

14462731 B: 11616 P: 3480 Total Pages: 1  
11/12/2025 03:07 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

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. 67152-215F  
Parcel No. 15-25-276-028

NOTICE OF DEFAULT

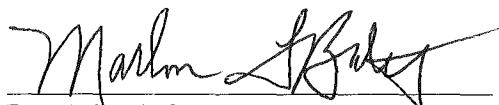
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, Fixture Filing, Security Agreement, and Financing Statement executed by J & K Holdings Utah LLC, a Utah limited liability company, 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, 2024, and recorded as Entry No. 14282702, in Book 11515, at Page 911, Records of Salt Lake County, Utah.

LOT 10, CLARK VILLAGE GARDENS, 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 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note and failed to pay the 2024 property taxes. 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 12 day of November, 2025.

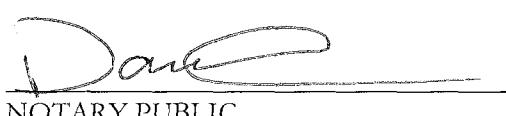
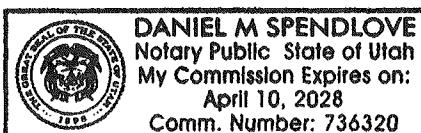
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
COUNTY OF SALT LAKE )  
: ss  
 )

The foregoing instrument was acknowledged before me this 12 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC