

**Record and Return To:**

JPMorganChase - eP4  
 700 Kansas Lane  
 MC 8000  
 Monroe, LA 71203

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Oct 01 08:53 AM FEE 40.00 BY kc  
 RECORDED FOR JPMorganChase - eP4  
 ELECTRONICALLY RECORDED BY CSC

**Prepared By:**

JPMorganChase - eP4  
 700 Kansas Lane  
 MC 8000  
 Monroe, LA 71203  
 (318)432-6157

MIN: 101381621051700092  
 MERS Phone #: (888) 679-6377  
 MERS Address: P.O. Box 2026,  
 Flint, MI 48501-2026

**ASSIGNMENT OF DEED OF TRUST**

For good and valuable consideration, the sufficiency of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for CITY CREEK MORTGAGE CORP., its Successors and Assigns , P.O. BOX 2026, FLINT, MI 48501-2026**, by these presents does convey, assign, transfer and set over to: **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 700 KANSAS LANE MC 8000, MONROE, LA 71203**, the following described Deed of Trust, with all interest, all liens, and any rights due or to become due thereon. Said Deed of Trust is recorded in the **Utah County, UT** Official Records.

Original Trustor/Grantor: **KIRK COPPINGER AND SUSAN COPPINGER, HUSBAND AND WIFE, AS JOINT TENANTS**

Original Trustee: **PAUL M HALLDAY, JR. HALLIDAY & WATKINS, P.C.**

Original Beneficiary: **Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for CITY CREEK MORTGAGE CORP., its Successors and Assigns**

Dated: **05/29/2021** Recorded: **06/04/2021** Instrument: **103051:2021** in **Utah County, UT**  
 Loan Amount: **\$442,200.00**

Property Address: **3761 S SPINNAKER BAY DR, SARATOGA SPRINGS, UT 84045**

Parcel Tax ID: **41-726-0422**

Legal: **SEE ATTACHED EXHIBIT A**

IN WITNESS WHEREOF, this instrument was executed, signed and delivered by the  
 undersigned effective 09/25/2025.

**Mortgage Electronic Registration Systems, Inc., as  
 Beneficiary, as Nominee for CITY CREEK MORTGAGE  
 CORP., its Successors and Assigns**

By: Debbie A. Swayzer

Name: Debbie A. Swayzer

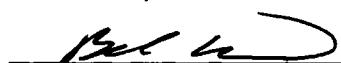
Title: ASSISTANT SECRETARY



STATE OF **Louisiana** }  
PARISH OF **Ouachita** } S.S.

On 09/25/2025, before me appeared Debbie A. Swayzer, to  
me personally known, who did say that s/he/they is (are) the  
ASSISTANT SECRETARY of **Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for CITY CREEK MORTGAGE CORP., its Successors and Assigns** and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that s/he/they acknowledged the instrument to be the free act and deed of the corporation (or association).

Witness my hand and official seal.

  
\_\_\_\_\_  
BRENDA R DAVIS

Notary Public: \_\_\_\_\_

My Commission Expires: LIFETIME  
Commission #: \_\_\_\_\_

126370

Brenda R Davis  
State of Louisiana  
Lifetime Commission  
Notary Public ID # 126370

**EXHIBIT A - LEGAL DESCRIPTION**

LOT 422, HARBOR BAY-PHASE 4, BEING A VACATION OF LOTS 38 AND 39, AND A PARTIAL VACATION OF LOTS 32-37 & 40 LAKE MOUNTAIN ESTATES, PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.