

13618770  
4/2/2021 11:02:00 AM \$40.00  
Book - 11149 Pg - 978-979  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
TITAN TITLE INS AGCY INC  
BY: eCASH, DEPUTY - EF 2 P.

WHEN RECORDED MAIL TO:  
U.S. Bank PIN#: \_\_\_\_\_  
4801 Frederica St.  
Owensboro, KY 42301

**Deed of Trust Subordination Agreement**

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Account Number: 4431  
Geo-Parcel Number: 21-27-254-012

This Agreement is made March 15, 2021, by and between U.S. Bank National Association, ("Bank") and AMERICAN FINANCING CORPORATION, ISAOA ATIMA("Refinancer"). Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 5-31-19, granted by DANIEL BOWERS, UNMARRIED ("Borrower"), and recorded in the office of SALT LAKE County, Utah, on Book 10814, Page 8317-8326, as Document 13049159, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated March 29, 2021, granted by the Borrower, and recorded in the same office on April 2, 2021, as 13618576, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$119,500.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: See Attached Legal  
Property Address: 1613 W CRYSTAL RIDGE DR, WEST JORDAN, UTAH 84084

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association

Kimberly L Stewart  
By: Kimberly L Stewart, VP

Ciera Williams  
Ciera Williams, Witness  
Caley Hall  
Caley Hall, Witness

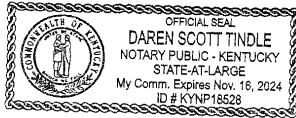
STATE OF Kentucky  
COUNTY OF Daviess

The foregoing instrument was acknowledged before me March 15, 2021, by Kimberly L Stewart, VP of U.S. Bank National Association, a national banking association, on behalf of the association.

Elliott Johnson  
Prepared by: Elliott Johnson

Daren Scott Tindle  
Daren Scott Tindle, Notary Public  
My Commission Expires on 11-16-24

U.S. Bank  
Airpark Servicing Center  
4801 Frederica Street, Owensboro, KY 42301  
(270)-686-5476



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**EXHIBIT "A"**

File Number: 21005

LOT 12, CRYSTAL RIDGE SUBDIVISION, according to the official plat thereof recorded in the office of the SALT LAKE County Recorder, Utah.

Tax ID No. 21-27-254-012