

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. 67152-58F
Parcel No. 08-25-454-013

14184810 B: 11461 P: 2767 Total Pages: 2
12/12/2023 04:16 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Elizabeth Shepard, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on February 24, 2021, and recorded as Entry No. 13577580, in Book 11124, at Page 8763, 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 June 30, 2023 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 12 day of December, 2023.

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 12 day of December, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

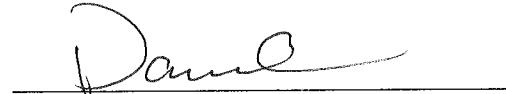
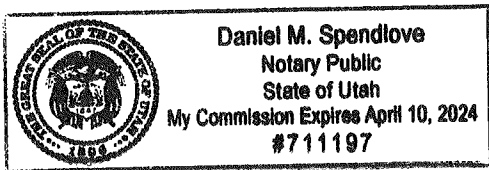

NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1: BEGINNING 4 RODS NORTH AND 146.5 FEET EAST OF THE SOUTHWEST CORNER OF LOT 6, BLOCK 150, PLAT "A", SALT LAKE CITY SURVEY, THENCE RUNNING EAST 43.25 FEET; THENCE NORTH 99 FEET; THENCE WEST 43.25 FEET; THENCE SOUTH 99 FEET TO THE PLACE OF BEGINNING.

PARCEL 1A: TOGETHER WITH AND SUBJECT TO A NON-EXCLUSIVE RIGHT OF WAY FOR INGRESS AND EGRESS OVER AND ACROSS THE FOLLOWING: BEGINNING 4 RODS NORTH AND 142.5 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 6, AND RUNNING THENCE EAST 8 FEET; THENCE NORTH 99 FEET; THENCE WEST 8 FEET; THENCE SOUTH 99 FEET TO THE PLACE OF BEGINNING AS CREATED BY THAT CERTAIN WARRANTY DEED RECORDED FEBRUARY 18, 1943 AS ENTRY NO. 946385 IN BOOK 336 AT PAGE 314 OF OFFICIAL RECORDS.