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RICHARD T. MAUGHAN

DAVIS COUNTY, UTAH RECORDER

1/22/2009 2:43:00 PM

FEE \$10.00 Pgs: 1

DEP eCASH REC'D FOR eTITLE INSURANCE AGENCY

**After Recording Return to:**

eTitle Insurance Agency  
3269 South Main Street, Suite 100  
Salt Lake City, UT 84115  
Case No. 09-72986/SG



Parcel ID #: 09-087-0158

(Space above for County Recorder's use)

**SUBSTITUTION OF TRUSTEE**

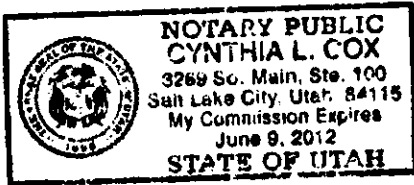
eTitle Insurance Agency, 3269 South Main Street, Suite 100, Salt Lake City, Utah 84115, is hereby appointed successor trustee under the trust deed executed by Darby Bascom and Laura Bascom, as trustors, in which Wells Fargo Bank, N.A. is named as beneficiary and Founders Title Company as trustee, and filed for record on March 8, 2007, with recorder's entry No. 2250688, Davis County, Utah. The undersigned beneficiary hereby ratifies and confirms all actions taken on its behalf by the successor trustee prior to the recording of this instrument.

The Trust Deed covers the following described real property situated in Davis County, Utah:

Beginning on the Northerly Line of Street 1096.8 feet West and 346.5 feet South and South 49°30' West 440.8 feet from the Northeast corner of the West 1/2 of Southeast 1/4 of Section 14, Township 4 North, Range 1 West, Salt Lake Base and Meridian; thence North 40°30' West 119.7 feet North 96.83 feet East 100 feet; thence South 59 feet; thence South 40°30' East 81.95 feet More or Less to the Northerly Line of said Road; thence South 49°30' West 100 feet along said Road to the point of beginning.

DATED: January 20, 2009

HSBC Bank USA, National Association, as  
Trustee for Wells Fargo Home Mortgage  
Asset-Backed Securities 2007-M04 Trust,  
Mortgage Asset-Backed Certificates,  
Beneficiary, By: Wells Fargo Bank, N.A. as  
Attorney in Fact  
By: eTitle Insurance Agency  
Its: Attorney in Fact



By: *Lori Kern*  
Printed Name: LORI KERN  
Its: Authorized Officer

State of Utah )  
County of Salt Lake ) : ss.

The foregoing instrument was acknowledged before me this 20th day of January, 2009 by *Lori Kern* an Authorized Officer of eTitle Insurance Agency, as Attorney in Fact for Wells Fargo Bank, N.A. as Attorney in Fact for HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Mortgage Asset-Backed Securities 2007-M04 Trust, Mortgage Asset-Backed Certificates.

*Cynthia L. Cox*  
Notary Public