

After Recording Return to:
Orange Title Insurance Agency
1447 South 550 East
Orem, Utah 84097

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No. 021472-UT
Parcel ID # 07-100-0010

SUBSTITUTION OF TRUSTEE

ORANGE TITLE INSURANCE AGENCY is hereby appointed Successor trustee under the trust deed executed by **ROBERT T PALMER A SINGLE MAN**, as trustor, in which MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC SOLELY AS NOMINEE FOR CORNERSTONE HOME LENDING, INC, ITS SUCCESSORS AND ASSIGNS is named as beneficiary and MATT H. LAIRD as trustee, and filed for record on 6/14/2010, with recorder's entry 2533775, Book 5045 Page 39-46 Davis County, Utah. The undersigned beneficiary hereby ratifies and confirms all actions 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:

LOT 10, GAILEY SUBDIVISION, PLAT "A", KAYSVILLE CITY, DAVIS COUNTY, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE
OF THE DAVIS COUNTY RECORDER

Dated November 7, 2014

BANK OF AMERICA, N.A.

By: Judy Pack
Printed Name: Judy Smith Pack
Assistant Vice President

State of Texas } ss.
County of Dallas }

On November 7, 2014 before me, DAVID A. THOMAS personally appeared Judy Smith Pack who 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. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature David A. Thomas (Seal)

