ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES

IIANSEN & 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. 67152-149F Parcel No. 08-164-0009 ENT 3765:2025 PG 1 of 1 ANDREA ALLEN UTAH COUNTY RECORDER 2025 Jan 17 02:35 PM FEE 40.00 BY AC RECORDED FOR Scalley Reading Bates Hanse ELECTRONICALLY RECORDED

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 Oscar Caballero and Carmen Caballero, 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 December 5, 2018, and recorded as Entry No. 115181:2018, Records of Utah County, Utah.

COMMENCING AT THE SOUTHWEST CORNER OF BLOCK 7, PLAT "S", PAYSON CITY SURVEY; THENCE NORTH 00°08'46" WEST ALONG THE EAST BOUNDARY OF 600 EAST STREET, PAYSON, UTAH, 100.00 FEET; THENCE NORTH 89°46'26" EAST 81.35 FEET; THENCE SOUTH 00°13'34" EAST 100.00 FEET; THENCE SOUTH 89°46'26" WEST ALONG THE NORTH BOUNDARY OF 600 NORTH STREET, 81.50 FEET TO THE POINT OF BEGINNING.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 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 17 day of January, 2025.

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

trustee

By: Marlon L. Bates Its: Supervising Partner

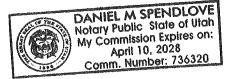
STATE OF UTAH

) : ss

COUNTY OF SALT LAKE

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The foregoing instrument was acknowledged before me this \ day of January, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC