

14416273 B: 11589 P: 6953 Total Pages: 1
07/30/2025 04:31 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Trustee No. 27050-714F
Parcel No. 22-31-203-186

SUBSTITUTION OF TRUSTEE

Scalley Reading Bates Hansen & Rasmussen, P.C., 15 West South Temple, Ste 600, Salt Lake City, Utah 84101, is hereby appointed successor trustee under the Deed of Trust executed by James Moses, an unmarried man, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and North American Title Company is appointed trustee, and filed for record on June 9, 2020, and recorded as Entry No. 13292884, in Book 10957, at Pages 6414-6431, Records of Salt Lake County, Utah.

UNIT 103, THE COTTAGES ON 78TH AMENDED SUBDIVISION, AMENDING AND EXTENDING THE COTTAGES ON 78TH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

TOGETHER WITH AN EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS AND FACILITIES.

The beneficiary hereby ratifies and confirms all actions taken on the beneficiary's behalf by the new trustee prior to the recording of the Substitution of Trustee.

DATED this 24th day of July, 2025.

Mountain America Federal Credit Union

By: Kevin Mayers
Its: Vice President

STATE OF Illinois)
COUNTY OF Lake : ss)

The foregoing instrument was acknowledged before me this 24 day of July, 2025, by
Kevin Mayers, the Vice President of Mountain America Federal Credit
Union.

Jorie Lynn Lettner
NOTARY PUBLIC

