

WHEN RECORDED MAIL TO:

Office of General Counsel
Utah Community Federal Credit Union
360 West 4800 North
Provo, UT 84604

SUBSTITUTION OF TRUSTEE

Paul D. Jarvis, General Counsel of Utah Community Federal Credit Union, whose office address is 360 West 4800 North, Provo, UT 84604, is hereby appointed successor trustee under the trust deed executed by Chris Holmes as trustor, in which Utah Community Federal Credit Union is named beneficiary and original trustee, and filed for record November 16, 2022, entry no. 526913, book 1428, page 794-800, Wasatch County, Utah. The undersigned beneficiary hereby ratifies and confirms all actions taken by the successor trustee prior to the recording of this instrument.


The subject trust deed covers the following described real property:

Lot 52, The Cove at Valley Hills, according to the plat thereof as recorded in the office of the Wasatch County Recorder.

(Parcel I.D. 00-0020-0764).

Dated September 5, 2025.

UTAH COMMUNITY FEDERAL CREDIT UNION



BY: Brian Luke

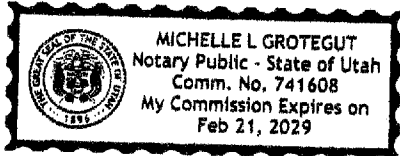
ITS: Chief Lending Officer

STATE OF UTAH)

:

COUNTY OF UTAH)

The above Substitution of Trustee was executed on September 5, 2025, by Brian Luke, Chief Lending Officer of Utah Community Federal Credit Union.




NOTARY PUBLIC