

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. 67152-129F
 Parcel No. B-1870-0128-0000

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 Dccd of Trust to Secure Home Equity Line of Credit Agreement executed by Jason L. Sanders and Brooke A. Sanders, 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 October 12, 2022, and recorded as Entry No. 798134, in Book 1625, at Page 1200, Records of Iron County, Utah.

ALL OF LOT 128, GEMINI MEADOWS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RION COUNTY RECORDER, STATE OF UTAH.

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 October, 2024.

Mountain America Federal Credit Union

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

STATE OF Utah)
 : ss
 COUNTY OF Salt Lake)

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

Heather Alvarado

 NOTARY PUBLIC

