After Recording Return to:

eTitle Insurance Agency 3269 South Main Street, Suite 100 Salt Lake City, UT 84115 Book - 10093 Pg - 8421-8423 Gary W. Ott Recorder, Salt Lake County, UT eTITLE INSURANCE AGENCY BY: eCASH, DEPUTY - EF 3 P.

12/31/2012 3:01:00 PM \$14.00

11547656

Case No. 12-27431/MT (167)

Parcel ID #: 16-32-379-146

(Space above for County Recorder's use)

SUBSTITUTION OF TRUSTEE

Pursuant to the provisions of that certain Deed of Trust executed on April 1, 2011, by Sherry Grove, as Trustor, to Founders Title Company, as Trustee, for the benefit of Wells Fargo Bank, N.A. as Beneficiary, recorded on April 8, 2011, as Instrument No. 11163832, in Book 9917, Page 741 in the office of the Salt Lake County Recorder of Salt Lake County, Utah; to secure an obligation under a Promissory Note, the undersigned, as present authorized agent for the holder of the Note, does hereby remove Founders Title Company, as Trustee and does, pursuant to the terms of Utah Code Annotated §57-1-22, hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute eTitle Insurance Agency, Inc., 3269 South Main Street, Suite 100, Salt Lake City, UT 84115, to serve effective immediately, as Substitute Trustee in the Deed of Trust and to replace Founders Title Company. Said Substitute Trustee is qualified to serve as Successor Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute Trustee shall, in accordance with the provisions of the Deed of Trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said Deed of Trust and by applicable law.

The Deed of Trust covers the following described real estate, together with its improvements, easements and appurtenances thereunto belonging, located in Salt Lake County, Utah and more particularly described as follows:

Unit No. 105, contained within the SILVERWOOD ESTATES CONDOMINIUM, Phase II, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah, November 4, 1983, as Entry No. 3865799, in Book 83-11, at Page 0144, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the SILVERWOOD ESTATES CONDOMINIUM, Phase II, recorded in Salt Lake County, Utah, on August 30, 1979, as Entry No. 3329916, in Book 4934, at Page 358, in the Addendum to Declaration of Covenants, Conditions, and Restrictions recorded January 3, 1980, as Entry No. 3384347, in Book 5018, at Page 341, in the Amended Declaration of Covenants, Conditions and Restrictions of the SILVERWOOD ESTATES CONDOMINIUM, Phase II, recorded in Salt Lake County, Utah, on November 4, 1983, as Entry No. 3865800, in Book 5504, at Page 2793, and in the SILVERWOOD ESTATES CONDOMINIUM, as Amended and Contracted Declarations of Covenants, Conditions and Restrictions, recorded November 13, 1985, as Entry No. 4162996, in Book 5708, at Page 2041 of Official Records.

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the limited Common Areas which is appurtenant to said Unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

More correctly described as:

Unit No. 105, contained within the SILVERWOOD ESTATES CONDOMINIUM PHASE II Plat B, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah, August 10, 2009, as Entry No. 10773138, in Book 2009, at Page 113, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the SILVERWOOD ESTATES CONDOMINIUM PHASE II, recorded in Salt Lake County, Utah, on August 30, 1979, as Entry No. 3329916, in Book 4934, at Page 358, in the Addendum to Declaration of Covenants, Conditions, and Restrictions recorded January 03, 1980, as Entry No. 3384347, in Book 5018, at Page 341, in the Amended Declaration of Covenants, Conditions and Restrictions of the SILVERWOOD ESTATES CONDOMINIUM PHASE II, recorded in Salt Lake County, Utah, on November 4, 1983, as Entry No. 3865800, in Book 5504, at Page 2793, and in the SILVERWOOD ESTATES CONDOMINIUM, as amended and contracted Declarations of Covenants, Conditions and Restrictions recorded November 13, 1985, as Entry No. 4162996, in Book 5708, at Page 2041 the Amended and Restated Declaration recorded July 20, 2009 as Entry No. 10757917 in Book 9747 at Page 2978, and amended August 6, 2009 as Entry No. 10771417 in Book 9752 at Page 7865 and amended September 21, 2009 as Entry No. 10801459 in Book 9764 at Page 5015 of Official Records.

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the limited Common Areas which is appurtenant to said Unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 3986 South 855 East #B, Salt Lake City, UT 84107.

This document was prepared by eTitle Insurance Agency, Inc. In witness whereof, the undersigned authorized agent for the holder of the Note has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Executed this 31st day of <u>Secumber</u> , 2012	
KRISTEN STEPHENSON Notary Public State of Utah My Commission Expires on: July 10, 2016 Comm. Number: 657034	Wells Fargo Bank, N.A. By:
State of Utah) : ss. County of Salt Lake)	
The foregoing instrument was acknown for Wells Fargo Bank, N.A.	wledged before me this 31 day of as Attorney in Fact State Mary Public