



7113434.1 Amount \$ 500,000

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN THAT AMERICA FIRST CREDIT UNION is hereby appointed Successor Trustee under that certain Deed of Trust dated FEBRUARY 24, 1999, executed by FRANCIS E AND IRENE Z KUBA as Trantor, in favor of TIMOTHY W. BLACKBURN as Trustee, and AMERICA FIRST CREDIT UNION as Beneficiary and recorded on FEBRUARY 25, 1999, as Entry No. 1616156, in Book 1994, at Page 2521, of the official records. Said property is situated in WEBER County, State of Utah, and more particularly described as follows:

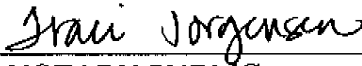
SEE ATTACHED "EXHIBIT A" FOR LEGAL DESCRIPTION
(APPROXIMATELY 1117 COUNTRY HILLS DRIVE, OGDEN, UTAH)



DAVID M. CHRISTENSEN, VICE PRESIDENT

STATE OF UTAH)
 :
COUNTY OF WEBER)

On this 16th day of May, 2004, personally appeared before me, David M. Christensen, who being by me duly sworn, did say that he the said David M. Christensen is the Vice President, Business Lending of AMERICA FIRST 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 David M. Christensen duly acknowledged to me that said corporation executed the same



NOTARY PUBLIC
RESIDING AT Weber County

My Commission Expires:
9-30-07



PARCEL 1:

06-081-0021

PART OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT WHICH IS SOUTH 2312.64 FEET SOUTH 86 DEG. 12 MIN. WEST 661.72 FEET, NORTH 685.91 FEET AND WEST 72.70 FEET FROM THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER SECTION: RUNNING THENCE WEST 115.38 FEET TO THE EASTERLY LINE OF 24-FOOT RIGHT OF WAY DESCRIBED HEREINBELOW; THENCE NORTH 5 DEG. 15 MIN, EAST 320 FEET, MORE OR LESS ALONG SAID RIGHT OF WAY TO THE SOUTHERLY LINE OF THE OLD COUNTY ROAD; THENCE; NORTH 49 DEG. 25 MIN, EAST 28 FEET TO THE SOUTH LINE OF COUNTRY HILLS DRIVE, THENCE ALONG AN ARC TO THE LEFT, SOUTHEAST IN DIRECTION ALONG SAID DRIVE TO A POINT WHICH IS NORTH 273.23 FEET FROM THE TRUE POINT OF BEGINNING, THENCE SOUTH 273.23 FEET TO THE POINT OF BEGINNING. TOGETHER WITH A PERPETUAL RIGHT OF WAY FOR ALL PURPOSES OF INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING DESCRIBED TRACT OF LAND: A PART OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 5 NORTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN U.S. SURVEY: BEGINNING AT A POINT 2312.64 FEET SOUTH ALONG THE SECTION LINE, SOUTH 86 DEG 12 MIN WEST 839.52 FEET NORTH 34 DEG 45 MIN WEST 35 FEET, NORTH 3 DEG 39 MIN WEST 491 FEET AND NORTH 5 DEG 15 MIN EAST 179.58 FEET FROM THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER SECTION, RUNNING THENCE NORTH 5 DEG 15 MIN EAST 358.21 FEET TO THE SOUTH LINE OF COUNTRY HILLS DRIVE, THENCE SOUTHEASTERLY ALONG THE ARC OF A 756.78 FOOT RADIUS CURVE TO THE LEFT 29.54 FEET ALONG THE SOUTH LINE OF COUNTRY HILLS DRIVE, THENCE SOUTH 5 DEG 15 MIN WEST 338.78 FEET, THENCE WEST 24.10 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

06-081-0019

PART OF THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 5, NORTH RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT 2312.64 FEET SOUTH (SOUTH 0 DEG 29 MIN 44 SEC WEST), SOUTH 86 DEG 12 MIN WEST 661.72 FEET, NORTH 685.91 FEET AND WEST 188.08 FEET FROM THE NORTHEAST CORNER OF SAID QUARTER SECTION, AND RUNNING THENCE WEST 24.10 FEET, THENCE NORTH 5 DEG 15 MIN EAST 331.17 FEET TO THE SOUTH LINE OF ROAD 33.04 FEET THENCE SOUTH 5 DEG 15 MIN WEST 320.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH AND SUBJECT TO RIGHT-OF-WAY (1379-813).