

PROPERTY TAX I.D 14-014-0027

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

8575854.5/RICHEY

**SUBORDINATION AGREEMENT**

Whereas, **JIMMY P. RICHEY** hereinafter referred to as owner(s) of the following described premises:

LOT 24, MUIR MEADOWS SUBDIVISION NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE DAVIS COUNTY RECORDER'S OFFICE.

ALSO: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 24, RUNNING THENCE NORTH 89D59'21" EAST 25.0 FEET, THENCE NORTH 0D08' EAST 153.0 FEET, THENCE SOUTH 89D59'21" WEST 25.0 FEET, THENCE SOUTH 0D08' WEST 153.00 FEET TO THE POINT OF BEGINNING EXCEPTING THEREFROM THAT PORTION LYING WITHIN 1800 NORTH STREET.

And whereas, **AMERICA FIRST FEDERAL CREDIT UNION**, hereinafter referred to as beneficiary is the holder of a certain note in the amount of **\$30,000.00** 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 **DAVIS** county recorder on **APRIL 14, 2011** at entry number **2594139** of records; and whereas, **AMERICA FIRST FEDERAL CREDIT UNION** hereinafter referred to as lender is loaning the principal sum of not more than **\$127,000.00** 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 Feb. 25, 2013 in book 5713 at page 352 as entry number 2722268 of official records.

DATED: **February 8, 2013**

AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH

  
\_\_\_\_\_  
DIANNA K. TAPIA HOME EQUITY MANAGER

COUNTY OF WEBER

On this 8TH day of **February, 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:

