

14304795 B: 11527 P: 6610 Total Pages: 3
10/24/2024 03:22 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: COHNE KINGHORN, P.C.
111 E BROADWAY, 11TH FLOORSALT LAKE CITY, UT 84111

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Revolving Credit Deed of Trust (the "**Trust Deed**"), dated May 12, 2023, executed by GARRETT DAW AND SARAH P. DAW, OR THEIR SUCCESSORS, AS TRUSTEES OF THE GARRETT DAW AND SARAH P. DAW TRUST, DATED NOVEMBER 11, 2020, (collectively, "**Trustors**") as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Salt Lake County, Utah Recorder on May 17, 2023, as Entry No. 14106701, in Book No. 11419, at Page 8396, official records of Salt Lake County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

LOT 6, WILLOW CREST ESTATES AMENDED SUBDIVISION
AMENDING LOTS 4, 5 & 6 OF WILLOW CREST ESTATES,
ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN
BOOK 2005P OF PLATS AT PAGE 210, RECORDS OF SALT LAKE
COUNTY, STATE OF UTAH.

The Trust Property or its address is approximately known as follows: 11959 South Waterhouse Court, Riverton, Utah 84065. The Trust Property's tax identification number is known as follows: 27-26-103-076-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Home Equity Lin of Credit Agreement and Disclosure, dated May 12, 2023, in the original credit limit sum of \$250,000.00 of (collectively, the "**Agreement**"), which Garrett Daw ("**Mr. Daw**"), as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Agreement are past due and owing, and have not been paid.

2. The accrued interest under the Agreement is past due and owing, and has not been paid.
3. The late fees under the Agreement are past due and owing, and have not been paid.
4. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustors and/or Mr. Daw.
5. There has been a material adverse change in Trustors' and/or Mr. Daw's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
6. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Agreement, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Agreement, and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

DATED this 24th day of October 2024.

SUCCESSOR TRUSTEE:

By: _____

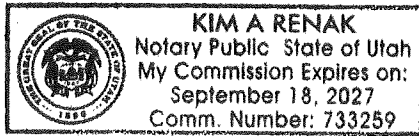
J. Scott Brown
J. Scott Brown
Successor Trustee

STATE OF UTAH

:ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 24th day of October 2024, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



Kim A. Renak

Notary Public

My Commission Expires:

9/18/27

Residing at:

St. Country

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[55154.47 – xxx1776]