

After Recording Return to:
Lundberg & Associates
3269 South Main Street, Suite 100
Salt Lake City, UT 84115

E 2150787 B 3987 P 560
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
03/09/2006 12:40 PM
FEE \$10.00 Pgs: 1
DEP RT REC'D FOR BACKMAN TITLE SER
VICES

L&A Case No. 06-55576
Team B/CM
② 03/06/06
Parcel ID #: 12-231-0013

(Space above for County Recorder's use)

SUBSTITUTION OF TRUSTEE

Scott Lundberg, attorney, 3269 South Main Street, Suite 100, Salt Lake City, Utah 84115, is hereby appointed successor trustee under the trust deed executed by Vongdueane Norvang and Bounteing Noyvong, as trustors, in which Mortgage Electronic Registration Systems, Inc., as nominee for Finance America, LLC, its successors and assigns is named as beneficiary and Lester A. Perry, Esq as trustee, and filed for record on August 17, 2005, with recorder's entry No. 2097713, Davis County, Utah. The undersigned beneficiary hereby ratifies and confirms all actions taken on its behalf by the successor trustee prior to the recording of this instrument.

The Trust Deed covers the following described real property situated in Davis County, Utah:

All of Lot 13, WOODCREST SUBDIVISION NO 1, Clearfield City, Davis County, Utah, according to the official plat thereof.

DATED. March 3, 2006

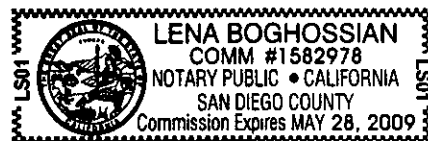
FNLC Financial Services, Inc.
Beneficiary by Chase Home Finance LLC as
servicer

By [Signature]
Its Judy A Greece
Assistant Vice President

State of California)
San Diego : ss.
County of _____)

The foregoing instrument was acknowledged before me this 3 day of March, 2006 by Judy A Greece, a Assistant Vice President of Chase Home Finance LLC as servicer for FNLC Financial Services, Inc.

Lena Boghossian
Notary Public



60-15345