

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, UT 84401
Telephone: (801) 476-0303
File No. AMER02-1671

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 2225 Washington Boulevard, Suite 200, Ogden, Utah, is hereby appointed Successor Trustee under that certain DEED OF TRUST ("Trust Deed") dated OCTOBER 28, 2019, executed by COLE K. ARNOLD, as Trustor(s), in favor of 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 1, 2019, as Entry No. 3200769, in Book 7381, at Page 1349, in the Official Records of DAVIS County, Utah, describing land therein situated in DAVIS County, Utah, and more particularly as follows:

ALL OF LOT 16, SUNCREST MEADOW CLUSTER SUBDIVISION, PHASE 1, KAYSVILLE CITY, DAVIS COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

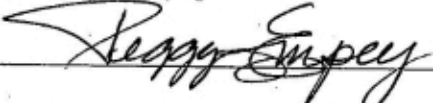
08-340-0016

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: January 5, 2024

AMERICA FIRST FEDERAL CREDIT UNION

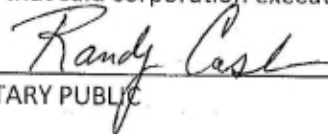
By: Peggy Empey



Its: Mortgage Servicing Manager

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

On the 5th day of January, 2024, before me, the undersigned, a Notary Public, personally appeared, Peggy Empey, 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

