

## Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
 04/25/2025 03:17:35 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. 67152-153F  
 Parcel No. GLH-17-A-NW

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 Patrick D. Osmond, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns is named as beneficiary, and Inwest Title Services Inc. is appointed trustee, and filed for record on March 15, 2023, and recorded as Entry No. 20230006929, Records of Washington County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) the trustor(s) failed to pay the January 1, 2025 monthly installment and all subsequent installments thereafter and failed to meet the completion date of the Construction Phase of January 13, 2025 as required by the Second Modification/Extension Agreement of 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 25 day of April, 2025.

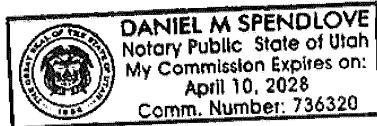
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

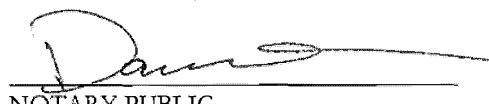


By: Marlon L. Bates  
 Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 25 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
 NOTARY PUBLIC

## EXHIBIT "A"

ALL OF LOTS 17, 18, AND 19 OF THE GARDNER-LAKEVIEW HEIGHTS SUBDIVISION, OFFICIAL RECORDS, WASHINGTON COUNTY, UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID GARDNER-LAKEVIEW HEIGHTS SUBDIVISION, POINT LIES SOUTH  $00^{\circ}01'30''$  WEST ALONG THE SECTION LINE 653.88 FEET AND SOUTH  $62^{\circ}30'38''$  EAST 228.53 FEET, FROM THE NORTHWEST CORNER OF SECTION 28, TOWNSHIP 40 SOUTH, RANGE 17 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH  $62^{\circ}30'38''$  EAST ALONG THE NORTH LINE OF SAID SUBDIVISION 471.06 FEET TO THE NORTHWEST CORNER OF LOT 20 SAID SUBDIVISION; THENCE SOUTH  $27^{\circ}29'22''$  WEST ALONG THE WEST LINE OF SAID LOT 143.16 FEET TO THE NORTH RIGHT-OF-WAY LINE OF BOWLER ROAD; THENCE ALONG SAID LINE THE FOLLOWING THREE (3) COURSES: 1) NORTH  $61^{\circ}58'45''$  WEST 78.44 FEET, 2) NORTHWESTERLY ALONG A 35.36 FOOT RADIUS CURVE TO THE RIGHT, (LONG CHORD BEARS NORTH  $39^{\circ}28'58''$  WEST A DISTANCE OF 27.06 FEET), CENTER POINT LIES NORTH  $28^{\circ}01'04''$  EAST THROUGH A CENTRAL ANGLE OF  $44^{\circ}59'55''$ , A DISTANCE OF 27.77 FEET, AND 3) WESTERLY ALONG A 50.00 FOOT RADIUS REVERSE CURVE TO THE LEFT, (LONG CHORD BEARS NORTH  $84^{\circ}29'37''$  WEST A DISTANCE OF 92.39 FEET), CENTER POINT LIES SOUTH  $73^{\circ}00'59''$  WEST THROUGH A CENTRAL ANGLE OF  $135^{\circ}01'12''$ , A DISTANCE OF 117.83 FEET TO THE NORTHEAST CORNER OF LOT 16 SAID SUBDIVISION; THENCE NORTH  $62^{\circ}00'00''$  WEST ALONG THE NORTH LINE OF SAID LOT 168.53 FEET TO THE WEST LINE OF SAID SUBDIVISION; THENCE NORTH  $07^{\circ}02'56''$  WEST ALONG SAID LINE 200.22 FEET, TO THE POINT OF BEGINNING.