



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. 67152-32F
Parcel No. 12-108-0010

E# 3290062 PG 1 OF 1
Leann H. Kilts, WEBER COUNTY RECORDER
10-Jul-23 0408 PM FEE \$40.00 DEP CF
REC FOR: SCALLEY READING BATES HANSEN & RASM
ELECTRONICALLY RECORDED

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 to Secure Home Equity Line of Credit Agreement executed by Laura L. Moreno and Efrain Bravo, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on November 1, 2021, and recorded as Entry No. 3194374, Records of Weber County, Utah.

THE WEST 77.5 FEET OF LOTS 11, 12, 13 AND THE NORTH 10 FEET OF THE WEST 77.5 FEET OF LOT 14, BLOCK 5, TERRACE SUBDIVISION, OGDEN CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 31, 2023 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.

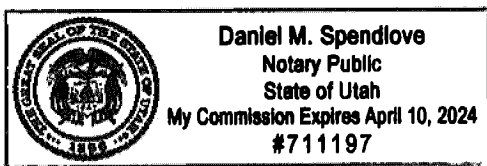
DATED this 10 day of July, 2023.

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 10 day of July, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC