

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. 67152-206F

Parcel No. 21-04-479-012

14449701 B: 11608 P: 6832 Total Pages: 1

10/14/2025 04:42 PM By: asteffensen 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 Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Michael L. Panek, 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 May 3, 2023, and recorded as Entry No. 14101538, in Book 11416, at Page 9851, Records of Salt Lake County, Utah.

ALL OF LOT 2, SPRING VALLEY SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the March 31, 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 14 day of October, 2025.

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



By: Marlon L. Bates

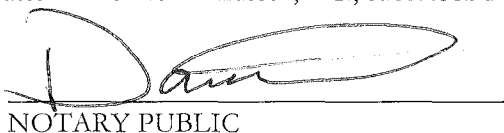
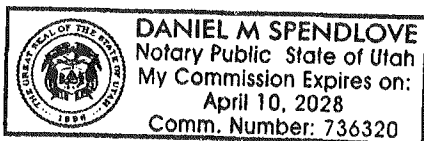
Its: Supervising Partner

STATE OF UTAH )

: ss

COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 14 day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC