

After Recording Return to:

Glenn R. Bronson, Esq.
Trask Britt
230 South 500 East, Suite 300
Salt Lake City, UT 84102

Tax Serial No: 11-626-0518

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that GLENN R. BRONSON, 230 South 500 East, Suite 300, Salt Lake City, Utah 84102, is hereby appointed Successor Trustee under that certain Revolving Credit Deed of Trust, dated April 1, 2022, executed by JEREMY BENDT AND CHERI BENDT HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, in which ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK is the Beneficiary, and ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK is named as Trustee, and filed for record in the office of the Davis County Recorder, State of Utah, on June 7, 2022, as Entry No. 3481471, B 8025, P 1065-1085.

Said Deed of Trust covered the following described real property situated in Davis County, State of Utah:

THAT CERTAIN PIECE OR PARCEL OF LAND, AND THE BUILDINGS AND IMPROVEMENTS

THEREON, KNOWN AS: 796 S ROCK CREEK COR

IN THE TOWN OF: LAYTON

COUNTY OF: DAVIS

AND STATE OF: UT

LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED TRACT(S) OF LAND IN DAVIS COUNTY, STATE OF UTAH: LOT 518, ROBERTS FARMS NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE DAVIS COUNTY RECORDER.

TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.

The real property or its address is commonly known as 796 S ROCK CREEK COR, LAYTON, UT 84041. The undersigned disclaims any liability for any error in the street address.

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

DATED the 7th day of August 2025.

BENEFICIARY:

ZIONS BANCORPORATION, N.A.

By Allan Greenland

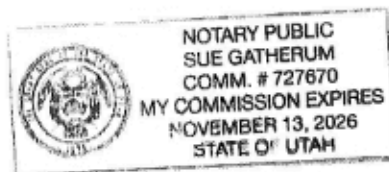
Print Allan Greenland

Its SVP

STATE OF UTAH)
 :SS.
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me,
Sue Gatherum, a notary public, this 7th day of August 2025,
by Allan Greenland, who personally appeared before me, and on a
satisfactory basis, proved to be the person whose name is subscribed to this instrument and
acknowledged he executed the same.

Witness my hand and official seal.



Sue Gatherum
Notary Public