



W3176176

PROPERTY TAX I.D 11-200-0005

E# 3176176 PG 1 OF 1
Leann H. Kilts, WEBER COUNTY RECORDER
16-Aug-21 1043 AM FEE \$40.00 DEP DA
REC FOR: COTTONWOOD TITLE INSURANCE AGENCY
ELECTRONICALLY RECORDED

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

24029118.5/NELSON

146795-JGP

SUBORDINATION AGREEMENT

Whereas, **DENISE M. NELSON** hereinafter referred to as owner(s) of the following described premises:

LOT 5, GREENFIELD SUBDIVISION - PHASE 1, NORTH OGDEN CITY, WEBER COUNTY, UTAH. ALSO: PART OF LOT 21, GREENFIELD SUBDIVISION - PHASE 2, NORTH OGDEN CITY, WEBER COUNTY, UTAH, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT LOCATED SOUTH 84°17'16" WEST 46.82 FEET ALONG THE SOUTH LINE OF SAID LOT 21, RUNNING THENCE NORTH 44°55'59" WEST 79.10 FEET ALONG SAID SOUTH LINE; THENCE NORTH 84°17'16" EAST 48.57 FEET; THENCE SOUTH 7°04'05" EAST 61.30 FEET TO THE POINT OF BEGINNING.

11-200-0005

And whereas, **AMERICA FIRST FEDERAL CREDIT UNION**, hereinafter referred to as beneficiary is the holder of a certain note in the amount of **\$45,000.00** 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 **09/18/2020** at entry number **3085956** of records; and whereas, **AMERICA FIRST FEDERAL CREDIT UNION** hereinafter referred to as lender is loaning the principal sum of not more than **\$200,000.00** 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 AUGUST 16, 2021 in book N/A at page N/A as entry number 3176104 of official records.

DATED: July 23, 2021

AMERICA FIRST FEDERAL CREDIT UNION

STATE OF UTAH

COUNTY OF WEBER

JENTRI LEE, HOME EQUITY PROCESSOR

On this 23RD day of JULY, 2021 personally appeared before me, the undersigned, a Notary Public in said state, who being by me duly sworn, did say that she the said **Jentri Lee** is the Home Equity Processor 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 **Jentri Lee** duly acknowledged to me that said corporation executed the same

NOTARY PUBLIC
MY COMMISSION EXPIRES: 11/01/2023

