

Electronically Recorded For:

Marlon L. Bates
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
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. 20193-501F
Parcel No. 19-013-0-0010

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Marlon L. Bates, trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Jonnie Waters, as trustor(s), in which Chartway Federal Credit Union is named as beneficiary, and Marlon L. Bates is appointed trustee, and filed for record on July 18, 2023, and recorded as Entry No. 591359, Records of Tooele County, Utah.

LOT 10, TATE PLACE SUBDIVISION, A SUBDIVISION OF GRANTSVILLE, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, TOOELE 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 August 25, 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 21 day of January, 2026.

Marlon L. Bates
Marlon L. Bates, trustee

Marlon L. Bates, trustee

STATE OF UTAH)
: ss)
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21 day of January, 2026, by Marlon L. Bates,
trustee

Dear

NOTARY PUBLIC

