

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. 11146-1197F
Parcel No. 28-15-379-004

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 Trent Farnes and Chantale Farnes, 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 November 8, 2022, and recorded as Entry No. 14040136, in Book 11384, at Page 5158, 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 May 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 20 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 20 day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

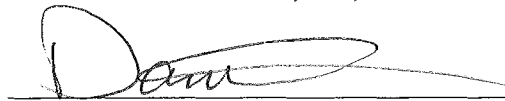
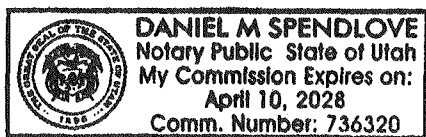

NOTARY PUBLIC

EXHIBIT "A"

LOT 201, CONTAINED WITHIN PEPPERWOOD PHASE 2, P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

LESS THE FOLLOWING:

BEGINNING AT THE NORTHEASTERLY CORNER OF LOT 201, PEPPERWOOD PHASE 2; AND RUNNING THENCE NORTH 47°45' WEST ALONG THE NORTHERLY LINE OF SAID LOT 201, 172.675 FEET; THENCE SOUTH 42°45' WEST 159.987 FEET TO THE SOUTHERLY LINE OF SAID LOT 201; THENCE SOUTH 55°33'45" EAST ALONG SAID SOUTHERLY LINE 199.044 FEET TO A POINT ON THE ARC OF A 124.34 FOOT RADIUS CURVE, THE CENTER OF WHICH BEARS SOUTH 83°39'52" EAST, SAID POINT ALSO BEING THE SOUTHEASTERLY CORNER OF SAID LOT 201; THENCE ALONG THE EASTERLY BOUNDARY OF SAID LOT 201 THE FOLLOWING TWO COURSES: NORTHEASTERLY ALONG SAID CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 36°24'52", A DISTANCE OF 79.02 FEET TO A POINT OF TANGENCY AND NORTH 42°45' EAST 57.40 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A PERPETUAL RIGHT OF WAY TO USE AND ENJOY THOSE PORTIONS OF PEPPERWOOD SUBDIVISION PHASE 1, PEPPERWOOD PHASE 2, AND ANY AND ALL PEPPERWOOD SUBDIVISION PHASES, WHICH IDENTIFIED AND WILL BE IDENTIFIED AS LOT "A" BEING THE STREETS WITHIN THE SUBDIVISION.