

9WHEN RECORDED MAIL TO:



W3100493

Cottonwood Title

748 Heritage Park Blvd, Suite 202

Layton, UT 84041

File No.: 20098721

E# 3100493 PG 1 OF 1
Leann H. Kilts, WEBER COUNTY RECORDER
10-Nov-20 0115 PM FEE \$40.00 DEP PC
REC FOR: COTTONWOOD TITLE INSURANCE AGENCY
ELECTRONICALLY RECORDED

SUBORDINATION AGREEMENT

Whereas **Clair R. Kirby** hereinafter referred to as owner(s) of the following described premises:

Lot 10, SMITH HERITAGE, according to the official plat thereof on file and of record in the office of the Weber County Recorder.

TAX ID NO: 15-460-0010 (for reference purposes only)

And whereas, **AMERICA FIRST FEDERAL CREDIT UNION**, hereinafter referred to as beneficiary is the holder of a certain note in the amount of **\$65,000.00** 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 **Weber County** recorder on **APRIL 9, 2019**, Entry number **2973940** of official records; and whereas, **MOMENTUM LOANS, ISAOA** hereinafter referred to as lender is loaning the principal sum of not more than **\$341,000** 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

Nov. 10, 2020 in book N/A at page N/A as entry number 3100453 of official records

This subordination shall become effective immediately upon recording of the same.

Dated this 22nd day of October, 2020

AMERICA FIRST FEDERAL CREDIT UNION

By:

Jentri Lee

Name: Jentri Lee

Its: Home Equity Processor

STATE OF UTAH

COUNTY OF SALT LAKE

On this 22nd day of October, 2020, personally appeared before me Jentri Lee who being by me duly sworn did say, that they the said Jentri Lee is the Home Equity Processor of **AMERICA FIRST FEDERAL CREDIT UNION**, and that the within and foregoing instrument was signed on behalf of said **AMERICA FIRST FEDERAL CREDIT** and acknowledged to me that the said Jentri Lee executed the same with authority

NOTARY PUBLIC

MY COMMISSION EXPIRES: 9/16/2024

Courtney Wayment

