

14439411 B: 11602 P: 6166 Total Pages: 1  
09/22/2025 04:20 PM By: ECarter 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. 11176-473F

Parcel No. 20-26-227-013

NOTICE OF DEFAULT

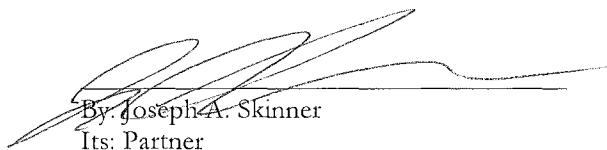
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust (Line of Credit) executed by Chad Adam Schwartz, as trustor(s), in which American United FCU is named as beneficiary, and Monument Title Insurance is appointed trustee, and filed for record on November 17, 2021, and recorded as Entry No. 13826547, in Book 11270, at Page 3336, Records of Salt Lake County, Utah.

LOT 141, SIENA VISTA NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the July 28, 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 22<sup>nd</sup> day of September, 2025.

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



By: Joseph A. Skinner  
Its: Partner

STATE OF UTAH

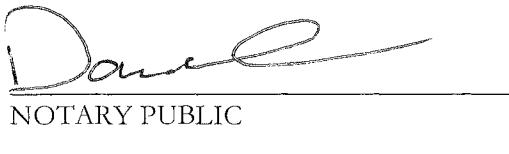
)

: ss

COUNTY OF SALT LAKE

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The foregoing instrument was acknowledged before me this 22<sup>nd</sup> day of September, 2025, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



Daniel  
NOTARY PUBLIC

