PROPERTY TAX I.D 16-16-407-006-0000

WHEN RECORDED MAIL TO: AMERICA FIRST FEDERAL CREDIT UNION PO BOX 9199 OGDEN UT 84409

682665-5.5

12079830 6/26/2015 2:51:00 PM \$12.00 Book - 10337 Pg - 8810-8811 Gary W. Ott Recorder, Salt Lake County, UT AFFILIATED COMPUTER SERVICES BY: eCASH, DEPUTY - EF 2 P.

SUBORDINATION AGREEMENT

Whereas **LORNA D. VOGT** hereinafter referred to as owner(s) of the following described premises:

THAT PORTION OF LOT 6, BLOCK 8 OF F.M. LYMAN JR'S SURVEY OF SECTION 16, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE SOUTH LINE OF THE 50-FOOT STREET CONVEYED TO SALT LAKE CITY BY DEED RECORDED IN BOOK 267, PAGE 598 OF DEEDS, AND WHICH IS DISTANT EAST THEREON 214 FEET FROM THE EAST LINE OF 17TH EAST STREET; THENCE SOUTH 110 FEET TO THE SOUTH LINE OF SAID LOT 6; THENCE EAST ALONG THE SOUTH LINE OF SAID LOT 6, A DISTANCE OF 52 FEET; THENCE NORTH 110 FEET TO THE SOUTH LINE OF SAID 50-FOOT STREET; THENCE WEST ALONG THE SOUTH LINE OF SAID STREET 52 FEET TO THE POINT OF BEGINNING.

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>\$15,000.00</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>SEPTEMBER 7, 2010</u> at Entry number <u>11027110</u> of records; and whereas, <u>WELLS FARGO BANK N.A.</u>, hereinafter referred to as lender is loaning the principal sum of not more than <u>\$114,600.00</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.

Now therefore, beneficiary, in pursuance of the agreement and for good and valuable consideration, receipt of which is hereby acknowledged, does for himself his successors and assigns, hereby covenant, consent and agree to and with lender its successors and assigns, that said deed of trust in favor of the beneficiary is and shall continue to be to and subordinate in lien to the lien of the deed of trust in favor of said lender being recorded in book at page as entry number of official records.

AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH

On this <u>23RD</u> day of <u>FEBRUARY</u>, <u>2015</u> personally appeared before me, Jaime Flinders, who being by me duly sworn, did say that she, the said Jaime Flinders, is the Home Equity 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.

MY COMMISSION EXPIRES:

COUNTY OF WEBER)

RESIDING AT:

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

JAIME FLINDERS, HOME EQUITY MANAGER

EXHIBIT "A"

THE FOLLOWING DESCRIBED TRACT OF LAND IN SALT LAKE COUNTY, STATE OF UTAH, TO-WIT:

THAT PORTION OR LOT 6, BLOCK 8 OF F.M. LYMAN JR.S SURVEY OF SECTION 16, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTH LINE OF THE 50-FOOT STREET CONVEYED TO SALT LAKE CITY BY DEED RECORDED IN BOOK 267, PAGE 598 OF DEEDS, AND WHICH IS DISTANT EAST THEREON 214 FEET FROM THE EAST LINE OF 17TH EAST STREET; THENCE SOUTH 110 FEET TO THE SOUTH LINE OF SAID LOT 6; THENCE EAST ALONG THE SOUTH LINE OF SAID LOT 6, A DISTANCE OF 52 FEET; THENCE NORTH 110 FEET TO THE SOUTH LINE OF SAID 50-FOOT STREET; THENCE WEST ALONG THE SOUTH LINE OF SAID STREET 52 FEET TO THE POINT OF BEGINNING.

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