

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. 67152-111F
 Parcel No. 34-594-0075

ENT 50387 : 2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
 2024 Jul 29 04:10 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 Mica Lee Gibbons, 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 4, 2022, and recorded as Entry No. 55556:2022, Records of Utah County, Utah.

LOT 75, OF THE PLAT "A-9" APPLE HOLLOW AT THE ORCHARDS 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 25th day of July, 2024.

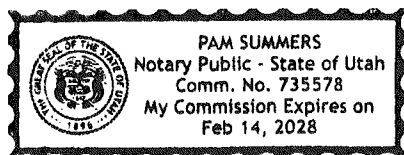
Mountain America Federal Credit Union

Kathryn Waltherman
 By: Kathryn Waltherman

Its: Manager – Default Administration, Asset Management

STATE OF Utah)
) : ss
 COUNTY OF Salt Lake)

The foregoing instrument was acknowledged before me this 25 day of July, 2024, by Kathryn Waltherman, the Manager – Default Administration, Asset Management of Mountain America Federal Credit Union.



Pam Summers
 NOTARY PUBLIC