

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. 67152-184F

Parcel No. 07-090-0030

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 Geoffrey Merino and Josefa Guadalupe Merino, 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 6, 2024, and recorded as Entry No. 3594163, in Book 8622, at Page 624, Records of Davis County, Utah.

ALL OF LOT 30, PARK VIEW ESTATES NO. 2 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE DAVIS COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 30, 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 4 day of August, 2025.

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

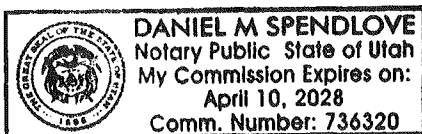


By: Marlon L. Bates

Its: Supervising Partner

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 4 day of August, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC