AFTER RECORDING RETURN TO:

Stuart T. Matheson, Esq.

Matheson, Mortensen, Olsen & Jeppson, P.C.

648 East First South

Salt Lake City, Utah 84102 Telephone: (801) 363-2244 Title Co. No.: /89949

MMOJ No.: 006412m Doc ID: 00049769842005N ENT 32291:2004 PG 1 of 1
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2004 Mar 23 4:16 pm FEE 10.00 BY LJ
RECORDED FOR UNITED TITLE SERVICES
ELECTRONICALLY RECORDED

SUBSTITUTION OF TRUSTEE

STUART T. MATHESON, Attorney at Law and member of the Utah State Bar, 648 East First South, Salt Lake City, Utah 84102, is hereby appointed Successor Trustee under the trust deed dated February 25, 2000, executed by Ronald Dean Andersen, as trustor(s), in which Countrywide Home Loans, Inc. was named as Beneficiary and Mt. West Title as Trustee, and filed for record in the office of the Utah County Recorder, State of Utah, on February 28, 2000, as Entry No. 15439:2000 which trust deed covers real property situated in Utah County, State of Utah, and more particularly described as follows:

LOT 21, PLAT "A" SOUTHTOWNE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDS OF UTAH COUNTY, UTAH.

Tax Parcel No.: 52-442-21

Ventura County
My Comm. Expires Mar 11, 2005

The beneficiary hereby ratifies and confirms any and all action taken by the successor trustee prior to the recording of this document.

Dated this day of	March, 2004
	Countrywide Home Loans, Inc., Beneficiary By: Sheri Solum - Vice President
State of California County of Vendora) :ss.)
subscribed to the within instrument and acknowledge	personally known to me to be the person whose name is ged to me that he/she executed the same in his/her authorized ment the person, or the entity upon behalf of which the person
ELIZABETH H. MILLER Commission # 1296730 Notary Public - California	John Shur OTARY PUBLIC