

When Recorded Return To:
Cottonwood Title Insurance Agency, Inc.
1216 W. Legacy Crossing Blvd., Suite 100
Centerville, UT 84014

ENT 1228:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 07 04:13 PM FEE 40.00 BY AC
RECORDED FOR Cottonwood Title Insurance
ELECTRONICALLY RECORDED

File No.: 181178-MCP

SUBSTITUTION OF TRUSTEE

Notice is hereby given that Cottonwood Title Insurance Agency, Inc., 1996 East 6400 South, Suite 120, Salt Lake City, UT 84121, is hereby appointed Successor Trustee under that certain Construction Deed of Trust and Security Agreement (Residential) dated July 27, 2023, executed by Curtis Garner and Jazmin Garner, husband and wife and Susan Garner, all as joint tenants as Trustor in which Security Home Mortgage, LLC is named Beneficiary, Fidelity National Title Agency is named as Trustee, and recorded in the office of the Utah County Recorder, State of Utah on July 28, 2023 as Entry No. 49230:2023.

The trust estate affected by this Substitution of Trustee is the following described property located in Utah County, State of Utah:

See Exhibit A attached hereto and made a part hereof

Parcel Number(s): 46-634-0050 (for Reference Purposes Only)
& 66-892-0112 & 34-456-0005

The undersigned beneficiary hereby ratifies and confirms all actions taken on its behalf by the successor trustee prior to the recording of this instrument.

Dated this 4 day of December, 2024.

Security Home Mortgage, LLC

BY: [Signature]

Name: BEN DAVIS

Its: C.F.O.

State of UTAH)

County of UTAH)

On the 4 day of December, 2024, personally appeared before me Ben Davis, who acknowledged himself/herself to be the C.F.O. of Security Home Mortgage, LLC, a limited liability company, and that he/she, as such C.F.O., being authorized so to do, executed the foregoing instrument for the purposes therein contained.

[Signature]
NOTARY PUBLIC

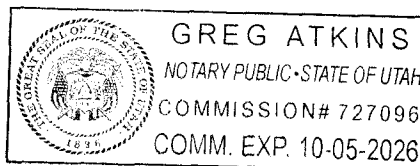


EXHIBIT A
LEGAL DESCRIPTION

Parcel 1:

Lot 112, SCARLET RIDGE PHASE A PLAT 1 FINAL, according to the Official Plat thereof as recorded in the Office of the Utah County Recorder, State of Utah.

Tax Parcel No. 66-892-0112

Parcel 2:

Lot 5, AUTUMN RIDGE SUBDIVISION, PHASE 1, Eagle Mountain, according to the official plat thereof on file in the Office of the Utah County Recorder, State of Utah.

Tax Parcel No. 34-456-0005

Parcel 3:

Lot 50, contained within Meadow Park Villas, Plat A, Planned Unit Development, as said Lot is identified in the Plat of said Development, recorded in Utah County, Utah, as Entry No. 70102:2004, and any and all amendments thereto. Together with a right and easement of use and enjoyment in and to the Common Areas described and as provided for, in said Declaration of Covenants, Conditions and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

Tax Parcel No. 46-634-0050