DOC ID 20250007601

Notice of Default Page 1 of 1 Gary Christensen Washington County Recorder 03/07/2025 02:53:37 PM Fee \$40.00 By SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

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. 11146-1080F Parcel No. SG-ERS-3-3

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 Jacob Smith, 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 July 6, 2022, and recorded as Entry No. 20220034124, Records of Washington County, Utah.

ALL OF LOT THREE (3), EAST RIDGE SUBDIVISION – PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, 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 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 21h day of March, 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 27th day of March, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE Notary Public State of Utah My Commission Expires on: April 10, 2028 Comm. Number: 736320

NOTARY PUBLIC