

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. 92040-725F
Parcel No. 12-910-0411

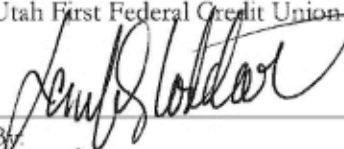
SUBSTITUTION OF TRUSTEE

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 Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Robert L. Smith and Jenny L. Smith, as trustor(s), in which Utah First Federal Credit Union is named as beneficiary, and First American Title Insurance Agency is appointed trustee, and filed for record on October 25, 2021, and recorded as Entry No. 3429821, in Book 7872, at Page 419, Records of Davis County, Utah.

ALL OF LOT 411, BLUFF AT LAKEVIEW FARMS SUBDIVISION PHASE 4, SYRACUSE CITY, DAVIS COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

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.

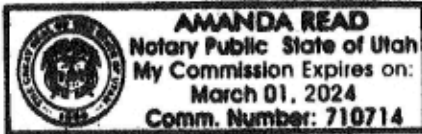
DATED this 9 day of November, 2023.

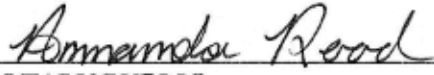
Utah First Federal Credit Union


By
Its: VP

STATE OF Utah)
 : ss
COUNTY OF Salt Lake)

The foregoing instrument was acknowledged before me this 9 day of November, 2023, by Jennifer Stoddard, the VP of Loan Services of Utah First Federal Credit Union.





NOTARY PUBLIC