

WHEN RECORDED MAIL TO:
ALTABANK
33 East Main Street
American Fork, UT 84003
Attn: Legal Department

7-044307

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that ADELAIDE MAUDSLEY is Successor Trustee under that certain **REVOLVING CREDIT DEED OF TRUST** dated August 4, 2016, executed by **MATTHEW A. BAKER**, as Trustor, to secure certain obligations in favor of **ALTABANK**, formerly known as People's Intermountain Bank, which was formerly doing business as Bank of American Fork as Beneficiary and Trustee (the "Trust Deed"), which Trust Deed was recorded in the official records of Utah County, State of Utah, on August 8, 2016, as Entry No. 74510:2016. The Trust Deed encumbers certain real property located in Utah County, State of Utah, more particularly described as follows (the "Property"):

See attached Exhibit A, the terms of which are incorporated by reference herein.

For information purposes only, the parcel numbers and street addresses are:

Parcel 1: 1561 North Grandview Lane, Provo, Utah 84604
Tax identification no. 19:064:0038

Parcel 2: 265 West Center Street, Provo, UT 84601
Tax identification no. 04:059:0016

The obligations secured by the Trust Deed include a Promissory Note (if and as amended) dated December 5, 2018, executed by Trustor, as Borrower, in the original principal amount of \$800,000.00 (the "Note").

Notice is also hereby given that a breach of the obligations for which the trust property was conveyed as security has occurred, in that the loan is in default and as of November 8, 2019, the following amounts are due and payable:

Principal	\$1,094,207.27
Appraisal	\$2,250.00
Interest and late charges	\$33,673.10
Reconveyance Fee	\$95.00
Foreclosure Report	\$450.00
Attorney fees and costs	\$500.00
TOTAL	\$1,131,175.37

In order to cure the default, the above amount together with any and all payments which hereafter become due and payable on the Note, including interest, late charges, trustee's and attorney's fees, costs and expenses actually incurred, must be paid.

EXHIBIT A

[LEGAL DESCRIPTION]

Pro-Title & Escrow, Inc.
Order No. 32002-T

EXHIBIT "A"

Parcel 1 - Commencing North 191.30 feet and East 233.63 feet from the West Quarter corner of Section 36, Township 6 South, Range 2 East, Salt Lake Base and Meridian; thence North 37°35'25" East 248.55 feet; thence 23.73 feet along the arc of a 20 feet radius curve to the left (chord bears North 3°35'56" East 22.36 feet); thence 67.14 feet along the arc of a 1120 feet radius curve to the right (chord bears North 28°40'31" West 67.13 feet); thence South 63°02'32" West 59.02 feet; thence South 24°56'08" West 198 feet; thence South 47°20'08" West 45.89 feet; thence South 50°15'26" East 63.75 feet to the point of beginning.

LESS AND EXCEPTING THEREFROM any portion lying within the bounds of the Grandview Lane right-of-way and the Columbia Lane right-of-way.

Parcel 2 - Beginning at a point which is East 68.5 feet from the Northwest Corner of Block 64, Plat "A", PROVO CITY SURVEY OF BUILDING LOTS; thence East 76.25 feet; thence South 125.00 feet; thence West 2.25 feet; thence South 73.00 feet; thence East 14.40 feet; thence South 201.26 feet; thence West 66.60 feet; thence North 00 deg 33' 53" East 138.54 feet; thence North 89 deg 44' 22" West 16.00 feet; thence North 00 deg 04' 11" West 135.65 feet; thence West 7.00 feet; thence North 125.00 feet to the point of beginning.

TOGETHER WITH the following described Right of Way as disclosed in that certain Deed of Right of Way recorded August 7, 1930 as Entry No. 5885 in Book 282 at Page 178 in the Utah County Recorder's office:

Commencing 9.63 feet South of the Northwest Corner of Lot 4, Block 64, Plat "A", PROVO CITY SURVEY OF BUILDING LOTS; thence South 25 feet; thence East 156.88 feet; thence North 25 feet; thence West 156.88 feet to the place of beginning.

ALSO TOGETHER WITH the following described Right of Way as disclosed in that certain Grant of Right of Way recorded June 21, 1946 as Entry No. 8238 in Book 451 at Page 551 in the Utah County Recorder's office:

Commencing 9.63 feet South of the Northwest Corner of Lot 4, Block 64, Plat "A", PROVO CITY SURVEY OF BUILDING LOTS; thence South 25 feet; thence East 142.50 feet; thence North 84.26 feet; thence West 25 feet; thence South 59.26 feet; thence West 117.50 feet to the beginning.