

PROPERTY TAX I.D.: 12-262-0022

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

270814-7.5

SUBORDINATION AGREEMENT

Whereas **BRADLEY J. LARSEN AND KIMBERLY A. LARSEN** hereinafter referred to as owner(s) of the following described premises:

LOT 22, MT. VIEW ESTATES PHASE 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE IN THE DAVIS COUNTY RECORDER'S OFFICE.

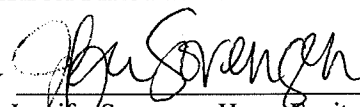
And whereas, **AMERICA FIRST FEDERAL CREDIT UNION**, , herein after referred to as beneficiary is the holder of a certain note in the amount of **\$55,000.00** together with accrued interest, secured by a deed of trust, made by the owner in favor of the beneficiary and **recorded** in the office of the **DAVIS** County recorder, state of **UTAH**, dated **APRIL 19, 2007** at Entry number **2263194** of records; and whereas, **AMERICA FIRST FEDERAL CREDIT UNION** ,hereinafter referred to as lender is loaning the principal sum of not more than **\$215,696.00** 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 5/11/15 in book 6264 at page 217 as entry number 2965971 of official records.

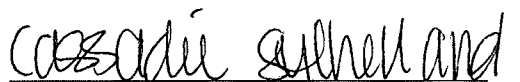
AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH)
 :
COUNTY OF WEBER)

BY


Jennifer Sorensen, Home Equity Assistant Manager

On this 29TH day of APRIL 2015 personally appeared before me, Jennifer Sorensen, who being by me duly sworn, did say that she the said Jennifer Sorensen is the Home Equity Assistant 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 Jennifer Sorensen duly acknowledged to me that said corporation executed the same.


NOTARY PUBLIC
MY COMMISSION EXPIRES: 10.10.16
RESIDING AT: Webster County

