

WHEN RECORDED RETURN TO:  
ZIONS BANCORPORATION, N.A.  
Subordination Department  
P.O. Box 30160, Salt Lake City, UT 84130-0160  
101 0001010003252689  
APN 110440359  
44297-MB

11-044-0359

## SUBORDINATION AGREEMENT

KNOW ALL PERSONS BY THESE PRESENTS:

This Declaration of Subordination is executed and delivered February 21, 2023, by ZIONS BANCORPORATION, N.A., successor by name change/merger to ZIONS BANK, in favor of ZIONS BANCORPORATION, N.A. DBA ZIONS BANK, as follows:

ZIONS BANCORPORATION, N.A., successor by name change/merger to ZIONS BANK, for and in consideration of the sum of One Dollar and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby certify and declare that the lien of that certain trust deed made and executed by SCOTT C. CALL AND VICKY M. CALL, HUSBAND AND WIFE, as Trustor, in favor of ZIONS BANK, as Beneficiary, dated July 27, 2022, recorded August 22, 2022, in Book 8076, at Page 1332-1353, Entry Number 3493900, in the office of the County Recorder of DAVIS County, State of UTAH, is hereby subordinated and made inferior to the lien of that certain trust deed not to exceed the amount of \$230,000.00 Dollars, dated

MARCH 23, 2023, executed by SCOTT C. CALL AND VICKY M. CALL, HUSBAND AND WIFE, as Trustor, in favor of ZIONS BANCORPORATION, N.A. DBA ZIONS BANK, as Beneficiary, and recorded March 28, 2023, as Entry No. 3522427, in Book 8221, at Page 1113-1132, in the office of the County Recorder of DAVIS County, State of UTAH; and said trust deed in favor of ZIONS BANCORPORATION, N.A. DBA ZIONS BANK is hereby declared to be senior to and a superior lien over the trust deed in favor of ZIONS BANCORPORATION, N.A., successor by merger to ZIONS BANK.

In the event of foreclosure or sale of either indebtedness, the priority shall be respected as herein established.

The real property referred to in the above referenced trust deeds is situated in DAVIS County, State of UTAH and is more particularly described on the attached.

IN WITNESS WHEREOF, ZIONS BANCORPORATION, N.A., successor by name change/merger to ZIONS BANK has executed this Subordination Agreement as of the date first above written.

ZIONS BANCORPORATION, N.A., dba ZIONS BANK, successor by name change/merger to ZIONS BANK

  
Name: AMY ROSKELLEY  
Title: ASSISTANT VICE PRESIDENT

3522438  
BK 8221 PG 1188

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ACKNOWLEDGED and consented to by Trustors:

Scott C. Call  
SCOTT C. CALL

Vicky M. Call  
VICKY M. CALL

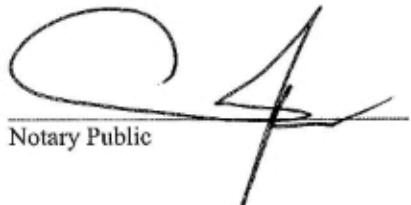
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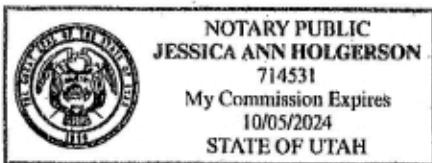
STATE OF UTAH

COUNTY OF SALT LAKE

On February 21, 2023, before me Jessica Ann Holgerson a Notary Public in and for said County and State, personally appeared, AMY ROSKELLEY, ASSISTANT VICE PRESIDENT of ZIONS BANCORPORATION, N.A., successor by name change/merger to ZIONS BANK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity, and that his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

  
Notary Public

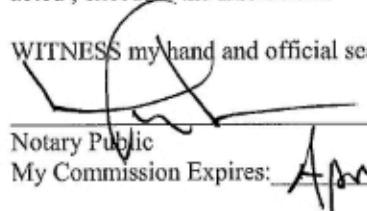


STATE OF UTAH

COUNTY OF Davis

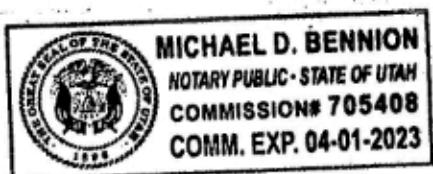
On 3-23-23 before me Michael D Bennion a Notary Public in and for said County and State, personally appeared Scott C. Coll and Vickie M. Coll, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that 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.

WITNESS my hand and official seal.

  
Notary Public

My Commission Expires:

April 1.2023



## SCHEDULE A

This SCHEDULE A is attached to and by this reference is made a part of the Deed of Trust, dated July 27, 2022, and executed in connection with a loan or other financial accommodations between ZIONS BANCORPORATION, N.A. DBA ZIONS FIRST NATIONAL BANK and SCOTT C CALL and VICKY M CALL.

THAT CERTAIN PIECE OR PARCEL OF LAND, AND THE BUILDINGS AND IMPROVEMENTS

THEREON, KNOWN AS: 882 E MANCHESTER RD  
IN THE TOWN OF: KAYSVILLE

A/K/A 1083 NORTH KINGSWOOD ROAD

COUNTY OF: DAVIS

AND STATE OF: UT

LEGAL DESCRIPTION:

THE FOLLOWING TRACT OF LAND IN DAVIS COUNTY, STATE OF UTAH,  
TO-WIT  
ALL OF LOT 359, KING CLARION HILLS NO. 3 SUBDIVISION, KAYSVILLE  
CITY, DAVIS COUNTY, UTAH,  
ACCORDING TO THE OFFICIAL PLAT THEREOF.

THIS SCHEDULE A IS EXECUTED ON JULY 27, 2022.

**Exhibit "A"**  
**Property Description**

Lot 359, King Clarion Hills No. 3 Subdivision, according to the Official Plat thereof on file and of record in the Office of the Davis County Recorder, State of Utah.

Tax Serial No. 11-04-0359