**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. 27089-13F Parcel No. 40-456-0221 ENT 40702:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 Jun 23 01:13 PM FEE 40.00 BY KR
RECORDED FOR Scalley Reading Bates Hansen & Rasmussen, P.C.
ELECTRONICALLY RECORDED

## 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 executed by George Arthur, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns is named as beneficiary, and First American Title Insurance Company - UT is appointed trustee, and filed for record on September 20, 2022, and recorded as Entry No. 101930:2022, Records of Utah County, Utah.

LOT 221, PHASE 2A, GABLES AT SARATOGA SPRINGS PUD SUBDIVISION, SARATOGA SPRINGS, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 1, 2023 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.

T 4 (TT)	.1 .	22	1 (	<b>T</b>	2023.
DATED	tms	23	day of	June	 , 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 23 day of June \_\_\_\_\_\_, 2023

The foregoing instrument was acknowledged before me this 23 day of June , 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

Daniel M. Spendlove
Notary Public
State of Utah
My Commission Expires April 10, 2024
#711197

NOTARY PUBLIC