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. 11176-348F

Parcel No. 21-06-459-015

14208697 B: 11473 P: 9640 Total Pages: 1
02/26/2024 03:28 PM By: zjorgensen 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

## 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 (Line of Credit) executed by Alberto Ruiz, as trustor(s), in which American United FCU is named as beneficiary, and Monument Title Insurance is appointed trustee, and filed for record on December 10, 2018, and recorded as Entry No. 12899895, in Book 10737, at Page 406, Records of Salt Lake County, Utah.

LOT 39, BLOCK 3, ACADEMY PARK #1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK V OF PLATS AT PAGE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF 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 October 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 26 day of February, 2024.

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

Husice

By: Marlon L. Bates Its: Supervising Partner

STATE OF UTAH ) : ss COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 26 day of February, 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