

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. 67152-27F
Parcel No. 66-092-0017

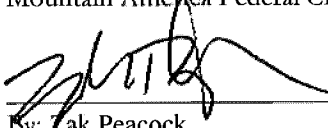
SUBSTITUTION OF TRUSTEE

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 Anna K. Westbrook, 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, 2020, and recorded as Entry No. 23210:2020, Records of Utah County, Utah.

LOT 17, SHADOW RIDGE, PHASE 1 AMENDED, A PLANNED COMMUNITY DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

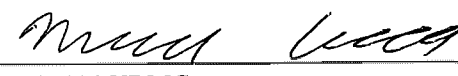
The beneficiary hereby ratifies and confirms all actions taken on the beneficiary's behalf by the new trustee prior to the recording of the Substitution of Trustee.

DATED this 11 day of May, 2023.

Mountain America Federal Credit Union

By: Zak Peacock
Its: Manager, Asset Management/Collections

STATE OF Utah)
: ss
COUNTY OF Salt Lake)

The foregoing instrument was acknowledged before me this 11 day of May, 2023, by Zak Peacock, Manager, Asset Management/Collections of Mountain America Federal Credit Union.


NOTARY PUBLIC

