ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES IIANSEN & 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. 67152-150F Parcel No. 52-863-0017 ENT 8295:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 Feb 05 02:28 PM FEE 40.00 BY KR 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 Paul Michels and Mckenna Michels, 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 August 20, 2021, and recorded as Entry No. 146280:2021, 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 April 30, 2024 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 5th day of February, 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 5 day of February, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE
Notary Public State of Utah
My Commission Expires on:
April 10, 2028
Comm. Number: 736320

NOTARY PUBLIC

EXHIBIT "A"

LOT 3, SWISS ONE PLANNED RESIDENTIAL DEVELOPMENT PHASE 1, ALPINE CITY, UTAH ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

ALSO, COMMENCING NORTH 41.27 FEET AND WEST 640.23 FEET FROM THE EAST QUARTER CORNER OF SECTION 23, TOWNSHIP 4 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE SOUTH 89°41'52" WEST 20.05 FEET; THENCE SOUTH 0°22'39" WEST 48.57 FEET; THENCE SOUTH 0°22'39" WEST 30.64 FEET; THENCE SOUTH 89°36'50" EAST 20.99 FEET. ACTUAL COURSE= SOUTH 89°36'53" EAST 20.99 FEET; THENCE NORTH 0°18'8" WEST 79.46 FEET TO THE POINT OF BEGINNING.