

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. 27050-629F
Parcel No. 09-244-0018



W3400683

E# 3400683 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
12-Jan-26 0255 PM FEE \$40.00 DEP JJT
REC FOR: SCALLEY READING BATES HANSEN & RASI
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 executed by Michael B. O'Toole, a married man, 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 May 11, 2021, and recorded as Entry No. 3151886, Records of Weber County, Utah.

ALL OF LOT 33, MEADOWLANE SUBDIVISION NO. 2, ROY 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 September 1, 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 12 day of January, 2026.

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 12 day of January, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

NOTARY PUBLIC

