

14492105 B: 11633 P: 3536 Total Pages: 1
01/23/2026 04:43 PM By: tpham 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. 11146-1231F
Parcel No. 27-19-152-014

NOTICE OF DEFAULT

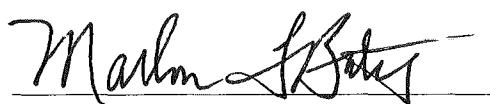
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Wendi Gerardis, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on August 15, 2022, and recorded as Entry No. 14000643, in Book 11364, at Page 6102, Records of Salt Lake County, Utah.

LOT 125, INCLUSIVE OF THAT CERTAIN PLAT MAP ENTITLED "KENNECOTT DAYBREAK COUPLET LINER PRODUCT #1, AMENDING PARCEL C OF THE AMENDED KENNECOTT DAYBREAK PHASE 1 SUBDIVISION, PARCEL "I" AND "J" OF THE KENNECOTT DAYBREAK PHASE II SUBDIVISION AND LOTS 4 THRU 7 OF THE AMENDED LOT M-1 04 KENNECOTT DAYBREAK PHASE 1 SUBDIVISION OF THE KENNECOTT MASTER SUBDIVISION #1, ACCORDING TO THE OFFICIAL PLAT RECORDED JULY 2, 2009, AS ENTRY NO. 10745550 IN BOOK 2009P, BEGINNING AT PAGE 88 IN THE OFFICIAL RECORDS OF SALT LAKE COUNTY, 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 September 30, 2024 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 23 day of January, 2026.

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 23 day of January, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC