

6-095598

SUBORDINATION AGREEMENT

Loan No: 3488830154

This Agreement is made this 12th day of Oct, 2021 by University First Federal Credit Union, whose address is PO Box 58025, Salt Lake City, UT 84158 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$50,000.00, executed by Clinton Richard Hutchings and Kristie A. Hutchings (the "Borrower"), to University First Federal Credit Union, Trustee for the benefit of University First Federal Credit Union, dated January 16, 2020 and recorded on January 22, 2020, in Book 7433, Page 130, in instrument 3210772, in the records of Davis County ("Lienholder's Lien"), covering the property commonly known as 652 West 1175 North Farmington, UT 84025 (the "Property") and legally described as:

Situated in the County of Davis, State of UT:

Lot 103, Moon Farms Subdivision Phase 1, according to the official plat thereof on file and of record in the office of the Davis County Recorder.

Tax ID No.: 08-217-0103

WHEREAS Rocket Mortgage, LLC intends to make a loan to the Borrower in a principal amount not to exceed \$488,420.00 and dated on or about October 18th, 2021 to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., as nominee for Rocket Mortgage, LLC, its successors and or assigns, covering the Property ("Rocket Mortgage Lien"), and

WHEREAS Rocket Mortgage will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Rocket Mortgage Lien, and

WHEREAS Lienholder intends that Rocket Mortgages Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Rocket Mortgage Lien.

Loan No: 3488830154

Witnesses:

Signature _____

Printed Name _____

Signature _____

Printed Name _____

STATE OF Utah)

COUNTY OF Salt Lake) ss

On 12 Oct, 2021 before me, Chelsey Lasater (Notary Name), personally appeared Katie Bott (Lienholder Representative), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]

(Notary Signature)

Notary Public, County of Salt Lake, Acting in Salt Lake County.

State of Utah

My commission expires 10/1/2022

Lienholder Signature:

[Signature]

Lienholder: University First Federal Credit Union

Printed Name Katie Bott

Title AVP of Real Estate

This instrument drafted by and after recording return to:
Phil Lotar
Rocket Mortgage, LLC
Subordination Dept.
635 Woodward Ave.
Detroit, MI 48226

