

RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.  
COHNE KINGHORN  
A Professional Corporation  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Construction Deed of Trust (the "**Trust Deed**"), dated June 11, 2021, executed by ALLEN CHAD LEIGH AND SEIKO LEIGH, HUSBAND AND WIFE AS JOINT TENANTS, (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary; that certain Modification of Deed of Trust ("**Modification No. 1**"), dated August 17, 2022, executed by Trustors, as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary; and, that certain Modification of Deed of Trust ("**Modification No. 2**"), dated December 12, 2024, executed by Trustors, as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary.

The Trust Deed was filed for record in the office of the Salt Lake, Utah Recorder on June 14, 2021, as Entry No. 13690768, in Book 11190, at Pages 5226 through 5234, official records of Salt Lake County, Utah. Modification No. 1 was filed for record in the office of the Salt Lake County, Utah Recorder on August 19, 2022, as Entry No. 14002700, in Book 11365, at Page 6864, official records of Salt Lake County, Utah. Modification No. 2 was filed for record in the office of the Salt Lake County, Utah Recorder on December 12, 2024, as Entry No. 14324364, in Book 11538, at Page 4660, official records of Salt Lake County, Utah.

The Trust Deed, Modification No. 1 and Modification No. 2 encumber the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

Lot 1022, THE SYCAMORES AT JORDAN HILLS PHASE 10, according to the official plat thereof, on file and of record in the Office of the Salt Lake County Recorder, State of Utah.

The Trust Property or its address is approximately known as follows: 8102 South Wickford Way, West Jordan, Utah 84081. The Trust Property's tax identification number is known as follows: 20-33-253-004-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed, Modification No. 1 and Modification No. 2 were given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Promissory Note, dated December 12, 2024, in the original principal sum

of \$1,467,66212, and those certain subsequent Change in Terms Agreements (collectively, the “**Note**”), which Trustors, as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed, Modification No. 1 and Modification No. 2 as follows:

1. The monthly minimum payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.
4. Trustors’ actions and/or inactions adversely affect the Trust Property and/or Central Bank’s rights in and to the Trust Property.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between Trustors, on the one hand, and CENTRAL BANK, on the other hand.
6. There has been a material adverse change in Trustors’ financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the “*Indebtedness*,” as defined by the Trust Deed, Modification No. 1 and Modification No. 2, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed, Modification No. 1, Modification No. 2 and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

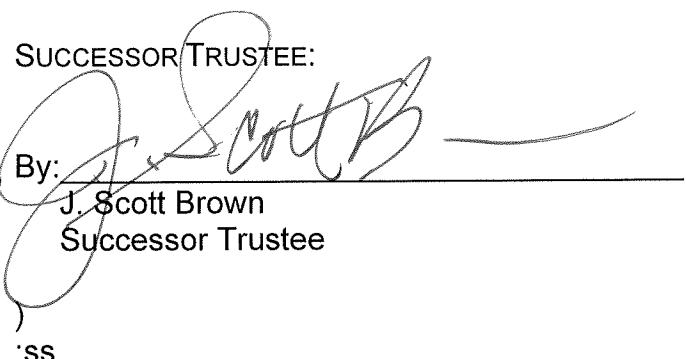
All costs and expenses incident to foreclosure of the Trust Deed, Modification No. 1, Modification No. 2 and the exercise of the power of sale including, but not limited to, reasonable attorneys’ fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed, Modification No. 1 and Modification No. 2.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.  
COHNE KINGHORN  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111  
Telephone No.: (801) 363-4300  
Office Hours: 8:30 a.m. through 5:30 p.m.  
Monday through Friday, except holidays

DATED this 20<sup>th</sup> day of November 2025.

SUCCESSOR TRUSTEE:

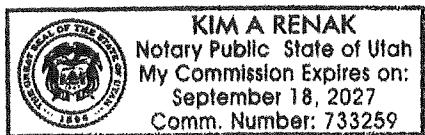
By:   
J. Scott Brown  
Successor Trustee

STATE OF UTAH

ss

COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 20<sup>th</sup> day of November 2025, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, Modification No. 1 and Modification No. 2, referred to in said instrument.



  
Notary Public

My Commission Expires:

9/18/27

Residing at:

SL County

**THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

[55154.xx]