DOC ID 20240001028

Substitution of Trustee Page 1 of 1
Gary Christensen Washington County Recorder
01/10/2024 01:23:19 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111

Type of Identification Produced:

FILE #: UT23605

APPOINTMENT OR SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that the law firm of Halliday, Watkins & Mann, P.C., 376 East 400 South, Suite 300, Salt Lake City, UT 84111, is hereby appointed Trustee under that certain written Adjustable Rate Home Equity Conversion Deed of Trust ("Deed of Trust") dated January 6, 2009, executed by Ludell R. Nay and Merrilyn G. Nay, individually and as Trustees of The Ludell R. Nay and Merrilyn G. Nay Revocable Living Trust Dated June 1 2006, as Trustors, in which Axiom Financial LLC was named as Beneficiary, and Guardian Title as Trustee, and filed for record in the office of the County Recorder of Washington County, State of Utah, on January 13, 2009, as Entry No. 20090001121, of Official Records.

Said real property is situated in Washington County, State of Utah, and more particularly described as follows:

Lot 106, Blackridge Ranches Subdivision, Phase 2, according to the official plat thereof, records of Washington County, State of Utah. Excepting and reserving all oil, gas, and other minerals of every kind and description underlying the surface of the subject property. TAX PARCEL# BRR-2-106-NS

The undersigned, is entitled to enforce the Note, and ratifies and confirms any action taken on the undersigned's behalf by the herein appointed Trustee prior to the recording of the Appointment or Substitution of Trustee.

Substitution of Trustee.	-m -pppom
Dated thisO	_ day of January, 2024.
	PHH Mortgage Corporation as Attorney in Fact for
	Mortgage Assets Management, LLC
	By: Vonesso
	Name: Vanessa Giorgiani Title: Contract Management Coordinator
STATE OF FLORIDA	
COUNTY OF PALM BEACH	
online notarization this 09	cknowledged before me by means of [X] physical presence or [] day of January, 2024, by Vanessa Giorgiani as Contract HH Mortgage Corporation as Attorney in Fact for Mortgage
	is personally known to me or who has producedN/A as
identification.	
Signature of Notary Public	
Name of Notary Public:	CLARIBEL LOPEZ CLARIBEL LOPEZ CLARIBEL LOPEZ
Notary Commission Expiration 1	Date: Notary Public # SH 196880
Personally Known: X	Commission My Comm, Expires Dec 12, 20 My C
OR Produced Identification:	Bonded this