

**14381597 B: 11569 P: 6892 Total Pages: 2  
05/07/2025 04:29 PM By: Jattermann 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**

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 p  
Trustee No. 11176-438F  
Parcel No. 15-27-407-069

## 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 executed by Silvia Hernandez, as trustor(s), in which American United FCU is named as beneficiary, and Vanguard Title Ins Agency, LLC is appointed trustee, and filed for record on September 14, 2020, and recorded as Entry No. 13392294, in Book 11018, at Page 801, 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 January 1, 2025 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.

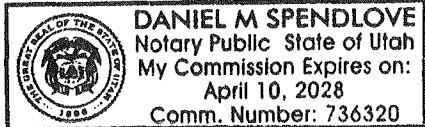
DATED this 7<sup>th</sup> day of May, 2025.

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 1 day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
NOTARY PUBLIC

EXHIBIT "A"

UNIT NO. 6, IN BUILDING NO. F CONTAINED WITHIN PHASE 15, VIVANTE CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 8029556 IN BOOK 2001 PAT PAGE 314 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AN IN THE DECLARATION OF CONDOMINIUM OF VIVANTE RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 8029557 IN BOOK 8511 AT PAGE 2575 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED PERCENTAGE OF OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES.