

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. 51121-1991F  
Parcel No. 00-0020-0764

Ent 566620 Bk 1535 Pg 1441 - 1441  
MARCY M. MURRAY, Recorder  
WASATCH COUNTY CORPORATION  
2025 Nov 06 03:46PM Fee: \$40.00 HP  
For: Scalley Reading Bates Hansen & Rasmu  
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 Chris Holmes, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns is named as beneficiary, and Lundberg & Associates, P.C. is appointed trustee, and filed for record on December 2, 2020, and recorded as Entry No. 489619, in Book 1326, at Page 1725, Records of Wasatch County, Utah.

ALL OF LOT 52, THE COVE AT VALLEY HILLS, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER, OF WASATCH COUNTY, STATE OF 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 July 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 6 day of November, 2025.

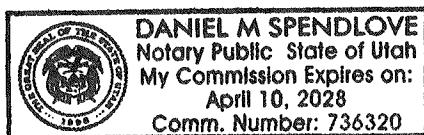
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
COUNTY OF SALT LAKE ) : ss

The foregoing instrument was acknowledged before me this 6 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC