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. 11146-629F Parcel No. 20-23-327-011 13294895 6/10/2020 3:26:00 PM \$40.00 Book - 10958 Pg - 9290 RASHELLE HOBBS Recorder, Salt Lake County, UT SCALLEY & READING BATES HANSEN BY: eCASH, DEPUTY - EF 1 P.

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Jose L. Olivera Jr. and Gaby J. Olivera, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on February 7, 2019, and recorded as Entry No. 12930857, in Book 10751, at Page 2131, Records of Salt Lake County, Utah.

LOT 203, OQUIRRH HIGHLANDS NO. 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

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 30, 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 **10** day of June, 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 10 day of June, 2020, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

Daniel M. Spendlove

Notary Public

State of Utah

My Commission Expires April 10, 2024

#711197

n**o**tary public