

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. 11146-1176F  
Parcel No. 21-13-228-020

14429096 B: 11596 P: 8798 Total Pages: 1  
08/28/2025 03:14 PM By: srigby 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 Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Steve Spencer, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on February 8, 2018, and recorded as Entry No. 12712943, in Book 10645, at Page 5483, Records of Salt Lake County, Utah.

LOT 1, JASON'S PLACE MINOR SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

TOGETHER WITH THE FOLLOWING DESCRIBED 35 FOOT ROAD OR RIGHT OF WAY, THE CENTER LINE OF WHICH BEGINS 286.4 FEET, EAST 345.57 FEET NORTH FROM THE CENTER OF THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 69°05' EAST 3.16 FEET; THENCE SOUTH 64°38' EAST 184.36 FEET THENCE SOUTH 52°37' EAST 128.91 FEET; THENCE SOUTH 13°31' EAST 188.07 FEET AND SOUTH ABOUT 29.39 FEET TO THE CENTER OF WILSON STREET; AND THENCE NORTH 85°40' EAST ALONG WILSON STREET TO STATE STREET.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 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 28 day of August, 2025.

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



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH

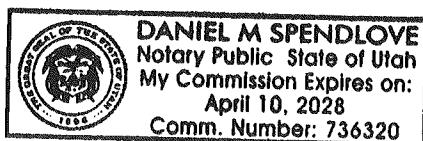
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: ss

COUNTY OF SALT LAKE

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The foregoing instrument was acknowledged before me this 28 day of August, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC