13910931 B: 11316 P: 8341 Total Pages: 1 03/14/2022 04:24 PM By: asteffensen Fees: \$40.00

NTDF- NOTICE OF DEFAULT

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

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. 11146-792F Parcel No. 32-02-401-002

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 Michelle Fitzgerald, 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 October 22, 2018, and recorded as Entry No. 12872035, in Book 10723, at Page 6835, Records of Salt Lake County, Utah.

LOT 402, ROSECREST PLAT 1-C, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 30, 2021 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 4 day of March, 2022.

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 14 day of March, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

Daniel M. Spendlove Notary Public State of Utah My Commission Expires April 10, 2024 #711197

NOTARY PUBLIC