

E 3626243 B 8794 P 1036  
KELLY A. SILVESTER  
DAVIS COUNTY, UTAH RECORDER  
07/21/2025 02:53:16 PM  
FEE: \$40.00 Pgs: 1  
DEP eCASH REC'D FOR: SCALLEY READING  
BATES HANSEN & RASMUSSEN, P.C.

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. 67152-83F  
Parcel No. 12-382-0010

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 Benjamin Nolen, 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 30, 2022, and recorded as Entry No. 3509433, in Book 8143, at Page 961, Records of Davis County, Utah.

LOT 10, ROCK CREEK SUBDIVISION PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE DAVIS COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 30, 2024 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 21<sup>st</sup> day of July, 2025.

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 21 day of July, 2025, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

D. Ome  
NOTARY PUBLIC

