

WHEN RECORDED MAIL TO:

Office of General Counsel
Utah Community Federal Credit Union
360 West 4800 North
Provo, UT 84604

Notice of Default

On or about November 10, 2022, Chris Holmes, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and as beneficiary, which Trust Deed was recorded on or about November 16, 2022 as recorder's entry no. 526913, book 1428, page 794-800, in the Official Records of the Wasatch County Recorder's Office, Wasatch County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Wasatch County, State of Utah, at 1896 North Valley Hills Blvd, Heber City, UT 84032 and more particularly described as:

Lot 52, The Cove at Valley Hills, according to the plat thereof as recorded in the office of the Wasatch County Recorder.

(Parcel I.D. 00-0020-0764).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the trustor and under the related Revolving Credit Deed of Trust in that the trustor has failed to make one or more payment to the beneficiary as and when required by the Note. A Substitution of Trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The successor trustee is a member of the Utah State Bar Association. The successor trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

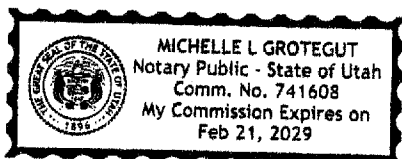
Dated September 5, 2025.



Paul D. Jarvis
UCCU General Counsel
360 West 4800 North
Provo, Utah 84604
(801) 223-7779

STATE OF UTAH)
 :
COUNTY OF UTAH)

The above Notice of Default was executed on September 5, 2025, by Paul D. Jarvis, trustee.




NOTARY PUBLIC