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. 67008-3480F Parcel No. 40-388-0017

Andrea Allen

ELECTRONICALLY RECORDED

ENT 128337: 2022 PG 1 of 1

Utah County Recorder 2022 Dec 29 04:35 PM FEE 40.00 BY CS

RECORDED FOR Scalley Reading Bates Hansen & Rasmussen, P.O.

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 to Secure Home Equity Line of Credit Agreement executed by Yihu Wang and Miriam Ann Ellis, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on June 11, 2018, and recorded as Entry No. 54200:2018, Records of Utah County, Utah.

LOT 617, GRAY FARMS SUBDIVISION PHASE 6, A PLANNED COMMUNITY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH 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 May 31, 2022 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 29 day of December, 2022.

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

trustee

By: Joseph A Skinner

Its: Partner

STATE OF UTAH

) : 88

COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me this 29 day of December, 2022, by Joseph A Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

Daniel M. Spendiove **Notary Public** State of Utah Commission Expires April 10, 2024 #711197

NOTARY PUBLIC