AFTER RECORDING RETURN TO: Armand J. Howell, Esq. Matheson and Howell, PC 648 East First South Salt Lake City, Utah 84102 Telephone: (801) 363-2244 MMOJ No.: 028314m Title No.: 11259771 10/12/2011 4:44:00 PM \$10.00 Book - 9957 Pg - 5777 Gary W. Ott Recorder, Salt Lake County, UT GUARDIAN TITLE BY: eCASH, DEPUTY - EF 1 P.

92-11-2440

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about December 29, 2005, Kevin Brett Corwell, as trustor, executed and delivered to Sundance Title Insurance Agency, Inc. a Utah Corporation, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., "MERS", as Beneficiary, a trust deed to secure the performance by the trustor of the obligations under a promissory note. The Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, on January 6, 2006, as Entry No. 9604307, in Book 9241, at Page 2039 and covers the following real property:

LOT 205, BEAR CANYON ESTATES PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

Tax Parcel No.: 28-28-481-012

Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP is the current holder of the beneficial interest under the trust deed and Armand J. Howell is the current trustee. The obligations under the promissory note and trust deed are in default for failure to make the monthly payments. The principal balance is accelerated and due, together with any other obligations including interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the trust deed as provided by law.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FOR QUESTIONS, CALL (801) 363-2244. OFFICE HOURS ARE 8:30 AM to 4:30 PM, MONDAY THROUGH FRIDAY.

DATED: October 6, 2011.

State of Utah

County of Salt Lake

The foregoing instrument was acknowledged before me this <u>6th</u> day of <u>October, 2011</u>, by Armand J. Howell, Successor Trustee.

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Notary Public



Howell, Successor