



\*W3361316\*

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, UT 84401  
Telephone: (801) 476-0303  
File No. AMER02-1691

E# 3361316 PG 1 OF 1  
B. Rahimzadegan, WEBER COUNTY RECORDER  
17-Mar-25 0926 AM FEE \$40.00 DEP SD  
REC FOR: SMITH KNOWLES PC  
ELECTRONICALLY RECORDED

### SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 e, #101, Washington Terrace, UT 84405, is hereby appointed Successor Trustee under that certain DEED OF TRUST ("Trust Deed") dated NOVEMBER 1, 2021, executed by JACOB ACORD GIBBONS, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION is named as Trustee, which Trust Deed was recorded on NOVEMBER 5, 2021, as Entry No. 3195350, in the Official Records of WEBER County, Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

PART OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 5 NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT 825 FEET WEST AND 330 FEET SOUTH OF THE NORTHEAST CORNER OF SAID QUARTER SECTION, AND RUNNING THENCE WEST 140 FEET, THENCE SOUTH 66 FEET, THENCE EAST 140 FEET, THENCE NORTH 66 FEET TO THE PLACE OF BEGINNING.

09-041-0014

LC BT

The undersigned Beneficiary hereby ratifies and confirms any and all actions taken on the beneficiary's behalf by the Successor Trustee prior to the recording of this Substitution of Trustee.

Dated: March 10, 2025

AMERICA FIRST FEDERAL CREDIT UNION

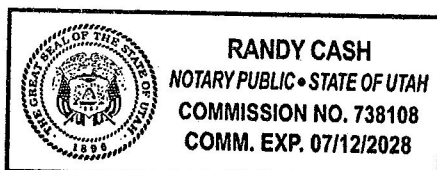
By: Steve Johnson

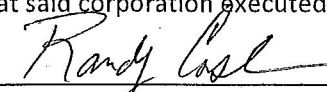


Its: Mortgage Servicing Manager

STATE OF UTAH )  
 )  
 ) ss.  
COUNTY OF WEBER )

On the 10 day of March, 2025, before me, the undersigned, a Notary Public, personally appeared, Steve Johnson, who did say that they are the Mortgage Servicing Manager of AMERICA FIRST FEDERAL CREDIT UNION, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that said corporation executed the same.



  
NOTARY PUBLIC