

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. 67152-91F  
Parcel No. 03-069-0003

NOTICE OF DEFAULT

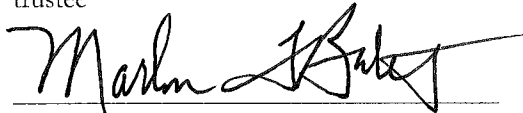
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Ray J. Johnson, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on May 5, 2021, and recorded as Entry No. 3379279, in Book 7753, at Page 1569, Records of Davis County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 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 20 day of May, 2024.

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 20 day of May, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC

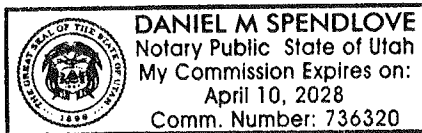


EXHIBIT "A"

BEGINNING AT THE SOUTHEAST CORNER OF LOT 3, BLOCK 1, LYNNHAVEN SUBDIVISION, PLAT A, A SUBDIVISION OF PART OF BLOCK 3, NORTH MILL CREEK PLAT BOUNTIFUL TOWNSITE SURVEY IN THE CITY OF BOUNTIFUL COUNTY OF DAVIS STATE OF UTAH ACCORDING TO THE PLAT THEREOF RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY AND RUNNING THENCE SOUTH 89°41' WEST 65 FEET THENCE NORTH 0°07' WEST 139.78 FEET TO THE NORTH LINE OF LOT 2, BLOCK 1 LYNNHAVEN SUBDIVISION THENCE NORTH 89°11' EAST 65 FEET TO THE EAST LINE OF SAID LOT 3 THENCE SOUTH 0°07' EAST 140.35 FEET TO THE POINT OF BEGINNING BEING ALL OF LOT 3 AND PART OF LOT 2 OF SAID BLOCK 1.