

When Recorded please mail a copy to:  
GORDON LAW GROUP, P.C.  
322 East Gateway Drive, Suite 201  
Heber City, UT 84032

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Serial No. 40:063:0020

WHEREAS, Katie M. Nicholes and Eric B. Nicholes, husband and wife, executed an Trust Deed with Assignment of Rents dated April 3, 2019 (the "Trust Deed") (the "Trust Deed"), to secure the performance of promissory note obligations. The trust deed was filed for record on April 4, 2019, with recorder's entry No. 27936: 2019, Utah County, Utah, and covers the following real property located in Utah County, Utah (the "Trust Property"):

**Lot 20, Plat "B", Glenwood Estates Subdivision, according to the official plat thereof on file in the Office of the Utah County Recorder.**

WHEREAS, the monthly payment obligation set forth in the promissory note, dated April 3, 2019, in the original principal indebtedness of \$90,000, and in the modification to the note dated May 26, 2020, is in default. As of May 1, 2023, the total indebtedness due and owing is \$94,450.00, plus fees and costs All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the promissory note and the Trust Deed, are due. Under the provisions of the promissory note and the Trust Deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs, and trustees' and attorneys' fees, plus all foreclosure costs and Trustee's fees. Nothing in this Notice shall be construed as a waiver of any fees owing to the Beneficiary under the Promissory Note or the Deed of Trust, pursuant to their terms.

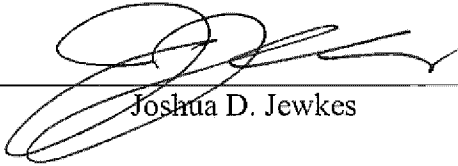
THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to Utah Code Section 57-1-23 to sell or cause to be sold the Trust Property.

All reinstatements, assumptions, or payoffs must be in the form of lawful money of the United States of America, or certified funds in U.S. Dollars. **Personal Checks will not be accepted.**

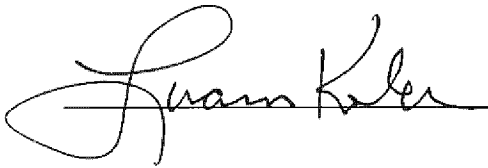
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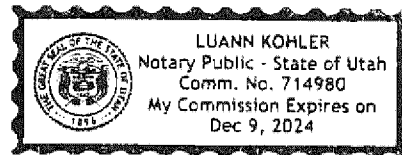
*[signature and acknowledgement on following page]*

Dated this 3<sup>rd</sup> day of May, 2023.

  
Joshua D. Jewkes

On the 3 day of May, 2023, Joshua D. Jewkes, the signer(s) of the above instrument, personally appeared before me and duly acknowledged to me he executed the same.

 Notary Public



My Commission Expires: Dec 09, 2024