

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. 92040-725F
Parcel No. 12-910-0411

E 3550597 B 8377 P 549
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
11/09/2023 01:31:04 PM
FEE: \$40.00 Pgs: 1
DEP eCASH REC'D FOR: SCALLEY READING
BATES HANSEN & RASMUSSEN, P.C.

NOTICE OF DEFAULT

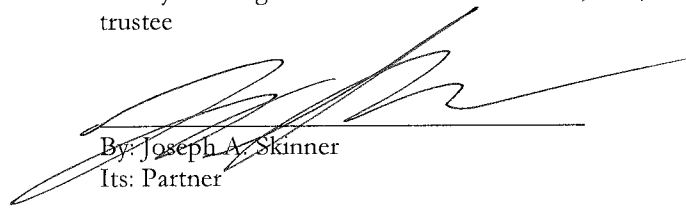
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Robert L. Smith and Jenny L. Smith, as trustor(s), in which Utah First Federal Credit Union is named as beneficiary, and First American Title Insurance Agency is appointed trustee, and filed for record on October 25, 2021, and recorded as Entry No. 3429821, in Book 7872, at Page 419, Records of Davis County, Utah.

ALL OF LOT 411, BLUFF AT LAKEVIEW FARMS SUBDIVISION PHASE 4, SYRACUSE CITY, DAVIS 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 May 25, 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.

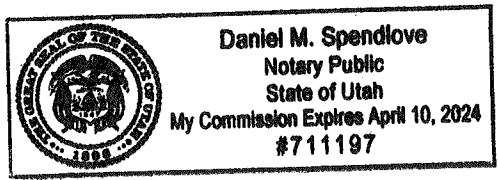
DATED this 9th day of November, 2023.

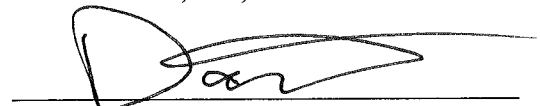
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee


By: Joseph A. Skinner
Its: Partner

STATE OF UTAH)
: ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 9th day of November, 2023, by Joseph A. Skinner, the Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC