

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. 27050-716F
Parcel No. 49-677-0014

ENT 55720:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jul 25 03:25 PM FEE 40.00 BY LM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

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 executed by Marvin J. Alvarado and Lisita L. Alvarado, husband and wife as joint tenants, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and First American Title is appointed trustee, and filed for record on July 27, 2022, and recorded as Entry No. 84638:2022, Records of Utah 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.

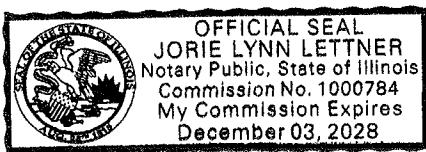
DATED this 21 day of July, 2025.

Mountain America Federal Credit Union

By: Anthony Cosgrove
Its: Vice President

STATE OF **Illinois**)
COUNTY OF **Lake** : ss)

The foregoing instrument was acknowledged before me this 21 day of July, 2025, by
Anthony Cosgrove, the Vice President of Mountain America Federal Credit
Union.



Jorie Lynn Lettner
NOTARY PUBLIC Jorie Lynn Lettner

EXHIBIT "A"

LOT 11114, CONTAINED WITHIN THE PRESERVE PLAT 11-1 AT THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 11, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN UTAH COUNTY, UTAH, ON AUGUST 24, 2007, AS ENTRY NO. 124953:2007, AND IN THE MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED FEBRUARY 13, 2006, AS ENTRY NO. 17294:2006 (AS SAID MAP AND DECLARATION MAY HERETOFORE BE AMENDED AND/OR SUPPLEMENTED).

TOGETHER WITH A NON-EXCLUSIVE EASEMENT OF USE AND ENJOYMENT IN AND TO THE PROJECTS COMMON AREAS AND FACILITIES AS DEFINED AND PROVIDED FOR IN SAID MAP AND DECLARATION. SUBJECT TO EASEMENTS, RESTRICTIONS, ENCUMBRANCES AND RIGHTS OF WAY OF RECORD.