

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. 11146-422  
Parcel No. 66-186-0136

SUBSTITUTION OF TRUSTEE

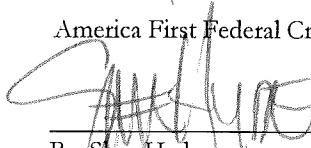
Scalley Reading Bates Hansen & Rasmussen, P.C., 15 West South Temple, Ste 600, Salt Lake City, Utah 84101, is hereby appointed successor trustee under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Jon D. Christensen and Tricia M. Christensen, Trustee of the JTC Trust dated March 1, 2002, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on October 3, 2016, and recorded as Entry No. 97596:2016, Records of Utah County, Utah.

LOT 136, PLAT "B", SALEM HEIGHTS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

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 23 day of APRIL, 2018.

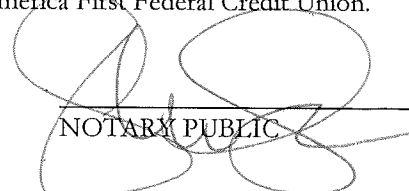
America First Federal Credit Union



By: Skye Hyde  
Its: Loss Mitigation Manager

STATE OF Utah )  
: ss  
COUNTY OF Weber )

The foregoing instrument was acknowledged before me this 25<sup>th</sup> day of April, 2018, by Skye Hyde, the Loss Mitigation Manager of America First Federal Credit Union.

  
NOTARY PUBLIC