

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. 27050-716F  
Parcel No. 49-677-0014

ENT 55721:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Jul 25 03:25 PM FEE 40.00 BY LM  
RECORDED FOR Scalley Reading Bates Hanse  
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 Marvin J. Alvarado and Lisita L. Alvarado, husband and wife as joint tenants, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and First American Title is appointed trustee, and filed for record on July 27, 2022, and recorded as Entry No. 84638:2022, Records of Utah 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 February 1, 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 25 day of July, 2025.

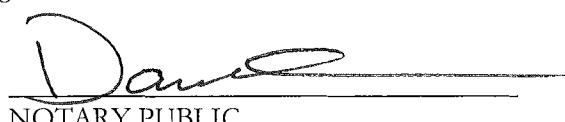
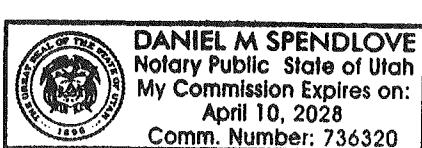
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
: ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 25 day of July, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC

EXHIBIT "A"

LOT 11114, CONTAINED WITHIN THE PRESERVE PLAT 11-1 AT THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 11, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN UTAH COUNTY, UTAH, ON AUGUST 24, 2007, AS ENTRY NO. 124953:2007, AND IN THE MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED FEBRUARY 13, 2006, AS ENTRY NO. 17294:2006 (AS SAID MAP AND DECLARATION MAY HERETOFORE BE AMENDED AND/OR SUPPLEMENTED).

TOGETHER WITH A NON-EXCLUSIVE EASEMENT OF USE AND ENJOYMENT IN AND TO THE PROJECTS COMMON AREAS AND FACILITIES AS DEFINED AND PROVIDED FOR IN SAID MAP AND DECLARATION. SUBJECT TO EASEMENTS, RESTRICTIONS, ENCUMBRANCES AND RIGHTS OF WAY OF RECORD.