



W3355913

When Recorded Return To:
Freedom Mortgage Corporation
11988 Exit 5 Pkwy, Bldg 4
Fishers, IN 46037

E# 3355913 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
28-Jan-25 1049 AM FEE \$40.00 DEP SD
REC FOR: COTTONWOOD TITLE INSURANCE AGENCY,
ELECTRONICALLY RECORDED

MERS No. 1001382-0110149750-8
MERS Phone: (888) 679-6377

File No.: 184142-KAP

SUBSTITUTION OF TRUSTEE

Notice is hereby given that Cottonwood Title Insurance Agency, Inc., 1996 East 6400 South, Suite 120, Salt Lake City, UT 84121, is hereby appointed Successor Trustee under that certain Deed of Trust dated August 23, 2023, executed by Lorrie Kovalsky and Austin Kovalsky, as Joint Tenants as Trustor in which Mortgage Electronic Registration Systems, Inc., as nominee for First Colony Mortgage Corporation, its successors and assigns is named Beneficiary, First American Title Insurance Company is named as Trustee, and recorded in the office of the Weber County Recorder, State of Utah on August 23, 2023 as Entry No. 3295657.

The trust estate affected by this Substitution of Trustee is the following described property located in Weber County, State of Utah:

See Exhibit A attached hereto and made a part hereof

Parcel Number(s): 08-038-0006 (for Reference Purposes Only)

SW PCV BT

The undersigned beneficiary hereby ratifies and confirms all actions taken on its behalf by the successor trustee prior to the recording of this instrument.

Dated this 10th day of Jan, 2025.

Mortgage Electronic Registration Systems, Inc., as nominee for
First Colony Mortgage Corporation, its successors and assigns

BY: Michael Knaack
Name: Michael Knaack
Its: Asst. Secretary

State of Indiana)
County of Hamilton)

On the 10th day of Jan, 2025, personally appeared before me Michael Knaack,
who being by me duly sworn did say that (s)he is the Asst. Secretary of Mortgage
Electronic Registration Systems, Inc., as nominee for First Colony Mortgage Corporation, its successors
and assigns, and that said instrument was signed in behalf of said corporation by authority of its bylaws,
and said Asst. Secretary acknowledged that said corporation executed the same.

Shannon Rene St. John
NOTARY PUBLIC

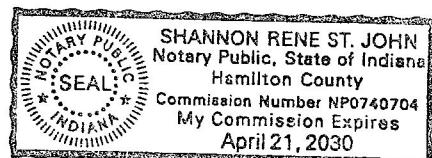


EXHIBIT A
LEGAL DESCRIPTION

PART OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 5,
TOWNSHIP 5 NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, U.S. SURVEY: BEGINNING AT A
POINT ON THE CENTERLINE OF 3300 SOUTH STREET, SAID POINT BEING SOUTH 89°58' WEST
692 FEET FROM THE NORTH QUARTER CORNER OF SAID SECTION 5, RUNNING THENCE SOUTH
2°00' WEST 289 FEET; THENCE SOUTH 89°58' WEST 157 FEET; THENCE NORTH 2°00' EAST 289
FEET; THENCE NORTH 89°58' EAST 157 FEET TO THE PLACE OF BEGINNING.
EXCEPTING THEREFROM ANY PORTION LYING WITHIN 3300 SOUTH STREET.