

RETURN TO: File No. 6673
David B. Boyce Order No. 188857
2115 Dallin St. Parcel No. 27-04-355-008
SLC, UT 84109

11381109
4/30/2012 4:28:00 PM \$10.00
Book - 10013 Pg - 2868
Gary W. Ott
Recorder, Salt Lake County, UT
INVEST TITLE SERVICES
BY: eCASH, DEPUTY - EF 1 P.

NOTICE OF DEFAULT & ELECTION TO SELL

Notice is hereby given that a breach of an obligation has occurred under the Promissory Note, in the original principal amount of \$183,150.00, secured by a Trust Deed executed by Dennis Balla, as Trustor, and delivered to Utah Mountain Title, the original Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Academy Mortgage Corp. and its successors and assigns, the original Beneficiary, and recorded October 30, 2009 as Entry 10828542 in the office of the Recorder of Salt Lake County, State of Utah, covering real property described as:

Lot 51, EDENBROOKE NO. 5 PHASE F SUBDIVISION, according to the official plat of said Subdivision, on file and of record in the office of the Salt Lake County Recorder.

Monthly payments are outstanding. As a result of this breach, all sums secured by the Trust Deed are accelerated and declared due in full and the Successor Trustee invokes the Trust Deed's power of sale by commencing foreclosure. However, this default may be cancelled and the loan reinstated by paying all outstanding amounts and curing all breached obligations according to the provisions of the Note, Trust Deed, and any modifications thereof, and Utah law. If the loan is not reinstated and three months elapse from the recording date of this Notice, a foreclosure sale may be scheduled to satisfy the obligations. (Trustors, may contact the undersigned for more information; however, as an attempt to collect a debt, any information obtained may be used for that purpose).

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

Dated April 30, 2012

STATE OF UTAH)
County of Salt Lake)ss.

David B. Boyce
David B. Boyce, Successor Trustee
(801) 531-8315; 9:00 a.m.-5:00 p.m.

On April 30, 2012, David B. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same.

Melinda Sanchez
NOTARY PUBLIC

