

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. 67008-3828F
Parcel No. 21-06-431-020

14043078 B: 11385 P: 9351 Total Pages: 2
11/16/2022 04:45 PM By: dsalazar 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

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 Karen Watkins, 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 April 3, 2014, and recorded as Entry No. 11828540, in Book 10221, at Page 6289, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

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 and failed to pay property taxes for the year 2021. 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 16 day of November, 2022.

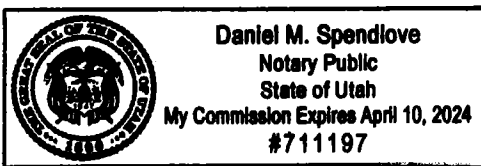
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 16 day of November, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC

EXHIBIT "A"

UNIT D, IN BUILDING 4419, CONTAINED WITHIN THE ROSEHAVEN CONDOMINIUMS, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP IN SALT LAKE COUNTY, ON OCTOBER 11, 1996 AS ENTRY NO. 6479080, IN BOOK 7510, AT PAGE 1580 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN SALT LAKE COUNTY, ON OCTOBER 22, 1996 AS ENTRY NO. 6486456 IN BOOK 7517 AT PAGE 445 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECTS COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

THE DECLARATION, AS AMENDED, AFFECTS THE FOLLOWING DESCRIBED REAL PROPERTY:

BEGINNING AT A POINT SOUTH 0°03'40" WEST ALONG SECTION LINE 286.0 FEET AND WEST 33.00 FEET FROM THE MONUMENT IN THE CENTER OF 4000 WEST STREET, SAID MONUMENT BEING THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF SECTION 6, AND THE EAST 1/4 CORNER OF SECTION 6, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; RUNNING THENCE WEST 102.00 FEET; THENCE SOUTH 44.00 FEET TO THE NORTH LINE OF BENVIEW SUBDIVISION NO. 2; THENCE NORTH 89°56'20" WEST 162.5 FEET; THENCE NORTH 0°03'40" EAST 299.71 FEET TO A POINT ON THE SOUTH LINE OF 4400 SOUTH STREET; THENCE NORTH 89°58'36" EAST ALONG THE SOUTH RIGHT OF WAY LINE OF 4400 SOUTH STREET 264.00 FEET; THENCE SOUTH 0°03'40" WEST ALONG THE WEST RIGHT OF WAY LINE OF 4000 WEST STREET 255.99 FEET TO THE POINT OF BEGINNING.