

WHEN RECORDED RETURN TO:
ZIONS FIRST NATIONAL BANK
Subordination Department
P.O. Box 30160, Salt Lake City, UT 84130-0160
1 260004057873
APN 04 076 0295

Entry 2016000544
Book 1462 Pages 496-498 \$14.00
27-JAN-16 02:19
BRENDA McDONALD
RECORDER, UINTAH COUNTY, UTAH
BASIN LAND TITLE AND ABSTRACT INC
335 W. 50 N. #E-7 VERNAL, UT 84078
Rec By: APRIL MCRAE, DEPUTY

SUBORDINATION AGREEMENT

Entry 2016000544
Book 1462 Page 496

KNOW ALL PERSONS BY THESE PRESENTS:

This Declaration of Subordination is executed and delivered November 20, 2015, by **ZIONS FIRST NATIONAL BANK**, in favor of **ZIONS FIRST NATIONAL BANK**, as follows:

ZIONS FIRST NATIONAL BANK, for and in consideration of the sum of One Dollar and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby certify and declare that the lien of that certain trust deed, in the amount of \$32,000.00 made and executed by **STEVEN M COCHRAN AND KELSEY COCHRAN HUSBAND AND WIFE AS JOINT TENANTS**, as Trustor, in favor of **ZIONS FIRST NATIONAL BANK**, as Beneficiary, dated **June 8, 2015**, recorded **July 9, 2015**, in Book **1440**, at Page **946-965**, Entry Number **2015006002**, in the office of the County Recorder of **UINTAH** County, State of **UTAH**, is hereby subordinated and made inferior to the lien of that certain trust deed not to exceed the amount of **\$78,000.00 Dollars**, dated January 22, 2016 executed by **STEVE COCHRAN A MARRIED MAN**, as Trustor, in favor of **ZIONS FIRST NATIONAL BANK**, as Beneficiary, and recorded January 27, 2016, as Entry No. 2016000543, in Book 1462, at Page 496, in the office of the County Recorder of **UINTAH** County, State of **UTAH**; and said trust deed in favor of **ZIONS FIRST NATIONAL BANK** is hereby declared to be senior to and a superior lien over the trust deed in favor of **ZIONS FIRST NATIONAL BANK**.

In the event of foreclosure or sale of either indebtedness, the priority shall be respected as herein established.

The real property referred to in the above referenced trust deeds is situated in **UINTAH** County, State of **UTAH** and is more particularly described on the attached.

IN WITNESS WHEREOF, **ZIONS FIRST NATIONAL BANK** has executed this Subordination Agreement as of the date first above written.

ZIONS FIRST NATIONAL BANK,


Name: **CARY V COOMBS**
Title: **VICE PRESIDENT**

ACKNOWLEDGED and consented to by Trustors:



STEVEN M COCHRAN



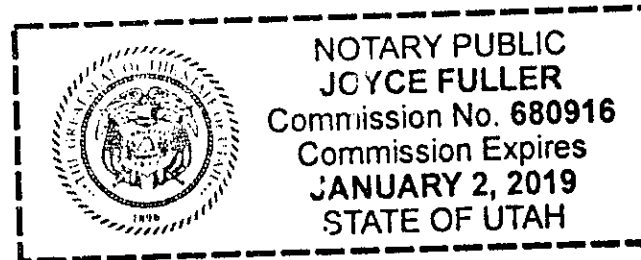
KELSEY COCHRAN

STATE OF UTAH
COUNTY OF SALT LAKE

On November 20, 2015, before me Joyce Fuller a Notary Public in and for said County and State, personally appeared, Cary V Coombs, Vice President of **ZIONS FIRST NATIONAL BANK**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity, and that his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Joyce Fuller
Notary Public
My Commission Expires: 01-02-19

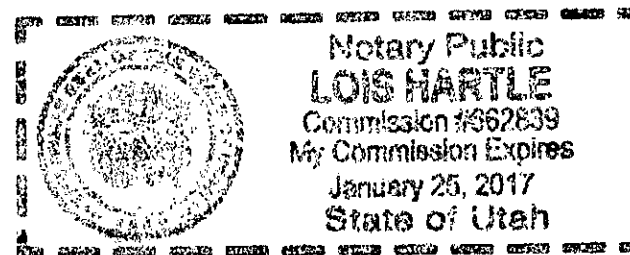


STATE OF UTAH
:SS
COUNTY OF Uintah

On January 22, 2016 before me Lois Hartle a Notary Public in and for said County and State, personally appeared Steven M. Cochran and Kelsey Cochran, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted , executed the instrument.

WITNESS my hand and official seal.

Lois Hartle
Notary Public
My Commission Expires: 1-25-2017



SCHEDULE A

This SCHEDULE A is attached to and by this reference is made a part of the Deed of Trust, dated June 8, 2015, and executed in connection with a loan or other financial accommodations between ZIONS FIRST NATIONAL BANK and STEVEN M COCHRAN.

THAT CERTAIN PIECE OR PARCEL OF LAND, AND THE BUILDINGS AND IMPROVEMENTS

THEREON, KNOWN AS: 65 E 600 N

IN THE TOWN OF: VERNAL

COUNTY OF: UINTAH

AND STATE OF: UT

LEGAL DESCRIPTION:

LOT 112B, THE AMENDED MURRAY SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE

IN THE OFFICE OF THE RECORDER, UINTAH COUNTY, UTAH.

Tax ID: 04.076 0295