

After Recording Return to:

Glenn R. Bronson, Esq.
Trask Britt
230 South 500 East, Suite 300
Salt Lake City, UT 84102
Tel: (801) 532-1922

Tax Parcel No: 13-224-0001

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about April 11, 2022, JOHN GLEAVE AND LACI GLEAVE AS JOINT TENANTS, as Trustor, executed and delivered to ZIONS BANCORPORATION, N.A., dba ZIONS FIRST NATIONAL BANK, as Trustee, for the benefit of ZION BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, as Beneficiary, a certain Revolving Credit Deed of Trust ("Deed of Trust") to secure the performance of the obligations under a Home Equity Line Credit Agreement and Disclosure ("Agreement"). The Deed of Trust was recorded in the office of the Davis County Recorder, State of Utah, on June 1, 2022, as Entry No. 3480273, Bk 8021, Pg 537-556, and covered the following real property situated in Davis County, State of Utah:

THAT CERTAIN PIECE OR PARCEL OF LAND AND THE BUILDINGS AND IMPROVEMENTS THEREON, KNOWN AS: 6785 S 475 E
IN THE TOWN OF: SOUTH WEBER
COUNTY OF: DAVIS
AND STATE OF: UTAH

LEGAL DESCRIPTION:

The following tract(s) of land in Davis County, State of Utah described as follows: all of Lot 1, Baldwin Estates, South Weber City, Davis County, Utah, according to the official plat thereof.

TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements, and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.

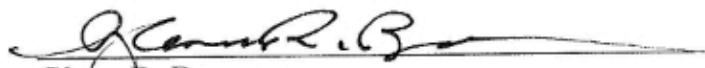
The real property or its address is commonly 6785 S 475 E, South Weber, UT 84405. The undersigned disclaims any liability for any error in the street address.

ZIONS BANCORPORATION, N.A., is presently the holder of the beneficial interest under the Deed of Trust, and GLENN R. BRONSON is named as Successor Trustee. The payment obligations set forth in the Agreement are in default, including the failure to make payments, in whole or in part, under the Agreement due for the months of February through July 2025. Under the provisions of the Agreement and Deed of Trust, the principal balance of \$209,715.00 is hereby accelerated and now due, together with any unpaid taxes, insurance, and other obligations under the Agreement and Deed of Trust, including interest, late charges, and trustee's and attorneys' fees.

Accordingly, notice is hereby given that the Trustee has elected to foreclose the Deed of Trust by advertisement and sale, as provided in Utah Code § 57-1-25, *et seq.*, as amended and supplemented, and sell the property described in the Deed of Trust, as provided in such Utah Code, to satisfy the obligations secured by the Deed of Trust.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED the 4th day of August 2025.

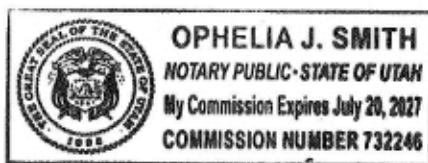


Glenn R. Bronson
Successor Trustee

STATE OF UTAH)
:ss.
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me,
Ophelia J. Smith, a notary public, this 4th day of
August 2025, by Glenn R. Bronson, Successor Trustee, who personally appeared
before me and on a satisfactory basis, proved to be the person whose name is subscribed to
this instrument, and acknowledged he executed the same.

Witness my hand and official seal.



Ophelia J. Smith
Notary Public