

WHEN RECORDED RETURN TO:

Nick Anderson  
Garn Development Company, LLC  
748 W. Heritage Park Boulevard, Suite 203  
Layton, Utah 84041  
38-517-0215

**NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN that Pamela Branscomb, as Trustor, delivered to Kevin S. Garn, as Beneficiary, on September 26, 2018, a certain Trust Deed With Power of Sale and Assignment of Rents (the "Trust Deed") on certain real property situated in Utah County, Utah, as more particularly described in Exhibit "A" attached hereto and made a part hereof (the "Trust Property"). The Trust Deed was recorded on October 1, 2018, as Entry No. 93962:2018 in the official records of the Utah County Recorder in the State of Utah.

A breach of the obligation for which the Trust Property was conveyed as security has occurred in that Pamela Branscomb, the obligor under that certain Trust Deed Note dated September 26, 2018 (the "Trust Deed Note"), has failed to make the required monthly principal and interest payment on December 1, 2019 and January 1, 2020, as required by the Trust Deed Note, and has failed to pay Utah County taxes and assessments affecting the Trust Property for years 2018 and 2019, including additional penalties, fees, and interest now due to Utah County on such unpaid tax amounts. A successor trustee has been appointed, and contemporaneously herewith is duly recorded in the official records of the Utah County Recorder, the successor trustee being Nick Anderson, a member of the Utah State Bar Association.


Beneficiary has elected, pursuant to the terms of said Trust deed and Trust Deed Note to declare the entire principal and interest obligations evidenced by the Trust Deed Note to be immediately due and payable and has directed the successor trustee to sell or cause to be sold said real property to satisfy the obligations secured by the Trust Deed. This Notice of Default is given in accordance with Utah Code § 57-1-24.

In witness thereof, Nick Anderson, as successor trustee, has caused this instrument to be executed this 2<sup>nd</sup> day of January 2020.

Nick Anderson  
Nick Anderson, Successor Trustee

STATE OF UTAH                    )  
  : ss  
COUNTY OF DAVIS            )

The foregoing instrument was acknowledged before me this 2 day of January 2020, by Nick Anderson.

 GABRIELLE ROSS  
Notary Public, State of Utah  
Commission # 691579  
My Commission Expires On  
October 26, 2020

Gabrielle Ross  
Notary Public

**EXHIBIT "A"**

(the Trust Property)

Lot 215, The Exchange in Lehi Phase 2 Subdivision Plat, together with all improvements located thereon, as said property is identified in the Plat of said development recorded March 16, 2017, as Entry No. 25497:2017 of the official records of the Utah County Recorder, State of Utah, and as identified and described in the Master Declaration of Covenants, Conditions, and Restrictions and Reservation of Easements for The Exchange in Lehi, a Master Planned Community, recorded April 12, 2017, as Entry No. 35360:2017 of the official records of the Utah County Recorder, State of Utah.

TOGETHER WITH a right and easement in and to the Common Area described, and as provided for, in said Declaration (as said Declaration may have heretofore been amended or supplemented).

Parcel ID No. 38-517-0215