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. 11146-682F

Parcel No. 28-04-353-044

28-04-353-045

14340588 B: 11547 P: 275 Total Pages: 2 01/28/2025 04:28 PM By: adavis 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 Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Joyce Hunter, who acquired title as Joyce Carlston, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on June 26, 2019, and recorded as Entry No. 13017445, in Book 10796, at Page 4085, 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 July 30, 2024 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 **28** day of January, 2025.

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 28 day of January, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

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DANIEL M SPENDLOVE Notary Public State of Utah My Commission Expires on: April 10, 2028 Comm. Number: 736320

NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

LOT 7, SILVER MOUNTAIN ESTATES NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. EXCEPTING THEREFROM PARCEL 1 THE FOLLOWING: BEGINNING AT THE NORTHEAST CORNER OF LOT NO. 206, SILVERCREST MESA NO. 2, LOCATED IN THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 11 DEGREES 41 MINUTES 15 SECONDS EAST 48.56 FEET; THENCE SOUTH 18 DEGREES 00 MINUTES WEST, 33.07 FEET; THENCE NORTH 0 DEGREES 16 MINUTES 23 SECONDS EAST 79.0 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

BEGINNING AT THE SOUTHWEST CORNER OF LOT NO. 7, SILVER MOUNTAIN ESTATES NO. 1, LOCATED IN THE SOUTHWEST QUARTER OF SECTION 4, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 72 DEGREES 00 MINUTES WEST 14.57 FEET; THENCE NORTH 18 DEGREES 00 MINUTES EAST 45.58 FEET; THENCE SOUTH 0 DEGREES 16 MINUTES 23 SECONDS WEST 47.85 FEET TO THE POINT OF BEGINNING.