

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111

FILE #: UT23477

APPOINTMENT OR SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that the law firm of Halliday, Watkins & Mann, P.C., 376 East 400 South, Suite 300, Salt Lake City, UT 84111, is hereby appointed Trustee under that certain written Trust Deed dated November 20, 2020, executed by Gregory B. Turner and Traci A. Turner, as Trustors, in which Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns was named as Beneficiary, and Stewart Title Insurance Agency of Utah, Inc. as Trustee, and filed for record in the office of the County Recorder of Utah County, State of Utah, on November 25, 2020, as Entry No. 187850:2020, of Official Records.

Said real property is situated in Utah County, State of Utah, and more particularly described as follows:

Lot 61A, Plat "B" White Hills Subdivision, according to the official plat thereof on file and of record in the Office of the Utah County Recorder, State of Utah. TAX # 55-351-0099

The Beneficiary ratifies and confirms any action taken on the Beneficiary's behalf by the herein appointed Trustee prior to the recording of the Appointment or Substitution of Trustee.

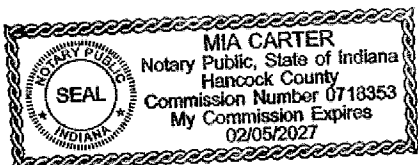
Dated this 1st day of November, 2023.

Freedom Mortgage Corporation

By: Charles Lemons
Name: Charles Lemons
Title: FCL Specialist II

State of Indiana)
)
:ss.
County of Hamilton)

The foregoing instrument was acknowledged before me this November 1st, 2023, by Charles Lemons, the FCL Specialist II of Freedom Mortgage Corporation.



Mia Carter
Notary Public