

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Trustee No. 67152-201F  
Parcel No. 08-030-0112

SUBSTITUTION OF TRUSTEE

Scalley Reading Bates Hansen & Rasmussen, P.C., 15 West South Temple, Ste 600, Salt Lake City, Utah 84101, is hereby appointed successor trustee under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Amber N. Ellis, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on December 16, 2019, and recorded as Entry No. 3211639, in Book 7409, at Page 1993, Records of Davis County, Utah.

SEE ATTACHED EXHIBIT "A"

The beneficiary hereby ratifies and confirms all actions taken on the beneficiary's behalf by the new trustee prior to the recording of the Substitution of Trustee.

DATED this 7 day of October, 2025.

Mountain America Federal Credit Union



By: Christian Larson  
Its: Servicing Oversight Administrator

STATE OF Utah )  
COUNTY OF Salt Lake )  
: ss

The foregoing instrument was acknowledged before me this 9th day of October, 2025, by Christian Larson, the Servicing Oversight Administrator of Mountain America Federal Credit Union.

  
NOTARY PUBLIC

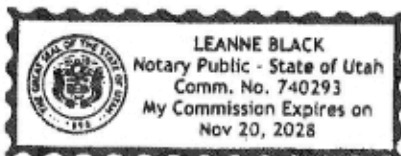


EXHIBIT "A"

BEGINNING AT THE NORTH CORNER OF LOT 82, PALOS VERDES ESTATES SUBDIVISION, PLAT "C", A SUBDIVISION OF PART OF SECTION 10, TOWNSHIP 3 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, IN THE CITY OF KAYSVILLE, ACCORDING TO THE OFFICIAL PLAT THEREOF, AND RUNNING THENCE SOUTH 41°52' EAST 43.63 FEET ALONG THE BOUNDARY OF SAID LOT 82 TO A POINT ON THE EXTENDED PARTY WALL LINE OF AN EXISTING BUILDING; THENCE SOUTH 45°57' WEST 97.13 FEET ALONG THE CENTER OF SAID PARTY WALL LINE (WHICH PARTY WALL IS 10 INCHES WIDE) TO A POINT ON THE SOUTHWESTERLY BOUNDARY OF SAID LOT 82; THENCE ALONG THE BOUNDARY OF SAID LOT 82 IN THE FOLLOWING THREE COURSES TO THE POINT OF BEGINNING, NORTHWESTERLY 26.19 FEET ALONG THE ARC OF AN 1195.92 FOOT RADIUS CURVE TO THE LEFT THROUGH A CENTRAL ANGLE OF 1°15'17" (RADIUS POINT BEARS SOUTH 46°02'13" WEST) TO A POINT OF REVERSE CURVATURE AND NORTHERLY 32.59 FEET ALONG THE ARC OF A 20.0 FOOT RADIUS CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 93°21' (RADIUS POINT BEARS NORTH 44°47' EAST) AND NORTH 48°08' EAST 78.34 FEET.