

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. 67152-201F  
Parcel No. 08-030-0112

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 Amber N. Ellis, 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 December 16, 2019, and recorded as Entry No. 3211639, in Book 7409, at Page 1993, 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 March 31, 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 2<sup>nd</sup> day of October, 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 2<sup>nd</sup> day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

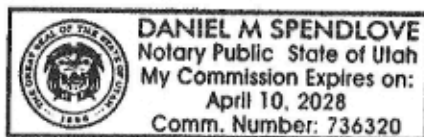
  
NOTARY PUBLIC

EXHIBIT "A"

BEGINNING AT THE NORTH CORNER OF LOT 82, PALOS VERDES ESTATES SUBDIVISION, PLAT "C", A SUBDIVISION OF PART OF SECTION 10, TOWNSHIP 3 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, IN THE CITY OF KAYSVILLE, ACCORDING TO THE OFFICIAL PLAT THEREOF, AND RUNNING THENCE SOUTH  $41^{\circ}52'$  EAST 43.63 FEET ALONG THE BOUNDARY OF SAID LOT 82 TO A POINT ON THE EXTENDED PARTY WALL LINE OF AN EXISTING BUILDING; THENCE SOUTH  $45^{\circ}57'$  WEST 97.13 FEET ALONG THE CENTER OF SAID PARTY WALL LINE (WHICH PARTY WALL IS 10 INCHES WIDE) TO A POINT ON THE SOUTHWESTERLY BOUNDARY OF SAID LOT 82; THENCE ALONG THE BOUNDARY OF SAID LOT 82 IN THE FOLLOWING THREE COURSES TO THE POINT OF BEGINNING, NORTHWESTERLY 26.19 FEET ALONG THE ARC OF AN 1195.92 FOOT RADIUS CURVE TO THE LEFT THROUGH A CENTRAL ANGLE OF  $1^{\circ}15'17''$  (RADIUS POINT BEARS SOUTH  $46^{\circ}02'13''$  WEST) TO A POINT OF REVERSE CURVATURE AND NORTHERLY 32.59 FEET ALONG THE ARC OF A 20.0 FOOT RADIUS CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF  $93^{\circ}21'$  (RADIUS POINT BEARS NORTH  $44^{\circ}47'$  EAST) AND NORTH  $48^{\circ}08'$  EAST 78.34 FEET.