

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. 67152-105F  
Parcel No. 67-036-0220

ENT 50377:2024 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Jul 29 04:04 PM FEE 40.00 BY AS  
RECORDED FOR Scalley Reading Bates Hanse  
ELECTRONICALLY RECORDED

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 Arnie Kaio, 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 May 25, 2022, and recorded as Entry No. 63708:2022, Records of Utah County, Utah.

LOT 220, MALLARD BAY AMENDED, PHASE 2, 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 July, 2024.

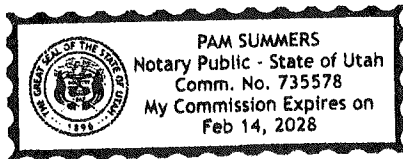
Mountain America Federal Credit Union

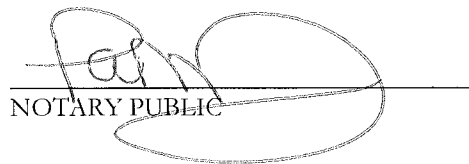


By: Kathryn Waltermann  
Its: Manager – Default Administration, Asset Management

STATE OF Utah )  
COUNTY OF Salt Lake )  
: ss

The foregoing instrument was acknowledged before me this 23 day of JULY, 2024, by Kathryn Waltermann, the Manager – Default Administration, Asset Management of Mountain America Federal Credit Union.



  
NOTARY PUBLIC