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8/7/2012 1:21:00 PM \$10.00
Book - 10043 Pg - 6618
Gary W. Ott
Recorder, Salt Lake County, UT
TRUSTEES TITLE & ESCROW LC
BY: eCASH, DEPUTY - EF 1 P.

WHEN RECORDED RETURN TO:

James H. Woodall
10653 River Front Parkway, Suite 290
South Jordan, Utah 84095
Telephone: (801) 254-9450
Hours: 8:00 a.m. – 5:00 p.m.

TS# 12-00303-8

APN: 14-25-404-037

NOTICE OF DEFAULT
(Successor Trustee)

NOTICE IS GIVEN that JAMES H. WOODALL, as Trustee under that certain Deed of Trust executed by CHRISTOPHER J. HARAM AND MICHAEL SUE KERN, AS JOINT TENANTS, as Trustors, in which HERITAGE WEST TITLE INS. AGENCY, INC. is named as Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR NEW FREEDOM MORTGAGE CORPORATION, is named as Beneficiary, recorded on February 28, 2005, as Entry No. 9309317, in Book 9099, at Pages 1188-1197, of the Official Records of SALT LAKE County, Utah, describing the following real property:

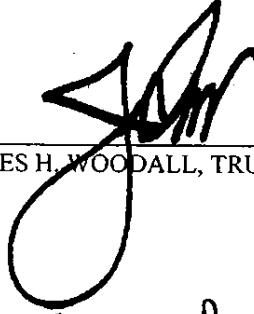
LOT 98, THE VILLAGES AT STONE GATE SUMMER TRAIL PHASE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach or default in the obligation for which said Deed of Trust was conveyed as security has occurred as follows:

Failure to make the payment of principal and interest together with late charges, impounds, deposits, taxes and all other amounts due under the terms of the Note and Deed of Trust and/or modifications/amendments, if any.

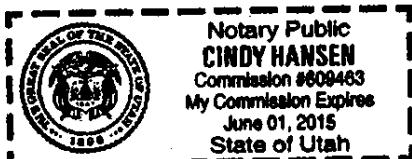
By reason of such default, the Beneficiary has instructed the Trustee to cause the trust property to be sold to satisfy the obligations secured thereby.

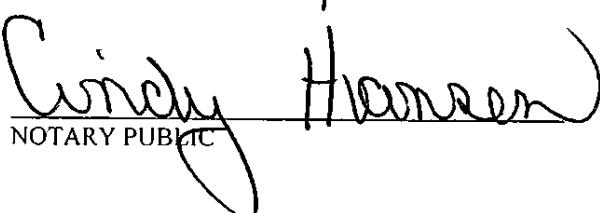
DATED: August 7, 2012


JAMES H. WOODALL, TRUSTEE

STATE OF UTAH)
: ss.
SALT LAKE COUNTY)

The foregoing instrument was acknowledged before me this 7 day of August 2012
by James H. Woodall in his authorized capacity.




Cindy Hansen
NOTARY PUBLIC