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11/4/2011 1:52:00 PM \$10.00
Book - 9964 Pg - 3328
Gary W. Ott
Recorder, Salt Lake County, UT
GUARDIAN TITLE
BY: eCASH, DEPUTY - EF 1 P.

AFTER RECORDING RETURN TO:
Armand J. Howell, Esq.
Matheson and Howell, PC
648 East First South
Salt Lake City, Utah 84102
Telephone: (801) 363-2244
MMOJ No.: 027256m
Title No.:

gt # 2693u

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about February 18, 2005, Thompson H Davis, as trustor, executed and delivered to Stewart T. Matheson, Attorney At Law, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., "MERS", as Beneficiary, a trust deed to secure the performance by the trustor of the obligations under a promissory note. The Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, on May 3, 2005, as Entry No. 9365932 and covers the following real property:

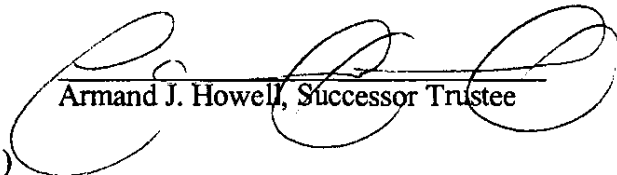
Lot 22, WILLOW CREEK EAST SUBDIVISION, PLAT A, according to the official plat thereof, as recorded in Book 84-09 of Plats at Page 141 in the office of the Salt Lake County Recorder.

Tax Parcel No.: 22-35-176-037

The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWMBS, Inc., CHL Mortgage Pass-Through Trust 2005-12, Mortgage Pass Through Certificates, Series 2005-12 is the current holder of the beneficial interest under the trust deed and Armand J. Howell is the current trustee. The obligations under the promissory note and trust deed are in default for failure to make the monthly payments. The principal balance is accelerated and due, together with any other obligations including interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the trust deed as provided by law.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FOR QUESTIONS, CALL (801) 363-2244. OFFICE HOURS ARE 8:30 AM to 4:30 PM, MONDAY THROUGH FRIDAY.

DATED: November 2, 2011.


Armand J. Howell, Successor Trustee

State of Utah)

:ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me this 2nd day of November, 2011, by Armand J. Howell, Successor Trustee.


Kathleen K. Curtis
Notary Public

