14192990 B: 11465 P: 6097 Total Pages: 2 01/09/2024 03:16 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

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. 67152-63F Parcel No. 16-05-158-012

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 to Secure Home Equity Line of Credit Agreement executed by Amaria Masih and John Bishop, 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 July 27, 2022, and recorded as Entry No. 13991135, in Book 11359, at Page 6398, 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 February 28, 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 **Ak** day of January, 2024.

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 <u>9</u> day of January, 2024, 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

My Commission Expires April 10, 2024

#711197

NOTARY PUBLIC

EXHIBIT "A"

UNIT NO. 11 OF THE SHAUGHNESSY APARTMENTS CONDOMINIUM, A UTAH CONDOMINIUM PROJECT, ACCORDING TO THE RECORD OF SURVEY MAP FILED FOR RECORD AS ENTRY NO. 2786508 IN BOOK 76-2 OF PLATS AT PAGE 29, TOGETHER WITH THE APPURTENANT UNDIVIDED OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES, ALL OF WHICH IS DEFINED AND DESCRIBED IN THE DECLARATION, THE APPENDICES ATTACHED THERETO, FILED FOR RECORD AS ENTRY NO. 2786509 IN BOOK 4108 AT PAGE 181 THROUGH 209, AND THE FIRST AMENDMENT FILED FOR RECORD AS ENTRY NO. 3239729 IN BOOK 4807 AT PAGES 573 THROUGH 580 OF OFFICIAL RECORDS.