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. 67152-103F

Parcel No. 27-08-252-012

14258579 B: 11501 P: 4242 Total Pages: 1 06/28/2024 03:14 PM By: BGORDON 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 Clint Lack and Grace Lack, 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 October 28, 2022, and recorded as Entry No. 14035988, in Book 11382, at Page 4512, Records of Salt Lake County, Utah.

LOT 229, GARDEN GROVE NO. 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the December 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 Z day of June, 2024.

Scalley Reading Bates Hansen & Rasmussen, P.C., successor

trustee

By Joseph A. Skinner

STATE OF UTAH

. ss

COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me this **25** day of June, 2024, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE Notary Public State of Utah My Commission Expires on: April 10, 2028 Comm. Number: 736320

NOTARY PUBLIC