

γ

13826599
11/17/2021 11:32 AM \$40.00
Book - 11270 Pg - 3760-3761
RASHELLE HOBBS
RECORDER, SALT LAKE COUNTY, UTAH
BOSTON NATIONAL TITLE AGENCY
LLC
400 ROUSER RD BLDG 2, STE 500
CORAPOLIS PA 15108
BY: ARA, DEPUTY - MA 2 P.

Record and Return To:
Boston National Title Agency, LLC
400 Rouser Road, Suite 500
Coraopolis, PA 15108

Commitment Number: UT21103404

SUBORDINATION OF DEED OF TRUST

This Subordination of Deed of Trust is made as of the October 7, 2021 by **University First Federal Credit Union** ("Subordinating Lender"), under the following circumstances:

A. Subordinating Lender is the holder of a Deed of Trust (the "Existing Deed of Trust") executed by **Amber C. Harkin** ("Borrower"), in favor of Subordinating Lender, in the amount of \$40,000.00, recorded 2/12/2021, at Official Records Book 11117, Page 767-777, the Public Records of Salt Lake County, Utah, which is a lien on the real estate described below (the "Property").

**THE FOLLOWING DESCRIBED TRACT OF LAND IN SALT LAKE COUNTY, STATE OF UTAH: LOT 1, BIESINGER SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. Tax ID: 22-30-128-053-0000
Property Address: 7136 S 300 E Midvale, UT 84047**

B. Lender, **PennyMac Loan Services, LLC**, will be making a loan secured by a Deed of Trust, in the maximum principal amount of \$172,300.00 (One Hundred Seventy Two Thousand Three Hundred Dollars and Zero Cents), to **Amber C. Harkin, unmarried**, as Borrower, and ("New Deed of Trust"), which will be a lien on the Property.

C. As part of the consideration for Lender's agreement to make the loan secured by the New Deed of Trust, and to induce Lender to make that loan, Subordinating Lender has agreed to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust, upon the terms and conditions set forth in this Agreement.

NOW THEREFORE, Subordinating Lender and Lender agree as follows:

1. Subordinating Lender hereby subordinates the lien of the Existing Deed of Trust to the lien of the New Deed of Trust; however, this subordination shall not otherwise affect the validity or priority of the Existing Deed of Trust.
2. This Subordination Agreement is made on the understanding that Subordinating Lender shall not be responsible for any of the obligations of Borrower contained in or secured by the New Deed of Trust.
3. This Subordination Agreement shall be binding upon and inure to the benefit of Lender and Subordinating Lender and their respective successors and assigns.

Executed this 20 day of Sept, 20 21

University First Federal Credit Union

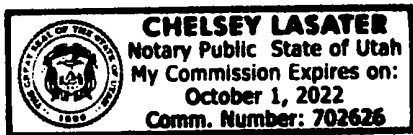
By: [Signature]

Name: Katie Bott

Its: AVP of Real Estate

STATE OF Utah
COUNTY OF Salt Lake

The foregoing instrument was acknowledged before me this 20 day of Sept, 20 21 by Katie Bott, the AVP of Real Estate of University First Federal Credit Union, for and on its behalf.



[Signature]
Notary Public

This instrument prepared by:
Jay A. Rosenberg, Esq., Rosenberg PLLC, Attorneys At Law, 101 South Reid Street, Suite 307,
Sioux Falls, South Dakota 57103 (513) 247-9605 Fax: (866) 611-0170. File Number:
UT21103404.