

WHEN RECORDED MAIL TO:
Mountain America Credit Union
9800 South Monroe Street
Sandy, Utah 84070

Subordination Agreement

This indenture made and executed this day, **April 26, 2021**

Witnesseth:

Whereas, on **July 12, 2019**, **Nicholas Troy Olson**, made, executed and delivered to **Mountain America Federal Credit Union**, their promissory note in the sum of **\$75,000.00**, dated **July 12, 2019**, and to secure the payment of said note, made, executed and delivered to the undersigned, a Deed of Trust on the following described property situated in the **Utah** County, State of Utah, to wit:

Legal Description: See Exhibit "A"

The following is for informational purposes only: Tax Parcel No. 49-850-0182

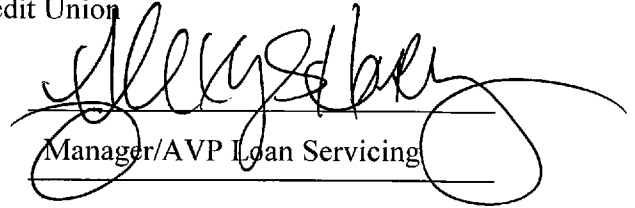
which said Deed of Trust was recorded **July 19, 2019**, in Book **N/A**, at Page **N/A**, as Entry Number **67492:2019**, of the Official Records of **Utah** County, State of Utah, and

Whereas, said **Nicholas Troy Olson** have executed and delivered as security for a promissory note in the original principal sum not to exceed **\$300,000.00**, their Deed of Trust in Favor of **Home Point Financial Corporation**, and its successors and/or assigns, dated MAY 13, 2021, recorded MAY 18, 2021, in Book / , at Page / , as Entry Number CONCURRENTLY of the Official Records of said County on the above described property and,

Whereas, as a condition to obtaining the Deed of Trust from **Home Point Financial Corporation**, it is required that said Deed of Trust constitute and be a valid first lien upon the subject property.

Now Therefore, in consideration of the premises and of the sum of \$1.00 and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, does hereby certify and declare that that certain Deed of Trust dated **July 12, 2019** and recorded **July 19, 2019**, in Book **N/A**, at Page **N/A**, as Entry Number **67492:2019** of the Official Records of **Utah** County, Utah as more particularly first hereinabove described, is hereby declared to be subordinate, junior and inferior to the lien represented by the Deed of Trust in favor of **Home Point Financial Corporation** aforesaid.

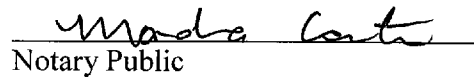
Witness our hands the day and year first above written
For Mountain America Federal Credit Union



Manager/AVP Loan Servicing

State of Utah
County of Salt Lake

On the day of April 26, 2021, personally appeared before me Alexis Honey, who is the Manager/AVP Loan Servicing of Mountain America 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 they duly acknowledged to me that the said corporation executed the same.



Notary Public

My Commission Expires: 10/20/2023 Residing at: Sandy, UT

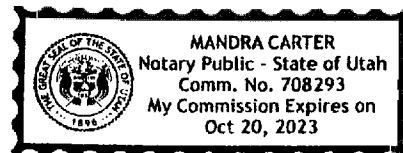


EXHIBIT A

Lot 182, Plat C, PROVIDENCE AT WATERS EDGE, according to the official plat thereof, on file and of record in the office of the Recorder of Utah County, State of Utah.

Parcel No.: 49-850-0182