

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. 67152-193F
Parcel No. 68-011-0002

ENT 69785:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 11 03:22 PM FEE 40.00 BY AC
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 to Secure Home Equity Line of Credit Agreement executed by Emily Bills and Edwin Mario Bills, 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 December 15, 2021, and recorded as Entry No. 207536:2021, 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 28, 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 10 day of September, 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 10 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

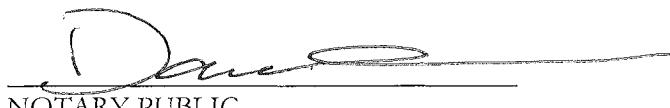
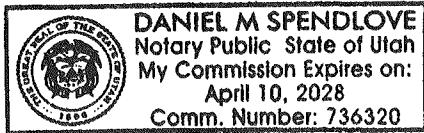

NOTARY PUBLIC

EXHIBIT "A"

PART LOT 2, PLAT A, HERMAN'S COR. SUB DESCRIBED AS FOLLOWS:; COM N 2628.155 FT & E 63.52 FT FR S 1/4 COR. SEC. 23, T6S, R2E, SLB&M.; S 29 DEG 40'43" E 43.36 FT; S 0 DEG 11'46" E 49.65 FT; N 89 DEG 48'14" E 9.5 FT; S 0 DEG 11'2" E 13.48 FT; E 13.86 FT; S 0 DEG 35'18" E 15.61 FT; S 1 DEG 0'51" W 4.4 FT; N 88 DEG 53'21" W 107.23 FT; N 1 DEG 20'30" W 104.33 FT; ALONG A CURVE TO R (CHORD BEARS: N 44 DEG 52'58" E 21.66 FT, RADIUS= 15 FT), S 88 DEG 53'35" E 49.25 FT TO BEG.