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. 67152-111F

Parcel No. 34-594-0075

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 Mica Lee Gibbons, 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 May 4, 2022, and recorded as Entry No. 55556:2022, Records of Utah County, Utah.

LOT 75, OF THE PLAT "A-9" APPLE HOLLOW AT THE ORCHARDS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the December 31, 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.

DATED this 25 day of July, 2024.

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

ENT 49451:2024 PG 1 of 1

2024 Jul 25 01:51 PM FEE 40.00 BY LM

UTAH COUNTY RECORDER

RECORDED FOR Scalley Reading Bates Hanse

ANDREA ALLEN

ELECTRONICALLY RECORDED

trustee

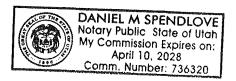
By: Marlon L. Bates Its: Supervising Partner

STATE OF UTAH

: ss

COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me this 25 day of July, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



OTARY PUBLIC