

Notice of Default Page 1 of 1  
 Gary Christensen Washington County Recorder  
 04/21/2025 12:53:41 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. 92069-395F  
 Parcel No. SG-MVF-3-29

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 executed by Eric Smith and Brooke Smith, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and Backman Title – St. George is appointed trustee, and filed for record on November 7, 2022, and recorded as Entry No. 20220049268, Records of Washington County, Utah.

LOT 29, MEADOW VALLEY FARMS – PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON 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 November 1, 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 21 day of April, 2025.

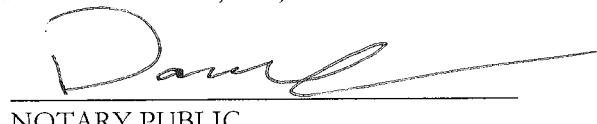
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
 Its: Supervising Partner

STATE OF UTAH )  
 : ss  
 COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 21 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC

