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12/21/2020 11:06:00 AM \$40.00
Book - 11084 Pg - 1871-1872
RASHELLE HOBBS
Recorder, Salt Lake County, UT
SCALLEY & READING BATES HANSEN
BY: eCASH, DEPUTY - EF 2 P.

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

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 April 30, 2020 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 21 day of December, 2020.

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 21 day of December, 2020, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

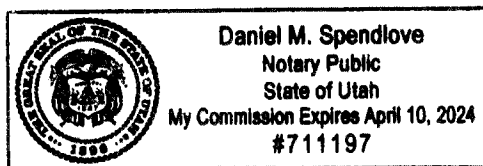

NOTARY PUBLIC

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.