Mortgagee: AMERICA FIRST FEDERAL CREDIT UNION

Original Trustee: COTTONWOOD TITLE INSURANCE AGENCY

Dated: 10/10/2008 Date Recorded: 10/16/2008

Recording Information: IN VOLUME/BOOK 9651 PAGE 8272-8282 AS INSTRUMENT NO.

10543061

County: SALT LAKE

State: Utah

Parcel /Block and Lot: 28-17-107-016 Amount: \$352,500.00

Current Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

("MERS"), A DELAWARE CORPORATION, ITS SUCCESSORS OR

ASSIGNS, AS NOMINEE FOR FINANCIAL FREEDOM

ACQUISITION LLC

Assignment Information: ASSIGNMENT FROM AMERICA FIRST FEDERAL CREDIT UNION

TO FINANCIAL FREEDOM SENIOR FUNDING CORPORATION EXECUTED 10/10/2008 AND RECORDED 10/16/2008 IN BOOK 9651

AT PAGE 8283 AS INSTRUMENT NO. 10543062;

ASSIGNMENT FROM FINANCIAL FREEDOM SENIOR FUNDING CORPORATION TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), A DELAWARE CORPORATION, ITS SUCCESSORS OR ASSIGNS, AS NOMINEE FOR FINANCIAL FREEDOM ACQUISITION LLC, EXECUTED 10/6/2009 AND RECORDED 10/16/2009 IN BOOK 9771 AT PAGE 5023 AS

INSTRUMENT NO. 10818719.

Legal Description: ALL OF LOT 85, WHITE CITY NO. 8 SUBDIVISION, SANDY CITY,

SALT LAKE COUNTY.

Property Address: 10298 S. CROCUS STREET, SANDY, UT 84094

TERMS OF SUBORDINATION

Subordinating Party is the Owner and Holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

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

IN WITNESS WHEREOF, the undersigned, George Odoi, Contract Manager, of Novad Management Consulting, LLC attorney-in-fact for the Secretary of Housing and Urban Development, has hereunto set his/her hand for and on behalf of the said Secretary.

Department of Housing and Urban Development

LLC, attorney-in-fact for the Secretary of Housing and

George Odor

corge odoi, ontract Manager of Novad Management Consulting,

Urban Development

STATE OF OKLAHOMA

SS.

COUNTY OF OKLAHOMA

Witness my hand and official seal.

My Commission Expires

Notary Public Signature

Page 2

KAYLA HEATH Notary Public

State of Oklahoma
Commission #19007412 Exp: 07/24/2