

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. 27050-557F

Parcel No. 06-291-0136

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 Melissa A. Ostermiller, an unmarried woman, 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 US Title is appointed trustee, and filed for record on November 14, 2008, and recorded as Entry No. 2404782, in Book 4657, at Pages 295-309, Records of Davis County, Utah.

ALL OF UNIT 136, BUILDING 7, BERKELEY NORTH P.U.D., NORTH SALT LAKE CITY, DAVIS COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

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.

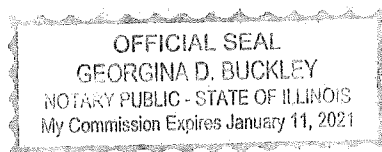
DATED this 4th day of OCTOBER, 2019.

Mountain America Federal Credit Union

By: Scott Burris
Its: Vice President

STATE OF Illinois)
) ss
COUNTY OF Cache)

The foregoing instrument was acknowledged before me this 4 day of October, 2019, by Scott Burris, the Vice President of Mountain America Federal Credit Union.



Georgina D. Buckley
NOTARY PUBLIC
Georgina D. Buckley