

14481172 B: 11627 P: 4174 Total Pages: 1
12/26/2025 11:45 AM By: mpalmer 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. 11146-1219F
Parcel No. 22-03-251-015

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 Kelvin Nguyen and Kieu Lam, 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 June 2, 2021, and recorded as Entry No. 13680438, in Book 11184, at Page 4823, Records of Salt Lake County, Utah.

LOT 1, BUTTERNUT COVE SUBDIVISION AND AMENDING LOT 16 OF BRIARWOOD HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED 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 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 26 day of December, 2025.

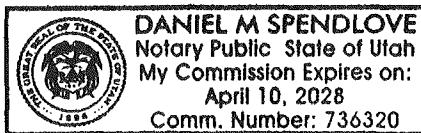
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 26 day of December, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC