

14406446 B: 11584 P: 1006 Total Pages: 2  
07/07/2025 03:37 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Trustee No. 67152-177F  
Parcel No. 22-31-127-009

**Subordination Agreement**  
(Refinance Mortgage)

**Subordinating Lender: Mountain America Federal Credit Union**

**Junior Mortgage**

Date: February 2, 2021

Borrower: Lana Richards, as Trustee of the Lana Richards Trust dated July 19, 2010

Trustee: Mountain America Federal Credit Union

Recording information: Filed for record on February 10, 2021, and recorded as Entry No. 13563626, in Book 11116, at Page 4586, Records of Salt Lake County, Utah.

**New Lender: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for GoodLeap, LLC, its successors and assigns**

**Refinance Mortgage**

Date: March 4, 2022

Borrower: Lana Richards, as Trustee of The Lana Richards Trust dated July 19, 2010

Note Secured by Refinance Mortgage:

Dated: March 4, 2022

Original principal amount: \$315,000.00

Recording information (when available): Filed for record on March 9, 2022, and recorded as Entry No. 13907297, in Book 11314, at Page 7410, Records of Salt Lake County, Utah.

**Property:**

LOT 29, SILVER ACRES SUBDIVISION NO. 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

Property Address: 265 East 7845 South, Sandy, Utah 84070

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and

all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement will be binding upon the successors and assigns of the Subordinating Lender.

DATED this 24 day of June, 2025.



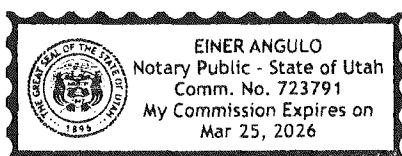
Mountain America Federal Credit Union

By: Christian Larson

Its: Director Loan Servicing

STATE OF Utah )  
: ss  
COUNTY OF Salt Lake )

The foregoing instrument was acknowledged before me this 24 day of June,  
2025, by Christian Larson, the Director of Mountain  
America Federal Credit Union.



Einer Angulo  
NOTARY PUBLIC