

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:

Fennemore Craig, P.C.
Attn: Don Miner, Esq.
2394 E. Camelback Road
Suite 600
Phoenix, Arizona 85016

For information only:
Tax Parcel Number 16-06-129-035

11965484
12/19/2014 04:18 PM \$16.00
Book - 10283 Pg - 6083-6086
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
LANDMARK TITLE
BY: TWP, DEPUTY - WI 4 P.

Allstate Life Insurance Company
Allstate Life Insurance Company of New York
American Heritage Life Insurance Company

Loan No. 123511

RATIFICATION OF AGREEMENT OF SUBORDINATION


The undersigned ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK, a New York insurance company, and AMERICAN HERITAGE LIFE INSURANCE COMPANY, a Florida insurance company, do hereby ratify, confirm and approve the terms and conditions of that certain Agreement of Subordination dated December 17, 2014, and recorded December 18, 2014, in the Official Records of Salt Lake County Recorder's Office, as Instrument No. 11964452 (the "Subordination Agreement"), on real property and improvements legally described on Exhibit A attached hereto. The undersigned further ratify, confirm and agree to be bound by the obligations of Lender (as that term is defined in the Subordination Agreement) as set forth in the Subordination Agreement.

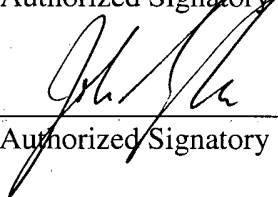
[SIGNATURES APPEAR ON THE FOLLOWING PAGE]

IN WITNESS WHEREOF, the undersigned have executed this Ratification of Agreement of Subordination as of December 18, 2014.



ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK,
a New York insurance company

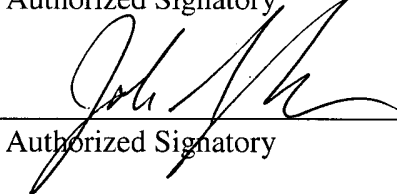
By: 
Its: Authorized Signatory

By: 
Its: Authorized Signatory



AMERICAN HERITAGE LIFE INSURANCE COMPANY,
a Florida insurance company

By: 
Its: Authorized Signatory

By: 
Its: Authorized Signatory

[ACKNOWLEDGMENTS APPEAR ON THE FOLLOWING PAGE]

STATE OF ILLINOIS)
)
) SS:
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that David L. Kocourek + John W. Glazbrook, authorized signatory for Allstate Life Insurance Company of New York, a New York insurance company, personally appeared David L. Kocourek and John W. Glazbrook, personally known to me to be the same person who executed the within instrument, appeared before me on December 18 2014, in person, and acknowledged that he/she executed the within instrument as his/her free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.



Notary Public



STATE OF ILLINOIS)
)
) SS:
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that David L. Kocourek + John W. Glazbrook, authorized signatory for American Heritage Life Insurance Company, a Florida insurance company, personally appeared David L. Kocourek and John W. Glazbrook, personally known to me to be the same person who executed the within instrument, appeared before me on December 18 2014, in person, and acknowledged that he/she executed the within instrument as his/her free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.



Notary Public

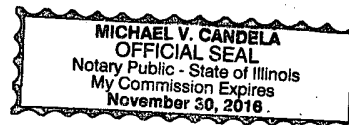


EXHIBIT A

LEGAL DESCRIPTION

The land referred to herein situated in **Salt Lake** County, State of Utah, and is described as follows, to-wit:

Beginning at the Northwest corner of Lot 5, Block 72, Plat "A", Salt Lake City Survey, and running thence North 89°57'25" East along the North line of said Block 72 a distance of 247.55 feet to the Northwest corner of the Hollywood Condominiums, as recorded with the office of the Salt Lake County Recorder; thence South 00°02'03" East along the Westerly line and line extended of said Condominiums 330.03 feet to a point on the Southerly line of Lot 6 of said Block 72; thence South 89°57'47" West along said southerly line and line extended 247.55 feet to the Southwest corner of said Lot 5; thence North 00°02'06" West along the Westerly line of said Lot 5 a distance of 330.01 feet to the point of beginning.

+++

Exhibit "A"