

RECORDING REQUESTED BY:
Tooele Federal Credit Union

AFTER RECORDING MAIL TO:
Aaron M. Waite, Esq.
682 East Vine Street, Suite 7
Murray, UT 84107

T.S. No.: 12-10-48294-UT
Parcel No.: 10-29-0012

Property Address: 178 North Church street
Cedar Fort, UT 84013

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that Aaron M. Waite, Esq., an active member of the Utah State Bar, whose address is 682 East Vine Street, Suite 7, Murray, Utah 84107, is hereby appointed Successor Trustee under the Deed of Trust executed by, **Carolyn Berry**, as trustor(s) in which Tooele Federal Credit Union, is named beneficiary and Security Title Insurance Agency of Utah, Inc., as original trustee, and filed for record in the office of the County Recorder of Utah County, State of Utah, on April 7, 2008, Entry No. 40549:2008 of Official Records.

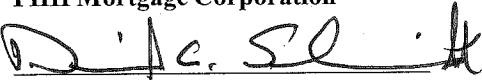
The undersigned desires to substitute a new Trustee effective as of October 15, 2012, under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided.

The Beneficiary hereby ratifies and confirms all action taken on the Beneficiary's behalf by the instant and/or Successor Trustee prior to the recording of the substitution of trustee.

Said real property is situated in **Utah** County, State of Utah, and is more particularly described as follows:

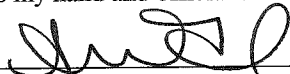
SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE

Date: 12/5/2012

PHH Mortgage Corporation

Title: Asst. Vice President, Daniel C. Schmidt

State of Florida } SS.
County of Duval }

On 12/5/12 before me, the undersigned, Amber Fash
personally appeared Daniel C. Schmidt personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature  (Seal)

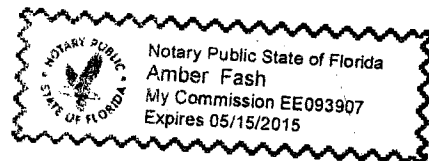


Exhibit "A"

Lot 5, Block 15, Plat "A", CEDAR FORT SURVEY; Utah County, Utah, according to the official plat thereof. (Tax Parcel No. 10-029-0012)

Less and Excepting therefrom: Beginning at a point near the Northwest corner of Block 15, Cedar Fort Survey of Blocks 1975, Cedar Fort, Utah, said point being South 88°55'54" East 16.41 feet along the monument line and South 01°04'06" West 27.10 feet from the Town Survey Monument located near the centers of Church and 200 North Streets and running thence South 88°20'26" East 145.40 feet somewhat along an old fence line on the South line of said 200 North Street; thence South 01°39'34" West 4.00 feet; thence South 87°29'23" East 8.37 feet; thence South 01°24'47" West 91.73 feet; thence North 89°57'26" West 150.76 feet to the East line of said Church Street; thence North 0°19'13" West 100.16 feet along said East line of Church Street to the point of beginning;