

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Trustee No. 67152-58F  
Parcel No. 08-25-454-013

SUBSTITUTION OF TRUSTEE

Scalley Reading Bates Hansen & Rasmussen, P.C., 15 West South Temple, Ste 600, Salt Lake City, Utah 84101, is hereby appointed successor trustee under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Elizabeth Shepard, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on February 24, 2021, and recorded as Entry No. 13577580, in Book 11124, at Page 8763, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

The beneficiary hereby ratifies and confirms all actions taken on the beneficiary's behalf by the new trustee prior to the recording of the Substitution of Trustee.

DATED this 19<sup>th</sup> day of December, 2023.

Mountain America Federal Credit Union

*Kathryn Waltherman*

By: Kathryn Waltherman  
Its: Manager – Default Administration, Asset Management

STATE OF Utah )  
 ) ss  
COUNTY OF Salt Lake )

The foregoing instrument was acknowledged before me this 19<sup>th</sup> day of December, 2023, by Kathryn Waltherman, the Manager – Default Administration, Asset Management of Mountain America Federal Credit Union.

*H Alvarado*

NOTARY PUBLIC

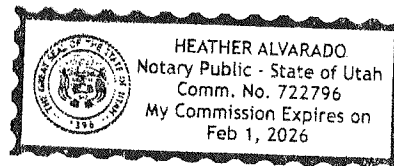


EXHIBIT "A"

PARCEL 1: BEGINNING 4 RODS NORTH AND 146.5 FEET EAST OF THE SOUTHWEST CORNER OF LOT 6, BLOCK 150, PLAT "A", SALT LAKE CITY SURVEY, THENCE RUNNING EAST 43.25 FEET; THENCE NORTH 99 FEET; THENCE WEST 43.25 FEET; THENCE SOUTH 99 FEET TO THE PLACE OF BEGINNING.

PARCEL 1A: TOGETHER WITH AND SUBJECT TO A NON-EXCLUSIVE RIGHT OF WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING: BEGINNING 4 RODS NORTH AND 142.5 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 6, AND RUNNING THENCE EAST 8 FEET; THENCE NORTH 99 FEET; THENCE WEST 8 FEET; THENCE SOUTH 99 FEET TO THE PLACE OF BEGINNING AS CREATED BY THAT CERTAIN WARRANTY DEED RECORDED FEBRUARY 18, 1943 AS ENTRY NO. 946385 IN BOOK 336 AT PAGE 314 OF OFFICIAL RECORDS.