

13980389 B: 11354 P: 438 Total Pages: 2
07/05/2022 04:24 PM By: adavis Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

RECORDED ELECTRONICALLY FOR:

Scalley Reading
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Attn: W. Jeffery Fillmore

Parcel ID No.: 16-21-359-002-0000

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Deed of Trust (the "*Deed of Trust*") dated June 16, 2017, and executed by JACQUE M. RAMOS and ALEJANDRO RAMOS, wife and husband as Trustor, and granted and conveyed to WASHINGTON FEDERAL BANK, a Washington state chartered commercial bank (formerly Washington Federal, National Association) as Beneficiary and Trustee. The Deed of Trust was recorded on June 23, 2017, as Entry No. 12561718 in Book 10570 at Pages 6722-6738 in the Official Records of the County Recorder of Salt Lake County, Utah. Scalley Reading Bates Hansen Rasmussen, P.C. has been appointed and substituted as Trustee of the Deed of Trust.

The property subject to the Deed of Trust is situated in Salt Lake County, Utah and is more particularly described as follows:

LOTS 52 AND 53, BLOCK 1, HIGHLAND PARK PLAT "C", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

Together with all improvements, easements, appurtenances, and fixtures and all replacements and additions.

FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Note dated June 16, 2017 (the "*Note*"), the obligation for which the trust property was given as security. The Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

The breach of the Note is the failure of the Trustor to pay the Lender the monthly payments due on the Note of \$2,371.22 for each of the months of November and December, 2021, and monthly payments due on the Note for January 2022 and each month thereafter each in the amount of \$2,605.51. The breach of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest and monthly escrow payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment to the Lender of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$403,852.82 together with accrued interest and all other

amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable.

The purpose of this notice is to collect a debt and any information obtained may be used for that purpose.

DATED this 5th day of July, 2022.

TRUSTEE

Scalley Reading Bates Hansen & Rasmussen, P.C.

By: W. Jeffery Fillmore
W. JEFFERY FILLMORE

Attorney and authorized agent of the law firm Scalley Reading Bates Hansen & Rasmussen P.C.

15 West South Temple, Suite 600

Salt Lake City, UT 84101

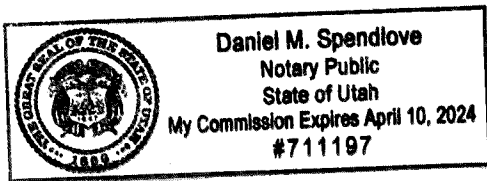
(801) 428-0115

Office Hours 8:30 a.m. to 5:00 p.m.

jfillmore@scalleyreading.net

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before me this 5th day of July, 2022 by W. JEFFERY FILLMORE on behalf of the Professional Corporation as attorney and authorized agent.



Dani
NOTARY PUBLIC