

Jeffery Smith
Utah County Recorder

2020 Mar 19 04:48 PM FEE 40.00 BY MA

RECORDED FOR Scalley Reading Bates Hansen & Rasmussen, P.C.
ELECTRONICALLY RECORDED

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

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 51121-1839F

Parcel No. 41-633-0203

NOTICE OF DEFAULT

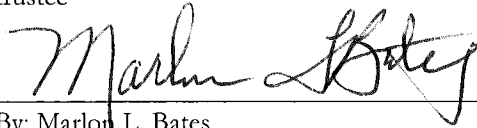
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Alberto Ramirez, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as nominee for Guild Mortgage Company, a California corporation, its successors and assigns, is named as beneficiary, and Scott Lundberg, a member of the Utah State Bar, is appointed trustee, and filed for record on January 26, 2016, and recorded as Entry No. 6925:2016, Records of Utah County, Utah.

LOT 203, HARBOR BAY – PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, UTAH COUNTY, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 1, 2019 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 19 day of March, 2020.

Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

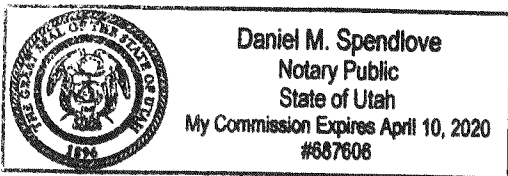


By: Marlon L. Bates

Its: Supervising Partner

STATE OF UTAH)
) : ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 19 day of March, 2020, by Marlon L. Bates, a Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

687606