

14425729 B: 11594 P: 9154 Total Pages: 2  
08/21/2025 03:48 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 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 pm (Mon.-Fri.)  
Trustee No. 67152-187F  
Parcel No. 21-24-431-078

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 Annette Kaye Kavoukas, 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 August 30, 2023, and recorded as Entry No. 14147067, in Book 11441, at Page 8739, 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 30, 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 21 day of August, 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 21 day of August, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

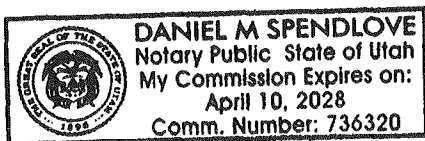
  
NOTARY PUBLIC

EXHIBIT "A"

UNIT 25, IN BUILDING E, CONTAINED WITHIN THE SOUTH 67 CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED MAY 31, 1983 AS ENTRY NO. 3799236, IN BOOK 83-5, AT PAGE 66 OF PLATS, (AS SAID RECORD OF SURVEY MAP MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF SOUTH 67 CONDOMINIUM, AS RECORDED MAY 31, 1983, AS ENTRY NO. 3799237, IN BOOK 5462, AT PAGE 2698 (AS SAID DECLARATION MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN AND TO THE COMMON AREAS AND FACILITIES MORE PARTICULARLY DESCRIBED IN SAID DECLARATION AND ANY AMENDMENTS AND/OR SUPPLEMENTS THERETO.