

Notice of Default Page 1 of 2
 Gary Christensen Washington County Recorder
 08/27/2025 03:47:15 PM Fee \$40.00 By SCALLEY
 READING BATES HANSEN & RASMUSSEN, P.C.

Electronically Recorded For:

Marlon L. Bates
 SCALLEY READING BATES
 HANSEN & RASMUSSEN, P.C.
 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. 20193-468F
 Parcel No. T-142-B

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Marlon L. Bates, trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Raymond R. Ebert and Elizabeth H. Ebert, as trustor(s), in which Chartway Federal Credit Union is named as beneficiary, and Marlon L. Bates is appointed trustee, and filed for record on December 16, 2016, and recorded as Entry No. 20160047851, 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) failed to pay the April 25, 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 27 day of August, 2025.



Marlon L. Bates, trustee

STATE OF UTAH)
)
 COUNTY OF SALT LAKE)
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The foregoing instrument was acknowledged before me this 27 day of August, 2025, by Marlon L. Bates, trustee.



NOTARY PUBLIC

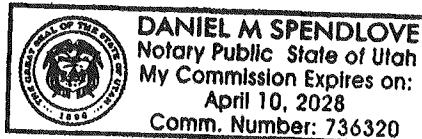


EXHIBIT "A"

COMMENCING AT THE WEST ONE-QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH $89^{\circ}28'09''$ EAST ALONG THE 1/4 SECTION LINE 1322.47 FEET TO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER (SE1/4 NW1/4) OF SAID SECTION 11; THENCE NORTH $00^{\circ}12'59''$ WEST ALONG THE 1/16TH SECTION LINE 177.97 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH $67^{\circ}47'34''$ WEST 4.03 FEET TO AN EXISTING FENCE; THENCE NORTH $1^{\circ}19'37''$ WEST 37.39 FEET; THENCE NORTH $46^{\circ}25'19''$ WEST 91.33 FEET; THENCE NORTH $69^{\circ}39'19''$ EAST 440.06; THENCE SOUTH $18^{\circ}22'46''$ EAST 97.00 FEET; THENCE SOUTH $66^{\circ}47'34''$ WEST 405.26 FEET TO THE TRUE POINT OF BEGINNING.