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. 67152-69F

Parcel No. 16-21-403-015

14206628 B: 11472 P: 7925 Total Pages: 1 02/20/2024 04:05 PM By: vanguyen Fees: \$40.00 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

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 Adam Keizer, 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 May 18, 2022, and recorded as Entry No. 13954404, in Book 11340, at Page 2487, Records of Salt Lake County, Utah.

THE EAST 20 FEET OF LOT 429 AND ALL OF LOT 430, AND THE WEST 10 FEET OF LOT 431, HIGHLAND PARK PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the August 31, 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 **20** day of February, 2024.

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 <u>20</u> day of February, 2024, 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