

AFTER RECORDING RETURN TO:  
Armand J. Howell, Esq.  
Matheson, Mortensen, Olsen & Jeppson, P.C.  
648 East First South  
Salt Lake City, Utah 84102  
Telephone: (801) 363-2244  
MMOJ No.: 026739m

11273037  
11/2/2011 3:42:00 PM \$10.00  
Book - 9963 Pg - 8304  
Gary W. Ott  
Recorder, Salt Lake County, UT  
FIRST AMERICAN TITLE  
BY: eCASH, DEPUTY - EF 1 P.

SUBSTITUTION OF TRUSTEE

ARMAND J. HOWELL, Attorney at Law and member of the Utah State Bar, 648 East First South, Salt Lake City, Utah 84102, is hereby appointed Successor Trustee under the trust deed dated September 28, 2004, executed by Robert Lowell Taylor, as trustor(s), in which Mortgage Electronic Registration Systems, Inc. "MERS" was named as Beneficiary and Backman Stewart Title as Trustee, and filed for record in the office of the Salt Lake County Recorder, State of Utah, on October 4, 2004, as Entry No. 9189604, in Book 9045, at Page 1433-52 which trust deed covers real property situated in Salt Lake County, State of Utah, and more particularly described as follows:

BEGINNING AT A POINT WHICH IS NORTH 1207.88 FEET ALONG THE SECTION LINE AND WEST 153.0 FEET FROM THE EAST QUARTER CORNER OF SECTION 29, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNING THENCE NORTH 53.50 FEET; THENCE EAST 153 FEET; THENCE NORTH 87 FEET; THENCE WEST 15.1 RODS; THENCE SOUTH 140.5 FEET; THENCE EAST 96.15 FEET TO THE POINT OF BEGINNING.

Tax Parcel No.: 14-29-276-002

The beneficiary hereby ratifies and confirms any and all action taken by the successor trustee prior to the recording of this document.

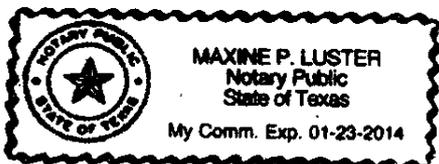
Dated this 26<sup>th</sup> day of October, 2011

The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2004-14, by BANK OF AMERICA N.A. (BANA), Attorney in fact

By: Velencia V. Serrano  
VELENCIA V. SERRANO  
Title: Assistant Vice President (A.V.P.)

State of TEXAS )  
 )  
 ) ss.  
County of DALLAS )  
 )

On 10/26/11, before me, Maxine P. Luster personally appeared Velencia V. Serrano, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



Maxine P. Luster  
NOTARY PUBLIC Maxine P. Luster