

**After Recording Return to:**  
eTitle Insurance Agency  
3269 South Main Street, Suite 100  
Salt Lake City, UT 84115

11071331  
11/9/2010 3:09:00 PM \$10.00  
Book - 9877 Pg - 5188  
Gary W. Ott  
Recorder, Salt Lake County, UT  
eTITLE INSURANCE AGENCY  
BY: eCASH, DEPUTY - EF 1 P.

Case No. 10-04283/CE



Parcel ID #: 14-25-404-037

(Space above for County Recorder's use)

### SUBSTITUTION OF TRUSTEE

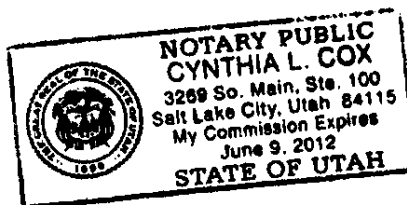
eTitle Insurance Agency, 3269 South Main Street, Suite 100, Salt Lake City, Utah 84115, is hereby appointed successor trustee under the trust deed executed by Christopher J. Haram and Michael Sue Kern, as trustors, in which Mortgage Electronic Registration Systems, Inc. as nominee for New Freedom Mortgage Corporation, its successors and assigns is named as beneficiary and Heritage West Title Ins Agency, Inc. as trustee, and filed for record on February 28, 2005, with recorder's entry No. 9309317, Salt Lake County, Utah. The undersigned beneficiary hereby ratifies and confirms all actions taken on its behalf by the successor trustee prior to the recording of this instrument.

The Trust Deed covers the following described real property situated in Salt Lake County, Utah:

Lot 98, THE VILLAGES AT STONE GATE SUMMER TRAIL PHASE, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

DATED: November 9, 2010

Wells Fargo Bank, N.A., Beneficiary  
By: eTitle Insurance Agency  
Its: Attorney in Fact



By: *Tom Cook*  
Printed Name: Tom Cook  
Its: Authorized Officer

State of Utah )  
) ss.  
County of Salt Lake )

The foregoing instrument was acknowledged before me this 9th day of November, 2010 by Tom Cook an Authorized Officer of eTitle Insurance Agency, as Attorney in Fact for Wells Fargo Bank, N.A.

*Cynthia L. Cox*  
Notary Public