WHEN RECORDED RETURN TO: Patrick F. Holden HOLDEN & RICHER, P.C. Attorneys at Law 299 S. Main Street, 13th Floor Salt Lake City, Utah 84111 Telephone: (801) 535-4310 Hours: 8:00 a.m. to 5:00 p.m. E 3343116 B 7687 F 2433-2434
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
02/01/2021 12:37 PM
FEE \$40.00 Pps: 2
DEP LL REC'D FOR PATRICK HOLDEN

Tax Parcel No. 12-527-0601

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN: That Brighton Bank is the Trustee under a Deed of Trust (hereinafter "Trust Deed") dated September 22, 2016 executed by Joshua Yeates, as Trustor to secure obligations in the amount of \$580,000.00 in favor of Brighton Bank, as Beneficiary, recorded as September 23, 2016 Entry No. 2968250, Book 6607, Pages 890-902 et seq. in the official records of the Davis County Recorder, Davis County, State of Utah., said property referred to herein being located in Davis County, State of Utah.

Said Trust Deed refers to the following property:

All of Lot 601, WILD HORSE SPRINGS SUBDIVISION, PHASE 6, LAYTON CITY, according to the Official Plat thereof, recorded in the Office of the County Recorder of DAVIS county, State of Utah.

(Property Address: 263 North 3050 West, Layton, Utah 84041)

Said obligation arises from a certain Promissory Note (hereinafter "Note") dated September 22, 2016.

A default has occurred in that the Trustor has failed to pay the sums owed to the Beneficiary at the times and in the amounts as required by the Note. As of this date, payment is due and owing in the amount of \$574,143.06 plus after accruing payments, interest, late fees, costs and attorney's fees.

By reason of such default, Brighton Bank, as Beneficiary under the above Trust Deed has elected to declare the entire principal and interest balance of \$574,143.06 as of November 3, 2020, plus after accruing interest, late fees, costs and attorney's fees due and owing and therefore will within three months hereafter accelerate the entire unpaid balance and cause the trust property to be sold to satisfy the obligation secured by the Trust Deed.

## 3343116 BK 7687 PG 2434

This Notice is from a debt collector. This Notice is mailed and recorded in conjunction with an attempt to collect a debt, and any information obtained will be used for that purpose.

DATED this 11 day of January, 2021.

RICHER & OVERHOLT, P.C.

By:

Patrick F. Holden Successor Trustee

STATE OF UTAH

: SS.

COUNTY OF SALT LAKE )

On this <u>//</u> day of January, 2021, personally appeared before me Patrick F. Holden, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

NOTARY PUBLIC

Residing in Salt Lake County, UT

My Commission Expires: 04-21-2024

Anna Halliday
Notary Public, State of Utah
Commission # 7/1575
by Commission Extres
04-21-2024