

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. 25065-217F  
Parcel No. 11-040-0026

**E 3631410 B 8821 P 1-2**  
**KELLY A. SILVESTER**  
**DAVIS COUNTY, UTAH RECORDER**  
**08/28/2025 08:36:53 AM**  
**Fee: \$40.00 Pgs: 2**  
**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 Revolving Credit Deed of Trust executed by Kevin Wayner Swenson and Michelle Swenson, as trustor(s), in which Deseret First Credit Union is named as beneficiary, and Meridian Title Company is appointed trustee, and filed for record on November 23, 2021, and recorded as Entry No. 3437380, in Book 7892, at Page 110, 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 April 25, 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 27 day of August, 2025.

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



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 27 day of August, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

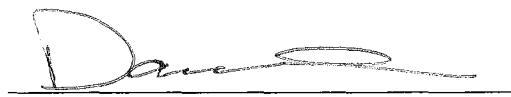
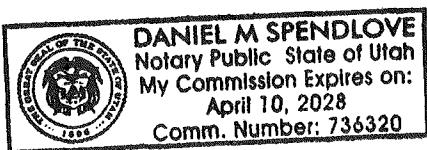
  
NOTARY PUBLIC

EXHIBIT "A"

BEGINNING ON THE SOUTH LINE OF A ROAD AT A POINT SOUTH  $0^{\circ}16'20''$  WEST 468.83 FEET ALONG THE SECTION LINE AND SOUTH  $76^{\circ}48'30''$  WEST 282.86 FEET ALONG THE SOUTH LINE OF SAID ROAD FROM THE NORTHEAST CORNER OF SECTION 26, TOWNSHIP 4 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, IN THE COUNTY OF DAVIS, AND RUNNING THENCE SOUTH  $76^{\circ}48'30''$  WEST 157.94 FEET ALONG THE SOUTH LINE OF SAID ROAD; THENCE SOUTH  $0^{\circ}20'30''$  WEST 363.64 FEET; THENCE NORTH  $76^{\circ}48'30''$  EAST 194.39 FEET; THENCE NORTH  $0^{\circ}16'20''$  WEST 208.91 FEET; THENCE NORTH  $13^{\circ}11'30''$  WEST 150.31 FEET TO THE POINT OF BEGINNING.