

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. 92069-327F  
Parcel No. 38-554-0743

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 executed by Marcel S. Lopes, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and Backman Title- Bountiful is appointed trustee, and filed for record on July 27, 2022, and recorded as Entry No. 84325:2022, Records of Utah 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 April 1, 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 2nd day of August, 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 2nd day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

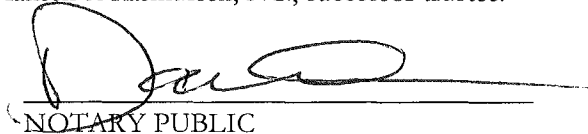
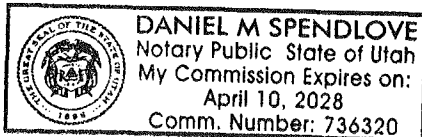
  
NOTARY PUBLIC

EXHIBIT "A"

LOT T-743, THE EXCHANGE IN LEHI PHASE 7 P.U.D. SUBDIVISION PLAT, AMENDING A PORTION OF LOTS 5 OF HARDMAN LEHI SUBDIVISION PLAT "A" RESIDENTIAL DEVELOPMENT, RECORDED DECEMBER 29, 2017 AS ENTRY NO. 129839:2017, IN THE OFFICIAL RECORDS OF THE UTAH COUNTY RECORDER, STATE OF UTAH, AND AS IDENTIFIED AND DESCRIBED IN THE MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND RESERVATION OF EASEMENTS FOR THE EXCHANGE IN LEHI, A MASTER PLANNED COMMUNITY, RECORDED APRIL 12, 2017 AS ENTRY NO. 35360:2017 OF OFFICIAL RECORDS.

TOGETHER WITH A RIGHT AND EASEMENT IN AND TO THE COMMON AREA DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).