

PROPERTY TAX I.D. 17-304-0002



E# 2658371 PG 1 OF 2
ERNEST D ROWLEY, WEBER COUNTY RECORDER
03-Oct-13 0936 AM FEE \$12.00 DEP SC
REC FOR: DOCUMENT PROCESSING SOLUTIONS
ELECTRONICALLY RECORDED

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

61600895/DOUGLASS

SUBORDINATION AGREEMENT

Whereas, MELVYN K. DOUGLASS hereinafter referred to as owner(s) of the following described premises:

LOT 2, SLEEPY HOLLOW NORTH SUBDIVISION, PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY RECORDERS OFFICE.

And whereas, AMERICA FIRST FEDERAL CREDIT UNION, hereinafter referred to as beneficiary is the holder of a certain note in the amount of \$20,000.00 together with accrued interest, secured by a deed of trust, made by the owner in favor of the beneficiary and recorded in the office of the county recorder on 11/21/2007 at entry number 2306186 of records; and whereas, WELLS FARGO hereinafter referred to as lender is loaning the principal sum of not more than \$193,450.00 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.

DATED: September 6, 2013

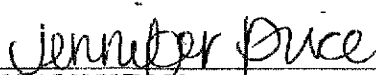
AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH


DIANNA K. TAPIA HOME EQUITY MANAGER

COUNTY OF WEBER

On this 6TH day of SEPTEMBER 2013, personally appeared before me DIANNA K. TAPIA, who being by me duly sworn, did say that she the said DIANNA K. TAPIA 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 DIANNA K. TAPIA acknowledged to me that said corporation executed the same.


NOTARY PUBLIC
MY COMMISSION EXPIRES:
RESIDING AT:

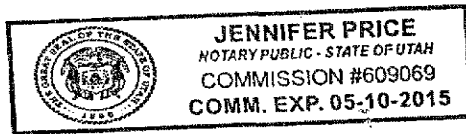


Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF WEBER,
STATE OF Utah, AND IS DESCRIBED AS FOLLOWS:

LOT 2 SLEEPY HOLLOW NORTH SUBDIVISION. PHASE 1 , ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY
RECORDER'S OFFICE.

Parcel ID: 17-304-0002

Commonly known as 2014 N. Icabod Way, Ogden, UT 84414
However, by showing this address no additional coverage is provided