Recording Requested By: GUARANTY BANK

When Recorded Return To:

VICKI FLEMING MERIDIAN TITLE COMPANY 45 WEST 10000 SOUTH SUITE# 315 SANDY, UT 84047 10591422 1/5/2009 2:14:00 PM \$54.00 Book - 9671 Pg - 4589-4591 Gary W. Ott Recorder, Salt Lake County, UT MERIDIAN TITLE BY: eCASH, DEPUTY - EF 3 P.

Substitution of Trustee

HOME BUILDER FINANCE #:0001430300200602 "HOLMES HMS UTAH" Salt Lake, Utah WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: HOLMES HOMES INC., A UTAH CORPORATION Original Beneficiary: GUARANTY BANK, A FEDERAL SAVINGS BANK

Original Trustee: MERIDIAN TITLE COMPANY

Dated: 05/09/2007 Recorded: 05/15/2007 in Book/Reel/Liber: 9464 Page/Folio: 6415-6432 as Instrument No.:

10101165 In the County of Salt Lake, State of Utah

Assessor's/Tax ID No. 27-48-180-009 SEE ATTACHED EXHIBIT "A"

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints Guaranty Bank whose address is 8333 DOUGLAS AVENUE, DALLAS, TX 75225 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Guaranty Bank

On December 18th, 2008

Phyllis J. Vaughn, Seniol Vice-President

*KR*KRGUAR*12/18/2008 08:33:19 AM* GUAR03GUAR000000000000000066777* UTSALT* 0001430300200602 UTSTATE_PARTIAL_TRUST_SUB **KRGUAR*

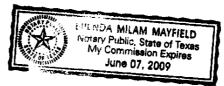
Substitution of Trustee Page 2 of 2

STATE OF Texas COUNTY OF Dallas

On December 18th, 2008, before me, BRENDA MILAM MAYFIELD, a Notary Public in and for Dallas in the State of Texas, personally appeared Phyllis J. Vaughn, Senior Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

BRENDA MILAM MAYFIELD Notary Expires: 06/07/2009



(This area for notarial seal)

EXHIBIT "A"

DESCRIPTION OF PROPERTY

LOTS 145, 146, 147, 148, 149, 257, 258 AND 259, KENNECOTT DAYBREAK SUBDIVISION, PLAT 6, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER.

LOTS 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 352, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422 AND 423, KENNECOTT DAYBREAK SUBDIVISION, PLAT 7, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER.

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27-18-459-042
27-18-159-041
27-18-459-039
27-19-451 -058
27-18-459-038
27-18-403-019
27-18-403-014
27-14-403-01
27-18-305-013
21-18-30
27-14-406-06
17 14 - 400 - OLT
ك ا∑ - داندار سر م
27-18-404-019
27-18 40 070
27-18-400-020
11.4-400-021
22-14-406-07L
27-18-406-023
17-18-700
27-14-406-024
22-18-406-005
27-18-404-026
V7-18 100