WHEN RECORDED, RETURN TO Lincoln Title Insurance Agency 2225 Washington Boulevard, Suite 200 Ogden, UT 84401 Telephone (801) 476-0303 File No 16-1076 12405531 11/4/2016 9:42:00 AM \$10.00 Book - 10496 Pg - 3200 Gary W. Ott Recorder, Salt Lake County, UT SMITH KNOWLES PC BY: eCASH, DEPUTY - EF 1 P.

SUBSTITUTION OF TRUSTEE

Lincoln Title Insurance Agency, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah, is hereby appointed Successor Trustee under that certain Revolving Credit Deed of Trust ("Trust Deed") dated January 20, 2006, executed by STEVEN T. SMART AND JULIE P. SMART, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustors, in favor of BANK OF THE WEST, as Beneficiary, and BANK OF THE WEST is named as Trustee, which Trust Deed was recorded on January 24, 2006, as Entry No. 9618310, in Book 9246, at Page 9247, in the Official Records of Salt Lake County, Utah, describing land therein situated in Salt Lake County, Utah, and more particularly as follows:

LOT 121, THE COVE AT HIDDEN VALLEY PLAT "D"; ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

28-27-202-001-0000

DATED: October 25, 2016

State of Nebraska - General Notary WALTER HESS My Commission Expires May 5, 2018

The undersigned Beneficiary hereby ratifies and confirms any and all actions taken on the beneficiary's behalf by the Successor Trustee prior to the recording of this Substitution of Trustee.