

12/2
WHEN RECORDED, MAIL TO:

(4)

Bruce L. Richards
BRUCE L. RICHARDS & ASSOCIATES
1805 S. Redwood Rd.
Salt Lake City, UT 84104

ENT 88969:2006 PG 1 of 2
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2006 Jul 14 10:55 am FEE 12.00 BY SS
RECORDED FOR BRUCE L RICHARDS & ASSOC

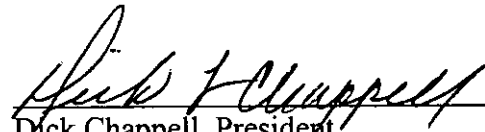
SUBSTITUTION OF TRUSTEE

Bruce L. Richards, attorney, 1805 South Redwood Road, Salt Lake City, Utah 84104, is hereby appointed successor trustee under the Trust Deed executed by Robert A. Collings and Patricia M. Collings, which Family First Federal Credit Union is named Beneficiary and Provo Abstract Co., Inc. is Trustee, and filed for record March 5, 2002, and recorded as Entry No. 25220:2002, records of Utah County, Utah, and is more particularly described as follows:

Beginning 9.18 chains North and 9.37 chains South 89°55'00" East and North 5 chains from the Southwest corner of Section 34, Township 7 South, Range 3 East, Salt Lake Base and Meridian; thence North 89°55'00" West 45 feet; thence North 66 feet; thence South 89°55'00" East 177 feet; thence South 66 feet; thence North 89°55'00" West 132 feet, more or less, to the point of beginning.
#23-045-0037.

Dated this 7th day of July, 2006.

FAMILY FIRST FEDERAL
CREDIT UNION


Dick Chappell, President

STATE OF UTAH)
 :SS.
COUNTY OF UTAH)

On the 17th day of July, 2006, personally appeared before me Dick Chappell, who being by me duly sworn, did say that he is the President of said corporation by authority of its bylaws (or by a resolution of its board of directors) and said Dick Chappell acknowledged to me that said corporation executed the same.

Roger L. Faddis
Notary Public residing at:

Orem, Ut

My Commission Expires:

5-1-2007

