PROPERTY TAX I.D: 15-11-429-006

WHEN RECORDED MAIL TO: AMERICA FIRST FEDERAL CREDIT UNION PO BOX 9199 OGDEN UT 84409 11680133 7/9/2013 3:32:00 PM \$10.00 Book - 10157 Pg - 5388 Gary W. Ott Recorder, Salt Lake County, UT FIRST AMERICAN TITLE BY: eCASH, DEPUTY - EF 1 P.

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APN 15-11-429-006
SUBORDINATION AGREEMENT

Whereas <u>MARTIN HEIMLICH AND KATHLEEN HEIMLICH</u> hereinafter referred to as owner(s) of the following described premises:

LOT 6, BLOCK 1, JORDAN PARK SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

And whereas, <u>AMERICA FIRST FEDERAL CREDIT UNION</u>, herein after referred to as beneficiary is the holder of a certain note in the amount of <u>\$11,012.00</u> together with accrued interest, secured by a deed of trust, made by the owner in favor of the beneficiary and <u>recorded</u> in the office of the <u>SALT LAKE</u> County recorder, state of <u>UTAH</u>, dated <u>AUGUST 17, 2012</u> at Entry number <u>11452939</u> of records; and whereas, <u>AMERICA FIRST FEDERAL CREDIT UNION</u>, hereinafter referred to as lender is loaning the principal sum of not more than <u>\$123,765.00</u> 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.

AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH)	By James
COUNTY OF WEBER)	JAME FLINDERS, HOME EQUITY ASSISTANT MANAGER

On this 13th day of JUNE, 2013 personally appeared before me, Jaime Flinders, who being by me duly sworn, did say that she, the said Jaime Flinders, is the Home Equity Assistant Manager 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 Jaime Flinders duly acknowledged to me that said corporation executed the same.

JENNIFER PRICE
NOTARY PUBLIC - STATE OF UTAH
COMMISSION #609069
COMM. EXP. 05-10-2015

NOTARY PUBLIC MY COMMISSION EXPIRES:

RESIDING AT: