

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. AMER02-1694

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 MAY 24, 2010, executed by WAYNE B LUM AND ROSEMARY LUM, 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 MAY 28, 2010, as Entry No. 2531139, in Book 5035, at Page 383, in the Official Records of DAVIS County, Utah, describing land therein situated in DAVIS County, Utah, and more particularly as follows:

LOT 208, NEWCASTLE GREENE TOWNHOMES P.U.D., PHASE 2, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE AND OF RECORD IN THE DAVIS COUNTY RECORDER'S OFFICE.

12-314-0208

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: July 30, 2025

AMERICA FIRST FEDERAL CREDIT UNION

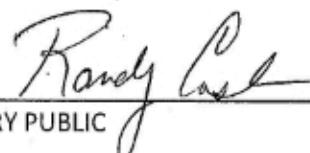
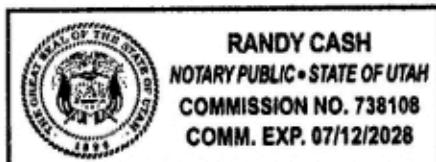
By: Steve Johnson



Its: Mortgage Servicing Manager

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

On the 30 day of July, 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