

Substitution of Trustee Page 1 of 1  
 Gary Christensen Washington County Recorder  
 08/11/2025 04:15:55 PM Fee \$40.00 By SCALLEY  
 READING BATES HANSEN & RASMUSSEN, P.C.

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. 11146-1080F  
 Parcel No. SG-ERS-3-3

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 Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Jacob Smith, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on July 6, 2022, and recorded as Entry No. 20220034124, Records of Washington County, Utah.

ALL OF LOT THREE (3), EAST RIDGE SUBDIVISION – PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

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.

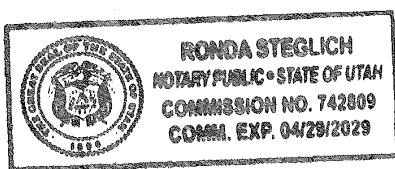
DATED this 29<sup>th</sup> day of July, 2025.

America First Federal Credit Union

  
 By: Sheila Trussell  
 Its: Loss Mitigation Manager

STATE OF Utah )  
 : ss  
 COUNTY OF Weber )

The foregoing instrument was acknowledged before me this 29<sup>th</sup> day of July, 2025, by Sheila Trussell, the Loss Mitigation Manager of America First Federal Credit Union.



Ronda Steglich  
 NOTARY PUBLIC