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. 27050-620F Parcel No. 21-17-181-012

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 executed by Russell O'Neil Bailey and Davina Anne Bailey, husband and wife, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and North American Title Company is appointed trustee, and filed for record on May 17, 2019, and recorded as Entry No. 12991013, in Book 10782, at Pages 2422-2442, Records of Salt Lake County, Utah.

ALL OF LOT 105, OF WHITEWOOD ESTATES NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 1, 2023 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 7th day of June, 2023.

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

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15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

Rashelle Hobbs, Recorder, Salt Lake County, Utah

By: Marlon L. Bates Its: Supervising Partner

STATE OF UTAH

: ss

COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me this 1 day of June, 2023, 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 Commission Expires April 10, 2024 #711197

NOTARY PUBLIC