

**WHEN RECORDED RETURN TO:**

Mark S. Swan  
**STRONG & HANNI, P.C.**  
9350 South 150 East, Suite 820  
Sandy, UT 84070

13295277  
6/11/2020 8:54:00 AM \$40.00  
Book - 10959 Pg - 1573-1574  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
STRONG & HANNI  
BY: eCASH, DEPUTY - EF 2 P.

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN: That Mark S. Swan is the Successor Trustee under a Trust Deed dated December 3, 2019 in which Vivified, LLC, a Utah limited liability company, is the Trustor, in which Real Advantage Title Insurance Agency was named Trustee and Fairbrook Exeter I LLC was named as Beneficiary and which was recorded in the Salt Lake County, Utah Recorder's Office, on December 4, 2019, as Entry Number 13139247; in Book 10868 at Pages 2547--2580; covering the real property described below:

Commencing 86 feet East of the Northwest corner of Lot 6, Block 29, Plat "F, Salt Lake City Survey, thence East 46 feet, thence South 125 feet; thence West 46 feet; thence North 125 feet to the place of beginning.

Tax Parcel No. 16-05-204-008

Commonly known as: 1030 East 100 South, Salt Lake City, Utah 84102

Obligations arise from a Promissory Note dated December 3, 2019 and Trust Deed dated December 3, 2019 with the original principal indebtedness being \$720,000.00 together with accruing interest, late charges, unpaid taxes, costs and attorney's fees.

A default has occurred in that the Borrower under the Promissory Note has failed to pay the sums owed to the Beneficiary at the times and in the amounts as required by the Promissory Note. As of June 8, 2020, payment is due for past due payments owing in the amount of \$772,497.70, with, with interest continuing to accrue after that date at the rate of 15% per annum on the unpaid principal balance of \$720,000.00 until paid in full plus all past due and after accruing taxes, attorney's fees and costs. Nothing in this Notice shall be construed as a waiver of any fees owing to the Beneficiary under the Promissory Note or the Trust Deed, pursuant to their terms.

Under the provisions of said Promissory Note and Trust Deed, the entire obligation due under the Promissory Note and Trust Deed are now due and owing, together with the amount in default set forth above plus all foreclosure costs and Trustee's fees and attorney's fees.

The undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the aforesaid Deed of Trust to satisfy the obligation thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

All reinstatements, assumptions or payoffs must be in the form of lawful money of the United States of America, or certified funds in U.S. Dollars. **Personal Checks will not be accepted.**

DATED this 11th day of June, 2020


**STRONG & HANNI, P.C.**




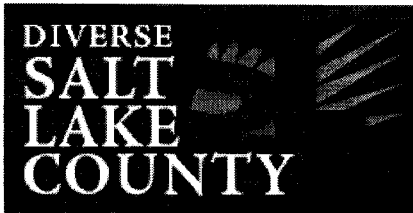
MARK S. SWAN, Attorney  
Successor Trustee  
**STRONG & HANNI, P.C.**  
9350 South 150 East  
Suite 820  
Sandy, UT 84070  
Telephone: (801) 323-2163

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

On the 11th day of June, 2020, personally appeared before me MARK S. SWAN, the Successor Trustee, who is the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

 **JANAE BARLOW**  
Notary Public State of Utah  
My Commission Expires on:  
January 11, 2022  
Comm. Number: 698244

  
**NOTARY PUBLIC**  
Residing in Salt Lake County, Utah  
My Commission Expires: \_\_\_\_\_



Esc / CLEAR | Logoff | Applications

VTDI 16-05-204-008-0000 DIST 13 TOTAL ACRES 0.13  
 VIVIFIED LLC TAX CLASS UPDATE REAL ESTATE 117000  
 LEGAL BUILDINGS 508900  
 PRINT U TOTAL VALUE 625900

151 E 6100 S NO: 302 F10-MORE BK/PG  
 MURRAY UT 84107720851 EDIT 1 FACTOR BYPASS  
 LOC: 1030 E 100 S EDIT 0 BOOK 10618 PAGE 9066 DATE 11/15/2017  
 SUB: BLK 029 PLAT F TYPE PLOT PLAT  
 06/23/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY  
 COM 86 FT E OF NW COR LOT 6 BLK 29 PLAT F SLC SUR E 46 FT S  
 125 FT W 46 FT N 125 FT TO BEG 6068-2332 6099-1341 6099-1342  
 6101-0465 6126-2155 6190-0279 6385-1544 6385-1542 6685-2157  
 8742-1931 9502-2341 10384-8630

PFKEYS: 1=RXPH 4=VTAU 6=NEXT 7=RTRN VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV  
1=RXPH 4=VTAU 6=NEXT 7=VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV

HostKeyPad

01/007

Reset | Default | Refresh | Disconnect | Turn Keyboard Off

Salt Lake County Government Center – 2001 South State Street Salt Lake City, UT 84190 – 801 468-3000

13139247  
12/4/2019 11:47:00 AM \$40.00  
Book - 10868 Pg - 2574-2580  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
REAL ADVANTAGE TITLE INS AGCY  
BY: eCASH, DEPUTY - EF 7 P.

When recorded, mail to:  
Fairbrook Exeter I LLC  
Attn: Justin Thomas  
3115 East Lion Lane, Suite 160  
Salt Lake City, Utah 84121

### TRUST DEED

THIS TRUST DEED is made this 3rd day of December 2019 between

Vivified LLC, a Utah limited liability company, as Trustor,  
of: 151 East 6100 South, Suite 312, Murray, Utah 84107

Real Advantage Title Insurance Agency, a Title Insurance Agency, as Trustee,  
of: 6975 Union Park Center, Ste 460, Cottonwood Heights, Utah 84047

Fairbrook Exeter I LLC, as Beneficiary  
of: 3115 East Lion Lane, Suite 160, Salt Lake City, Utah 84121

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, the following described property situated in Salt Lake County, State of Utah:

See Exhibit A

Said property is also known by the street address of:

1030 East 100 South, Salt Lake City, Utah 84102

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this security instrument. All of the foregoing is referred to in the security instrument as the "Property."

TRUSTOR COVENANTS that Trustor is lawfully seised of the estate hereby conveyed and has the right to grant, convey, and warrant the Property and that the Property is unencumbered, except for encumbrances of record. Trustor further warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

13296177  
6/12/2020 9:14:00 AM \$40.00  
Book - 10959 Pg - 7033-7034  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
NELSON CHRISTENSEN  
BY: eCASH, DEPUTY - EF 2 P.

WHEN RECORDED, MAIL TO:  
Bruce J. Nelson, Esq.  
NELSON CHRISTENSEN HOLLINGWORTH & WILLIAMS  
5292 College Drive, Suite 203  
Murray, UT 84123

Space above for County Recorder's use  
Parcel I.D. #22-30-201-005

## NOTICE OF DEFAULT

**BRUCE J. NELSON**, Trustee under that certain Trust Deed dated October 31, 2019, executed by **MIDVALE TWIN HOMES, LLC**, as Trustor, wherein **2020, LLC** appeared as Beneficiary, and recorded November 1, 2019, as Entry No. 13114727 in Book 10854 at Page 9331 of the official records of the Salt Lake County Recorder, State of Utah, covering the following-described real property located in said County:

Beginning 200.64 feet East, 233.5 feet South from the Northwest corner of the Northeast quarter of Section 30, Township 2 South, Range 1 East, Salt Lake Meridian, and running thence West 208.39 feet; thence South 80 feet; thence East 208.39 feet; thence North 80 feet to the place of beginning.

LESS AND EXCEPTING any and all portions lying within the boundaries of 300 East Street.

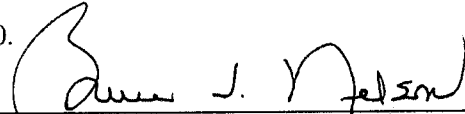
Property address: 7045 South 300 East, Midvale, UT 84047-1654

hereby gives notice that breach of the obligations for which such Trust Deed is security has occurred in that Trustor has failed to pay amounts owing to Beneficiary under a Note dated October 31, 2019, in the original amount of \$229,400.95, together with accrued interest, attorney's fees, costs, and late fees associated herewith; and the Beneficiary has executed and delivered to said Trustee a written declaration of default, and has deposited with said Trustee such Trust Deed and all documents evidencing obligations secured thereby and has elected to cause the property to be sold to satisfy the obligation secured thereby.

**This is an attempt to collect a debt. Any information obtained may be used for that purpose. This communication is from a debt collector.** Unless, within thirty (30) days after your receipt of this Notice of Default, you dispute the validity of the debt or any portion thereof, we will assume this debt to be valid and will proceed in accordance with that assumption.

If, within (30) days of your receipt of this Notice of Default, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt and we will mail to you a copy of such verification.

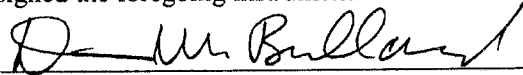
DATED this 12<sup>th</sup> day of June, 2020.



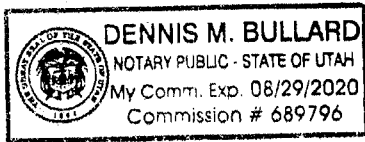
\_\_\_\_\_  
Bruce J. Nelson  
Trustee

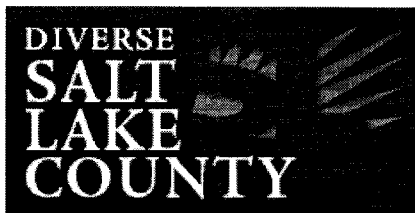
STATE OF UTAH                    )  
  : ss.  
COUNTY OF SALT LAKE    )

On the 12<sup>th</sup> day of June, 2020, personally appeared before me Bruce J. Nelson who, being by me duly sworn, did say that he is the Trustee under the Trust Deed mentioned herein above and duly acknowledged to me that he signed the foregoing instrument.



\_\_\_\_\_  
Notary Public





Esc / CLEAR	Logoff	Applications		
VTDI	22-30-201-005-0000	DIST 30A	TOTAL ACRES	0.38
MIDVALE TWIN HOMES, LLC		TAX CLASS	REAL ESTATE	105800
			BUILDINGS	83100
			TOTAL VALUE	188900

7045 S 300 E NO:  
 MIDVALE UT 84047 EDIT 1 FACTOR BYPASS  
 LOC: 7045 S 300 E EDIT 0 BOOK 10866 PAGE 6644 DATE 12/04/2019  
 SUB: SEC 30 TWNSHP 2S RNG 1E TYPE SECT PLAT  
 06/23/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY  
 COM 200.64 FT E & 233.5 FT S FR N 1/4 COR SEC 30 T 2S R 1E  
 SL MER W 208.39 FT S 80 FT E 208.39 FT N 80 FT TO BEG 0.38  
 AC 6041-1042 09893-3747 10797-0025

PFKEYS: 1=RXPH 4=VTAU 6=NEXT 7=RTRN VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV  
1=RXPH 4=VTAU 6=NEXT 7=VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV

HostKeyPad ▾

01/007

Reset Default Refresh Disconnect Turn Keyboard Off

Salt Lake County Government Center – 2001 South State Street Salt Lake City, UT 84190 – 801 468-3000

WHEN RECORDED MAIL TO:  
2020, LLC  
6795 S. COTTONWOOD ST.  
MIDVALE, UTAH 84047

MTC 280010

13114727  
11/1/2019 3:44:00 PM \$40.00  
Book - 10854 Pg - 9331-9334  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
MERIDIAN TITLE  
BY: eCASH, DEPUTY - EF 4 P.

PARCEL I.D. # 22-30-201-005

**TRUST DEED**  
(WITH ASSIGNMENT OF RENTS)

THIS TRUST DEED, made this 31st day of October, 2019 between MIDVALE TWIN HOMES, LLC, as TRUSTOR, whose address is 923 E Michael Mill Pl, Salt Lake City, UT 84106, with BRUCE J. NELSON, ESQUIRE, as TRUSTEE, and 2020, LLC, 6795 South 300 West, Midvale, Utah 84047, as BENEFICIARY,

WITNESSETH: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property, situated in Salt Lake County, State of Utah:

**PARCEL 1:**  
7045 South 300 East, Midvale, UT 84070

**BEGINNING 200.64 FEET EAST, 233.5 FEET SOUTH FROM THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE MERIDIAN, RUNNING THENCE WEST 208.39 FEET; THENCE SOUTH 80 FEET, THENCE EAST 208.39 FEET, THENCE NORTH 80 FEET TO THE PLACE OF BEGINNING.  
LESS AND EXCEPTING ANY AND ALL PORTIONS LYING WITHIN THE BOUNDARIES OF 300 EAST STREET.**

Together with all buildings, fixtures, and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits;

FOR THE PURPOSE OF SECURING (1) payment of the indebtedness evidenced by a promissory note dated the same as this security instrument, in the principal sum of \$229,400.95, made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof; (2) the performance of each agreement of Trustor herein contained; (3) the payment of such additional loans or advances as hereafter may be made to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Trust Deed, and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

TO PROTECT THE SECURITY OF THIS TRUST DEED, TRUSTOR AGREES:

1. To keep said property in good condition and repair, not to remove or demolish any building thereon, to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon; to comply with all laws, covenants and restrictions affecting said property; not to commit or permit waste thereof, not to commit, suffer or permit any act upon said property in violation of law; to do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general; and, if the loan secured hereby or any part thereof is being obtained for the purpose of financing construction of improvements on said property, Trustor further agrees:

(a) To commence construction promptly and to pursue same with reasonable diligence to completion in accordance with plans and specifications satisfactory to Beneficiary, and

(b) To allow Beneficiary to inspect said property at all times during construction.

Trustee, upon presentation to it of an affidavit signed by Beneficiary, setting forth facts showing a default by Trustor under this numbered paragraph, is authorized to accept as true and conclusive all facts and statements therein, and to act thereon hereunder.

2. To provide and maintain insurance, of such type or types and amounts as Beneficiary may require, on the improvements now existing or hereafter erected or placed on said property. Such insurance shall be carried in companies approved by Beneficiary with loss payable clauses in favor of and in form acceptable to Beneficiary. In event of loss, Trustor shall give immediate notice to Beneficiary, who may make proof of loss, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Beneficiary instead of to Trustor and Beneficiary jointly, and the insurance proceeds, or any part thereof, may be applied by Beneficiary, at its option, to reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged.

3. To deliver to, pay for and maintain with Beneficiary until the indebtedness secured hereby is paid in full, such evidence of title as Beneficiary may require, including abstracts of title or policies of title insurance and any extensions or renewals thereof or supplements thereto.

4. To appear in and defend any action or proceeding purporting to affect the security hereof, the title to said property, or the rights or powers of Beneficiary or Trustee; and should Beneficiary or Trustee elect to also appear in or defend any such action or proceeding, to pay all costs and expenses, including cost of evidence of title and

Borrower's Initials



Page 1 of 4

File # 30106

Ent 13114727 BK 10854 PG 9331



WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.  
374 East 720 South  
Orem, Utah 84058  
Phone: (800) 500-8757

13299835  
6/16/2020 2:49:00 PM \$40.00  
Book - 10962 Pg - 1630-1631  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
INGEO SYSTEMS  
BY: eCASH, DEPUTY - EF 2 P.

## NOTICE OF DEFAULT

T.S. NO.: 087701-UT

APN: 14-25-257-010

NOTICE IS HEREBY GIVEN THAT BARBARA CORONA as Trustor, TITLE WEST TITLE COMPANY as Trustee, in favor of NEW CENTURY MORTGAGE CORPORATION as Beneficiary, under the Deed of Trust dated 8/9/2005 and recorded on 8/11/2005, as Instrument No. 9458383 in Book 9172 Page 4543-4565, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 171, GREENBRIAR SUBDIVISION PUD, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 80-11 OF PLATS AT PAGE 190 AND AMENDED IN BOOK 81-5 OF PLATS AT PAGE 92, RECORDS OF SALT LAKE COUNTY, UTAH, AND AS FURTHER DISCLOSED BY THAT ORDINANCE RECORDED JUNE 20, 1995, IN BOOK 7171, AT PAGE 2499, AS ENTRY NO. 6104248.

The obligation included a Note for the principal sum of \$107,600.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2017 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 087701-UT

By reason of such default, U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR THE REGISTERED HOLDERS OF MASTR ASSET BACKED SECURITIES TRUST 2005-NC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-NC2, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:  
ORANGE TITLE INSURANCE AGENCY, INC.  
374 East 720 South  
Orem, Utah 84058  
Phone: (800) 500-8757  
Fax: (801) 285-0964  
Hours: Monday-Friday 9a.m.-5p.m.

DATED: 6/11/2020

ORANGE TITLE INSURANCE AGENCY, INC.

*ARB*  
Arianna Black, Authorized Agent

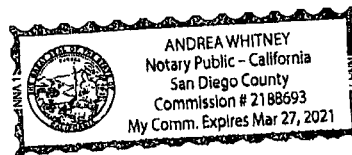
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

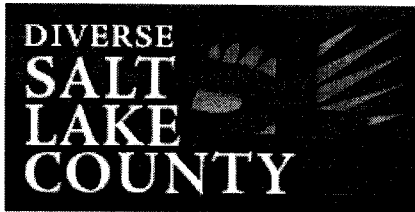
State of California)  
County of San Diego)

On June 11, 2020 before me, Andrea Whitney, a Notary Public, personally appeared Arianna Black who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature *A. Whitney*





Esc / CLEAR	Logoff	Applications	▼
VTDI	14-25-257-010-0000	DIST 29	TOTAL ACRES 0.14
CORONA, BARBARA		TAX CLASS	UPDATE REAL ESTATE 77300
			LEGAL BUILDINGS 158100
		PRINT U	TOTAL VALUE 235400
5178 W AVION ST	NO:		
WEST VALLEY UT	84120674878	EDIT 1	FACTOR BYPASS
LOC: 5178 W AVION ST	EDIT 0	BOOK 09172	PAGE 4541 DATE 08/12/2005
SUB: GREENBRIAR SUB PUD			TYPE SUBD PLAT
06/23/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY			
LOT 171, GREENBRIAR SUB, P U D 5744-0650 6586-2226 6893-1097			
7033-1177 7171-2499 7202-0797 7413-2827 8902-0742 8946-2577			

PFKEYS: 1=RXPH 4=VTAU 6=NEXT 7=RTRN VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV  
1=RXPH 4=VTAU 6=NEXT 7=VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV

HostKeyPad ▼

01/007

Reset Default Refresh Disconnect Turn Keyboard Off

Salt Lake County Government Center – 2001 South State Street Salt Lake City, UT 84190 – 801 468-3000

9458383

Return To:  
New Century Mortgage  
Corporation  
18400 Von Karman, Ste 1000  
Irvine, CA 92612

9458383  
8/11/2005 10:56:00 AM \$54.00  
Book - 9172 Pg - 4543-4565  
Gary W. Ott  
Recorder, Salt Lake County, UT  
TITLE WEST  
BY: eCASH, DEPUTY - EF 23 P.

Prepared By:  
New Century Mortgage  
Corporation  
18400 Von Karman, Ste 1000  
Irvine, CA 92612

[Space Above This Line For Recording Data]

## DEED OF TRUST

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated August 9, 2005 together with all Riders to this document.
- (B) "Borrower" is BARBARA CORONA

Borrower is the trustor under this Security Instrument.  
(C) "Lender" is New Century Mortgage Corporation

Lender is a Corporation  
organized and existing under the laws of California

1003067736

Form 3045 1/01

UTAH-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP -6(UT) (0005).01

Page 1 of 15

*BC*  
Initials

VMP MORTGAGE FORMS - (800)521-7291

*G.C*

*TN 42533*

BK 9172 PG 4543

After Recording Return To:  
Lundberg & Associates PC  
3269 South Main Street, Suite 100  
Salt Lake City, UT 84115  
(801) 263-3400

13299850  
6/16/2020 2:50:00 PM \$40.00  
Book - 10962 Pg - 1677-1678  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
eTITLE INSURANCE AGENCY  
BY: eCASH, DEPUTY - EF 2 P.

Case No. 20.77017.1\RW  
rm

Parcel ID #: 15-32-229-027 (Space above for County Recorder's use)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Erich W. Kreamalmeyer, as trustor, executed a trust deed dated April 17, 2007 to secure the performance of promissory note obligations. The trust deed was filed for record on April 19, 2007, with recorder's entry No. 10072163, in Book 9452 at Page 3781, Salt Lake County, Utah, and covers the following real property:

See Exhibit "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the promissory note and trust deed, are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the trust deed.

DATED: June 16, 2020

Lundberg & Associates, PC, Trustee

Hillary McCormack  
Printed Name: Hillary McCormack  
Authorized Officer  
3269 South Main Street, Suite 100  
Salt Lake City, UT 84115  
Office Hours: 8:00 a.m. - 5:00 p.m.  
(801) 263-3400

State of Utah )  
  ) : ss.  
County of Salt Lake )

On this 16<sup>th</sup> day of June, 2020, before me, Lisseth Diaz, a notary public, personally appeared Hillary McCormack, an authorized officer of Lundberg & Associates, PC, trustee, proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document, and acknowledged that he executed the same.

[Signature]  
Notary Public

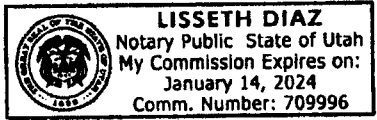


Exhibit "A"

Lot 226, GRANGER HEIGHTS SUBDIVISION NO. 2, according to the official plat thereof on file and of record in the Salt Lake City Recorder's Office.

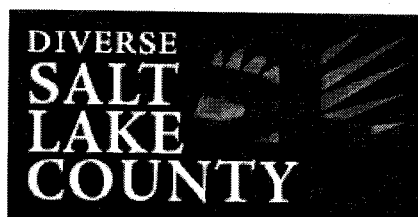
More correctly described as:

Lot 226, GRANGER HEIGHTS SUBDIVISION NO. 2, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

Case No. 20.77017.1\RW

Parcel ID #: 15-32-229-027



Esc / CLEAR Logoff Applications

VTDI 15-32-229-027-0000 DIST 24 TOTAL ACRES 0.18  
 KREAMALMEYER, ERICH W TAX CLASS UPDATE REAL ESTATE 67700  
 LEGAL BUILDINGS 113100  
 PRINT U TOTAL VALUE 180800

3356 W 3650 S NO:  
 WEST VALLEY UT 84119355756 EDIT 1 FACTOR BYPASS  
 LOC: 3356 W 3650 S EDIT 0 BOOK 09452 PAGE 3780 DATE 04/20/2007  
 SUB: GRANGER HEIG TYPE UNKN PLAT  
 06/23/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY  
 LOT 226, GRANGER HEIGHTS SUB #2. 4753-1023 5300-1156  
 5748-0849 5878-0298 6248-1562 6625-2651 6807-1183 6954-0465  
 7182-1950 8385-3855 8512-5418 8513-0887 8514-3215 8516-4626  
 9110-8669 9402-2187

PFKEYS: 1=RXPB 4=VTAU 6=NEXT 7=RTRN VTAS 8=RXMU 10=VTBK 11=RXPB 12=PREV  
1=RXPB 4=VTAU 6=NEXT 7=VTAS 8=RXMU 10=VTBK 11=RXPB 12=PREV

HostKeyPad

01/007

Reset Default Refresh Disconnect Turn Keyboard Off

Salt Lake County Government Center – 2001 South State Street Salt Lake City, UT 84190 – 801 468-3000

10072163

Return To:  
CitiMortgage, Inc.  
Attn: Document Processing  
P.O. Box 790021  
St. Louis, MO 63179-0021

10072163  
04/19/2007 02:55 PM #38-00  
Book - 9452 Pg - 3781-3795  
GARY W. OTT  
RECORDER, SALT LAKE COUNTY, UTAH  
CANYONRIDGE TITLE  
441 E 3900 S  
SLC UT 84107  
BY: SAM, DEPUTY - WI 15 P.

Prepared By:  
CitiMortgage, Inc.  
7887 E. Belleview Ave.  
Suite 400  
Englewood, CO 80111

[Space Above This Line For Recording Data]

# DEED OF TRUST

MIN 100011520043026832

## DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated April 17, 2007 together with all Riders to this document.
- (B) "Borrower" is Erich W. Kreamalmeyer, A Married Man

Borrower is the trustor under this Security Instrument.

(C) "Lender" is CitiMortgage, Inc.

Lender is a Corporation organized and existing under the laws of New York

002004302683

UTAH-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3045 1/01

VMP 6A(UT) (0005).01

Page 1 of 15

Initials: EH

VMP MORTGAGE SOLUTIONS, INC.



CitiMortgage 3.2.8.13 V2

BK 9452 PG 3781



WHEN RECORDED RETURN TO:  
Stephen K. Aina  
MORRIS SPERRY  
7070 South Union Park Center, Suite 220  
Midvale, Utah 84047

13300170  
6/16/2020 4:53:00 PM \$40.00  
Book - 10962 Pg - 3310-3311  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
MORRIS SPERRY  
BY: eCASH, DEPUTY - EF 2 P.

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Three Fountains Owners Association**, an association of condominium unit owners (the "Association"), claimed a lien and, on June 18, 2018, caused a notice of lien to be recorded in the offices of the Salt Lake County Recorder, as Entry No. 12793946, in Book 10685, at Page 3533, upon those certain lands and premises owned or purportedly owned by **Kathryn Teuscher-Cooke** (the "Owner") and lying in 785 E Three Fountains Cir. #25, Murray, UT 84107, and more particularly described as follows:

**UNIT 25 BLDG B THREE FOUNTAINS YOUNG AMERICA FAMILY  
TOWNHOUSES PH 1 .7860% INT TOGETHER WITH 1/293 INT IN COMMON  
AREAS.**

**Parcel No. 22-08-157-026** (collectively, the "Property").

A breach of the Owner's obligations has occurred, as provided under the Declaration of Covenants, Conditions, and Restrictions of Three Fountains Owners Association as may have been supplemented and amended, recorded with the Salt Lake County Recorder on February 13, 1969, as Entry No. 2276929, in Book 2729 at Page 601 (the "Declaration"), which obligations are secured by the Property, and the Owner has defaulted and failed to make payments. The Association's lien arising from, and perfected by, the Declaration and Utah statute is treated as a deed of trust under which the Association is the beneficiary and the Owner is the trustor. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorneys' fees, and costs of collection and foreclosure, in the present amount of \$9,291.83, as of the date of this notice, to be immediately due and payable. The Association further gives notice hereby that the Property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing assessments, common expenses, interest, late fees or charges, reasonable attorneys' fees, other costs of collection, and additional amounts assessed to the Owner's account by the Association as allowed by the Association's governing documents.

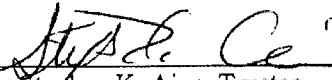
In accordance with Utah statute, a copy of this notice will be sent to the Owner. To the extent that the Owner has discharged the Owner's personal liability for all, or a portion of, the Association's lien against the Property through bankruptcy proceedings, this notice reflects a debt against the Property and is not an attempt to collect a debt from the Owner personally for the amount of such debt that has been discharged.

The following information is given concerning the trustee and the manner, place and time in which the trustee may be contacted: Stephen K. Aina, MORRIS SPERRY, 7070 South Union Park Center, Suite 220, Midvale, Utah 84047; Telephone: (801) 790-9004; Fax: (801) 208-8209; General Office Hours: Monday through Friday, 8:30 a.m. to 5:00 p.m. (excluding holidays).

**THIS LAW FIRM IS A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED CAN AND WILL BE USED FOR THAT PURPOSE.**

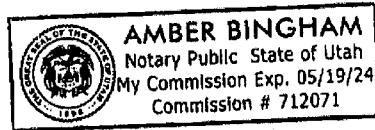
IN WITNESS HEREOF, Stephen K. Aina, as attorney for the Association, has caused his name to be hereto affixed June 16, 2020.

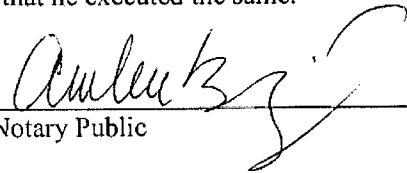
**MORRIS SPERRY**

  
By: Stephen K. Aina, Trustee  
Attorney for Three Fountains Owners  
Association

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

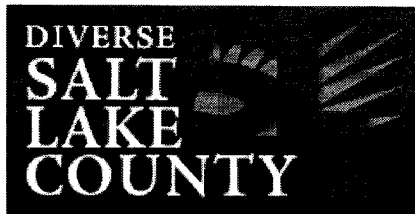
On June 16, 2020, personally appeared before me Stephen K. Aina, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

THIS LAW FIRM IS A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED CAN AND WILL BE USED FOR THAT PURPOSE.

BK 10962 PG 3311



Esc / CLEAR | Logoff | Applications

VTDI	22-08-157-026-0000	DIST 21	TOTAL ACRES	0.01
TEUSCHER-COOKE, KATHRYN		TAX CLASS	REAL ESTATE	76700
		UPDATE	BUILDINGS	179100
		LEGAL	TOTAL VALUE	255800
		PRINT U		

785 E THREE FTNS CIR # 25 NO:  
MURRAY UT 84107506385 EDIT 1 FACTOR BYPASS  
LOC: 785 E THREE FTNS CIR # 25 EDIT 0 BOOK 10401 PAGE 8699 DATE 02/11/2016  
SUB: THREE FOUNTAINS TYPE UNKN PLAT  
06/23/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY  
UNIT 25 BLDG B THREE FOUNTAINS YOUNG AMERICA FAMILY  
TOWNHOUSES PH 1 .7860% INT TOGETHER WITH 1/293 INT IN COMMON  
AREAS . 7387-1779 10400-205 10401-8694

PFKEYS: 1=RXPH 4=VTAU 6=NEXT 7=RTRN VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV  
1=RXPH 4=VTAU 6=NEXT 7=VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV

HostKeyPad

		01/007
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Reset	Default	Refresh	Disconnect	Turn Keyboard Off
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Salt Lake County Government Center – 2001 South State Street Salt Lake City, UT 84190 – 801 468-3000

When recorded mail to:

Quinn A. Sperry  
MORRIS SPERRY  
7070 South Union Park Center, Suite 220  
Midvale, Utah 84047

12793946  
6/18/2018 5:00:00 PM \$10.00  
Book - 10685 Pg - 3533  
ADAM GARDINER  
Recorder, Salt Lake County, UT  
MORRIS SPERRY  
BY: eCASH, DEPUTY - EF 1 P.

Certified Mail Receipt Article No.: 9314 7699 0430 0047 8220 37

**HOMEOWNERS ASSOCIATION NOTICE OF LIEN**

**Three Fountains Owners Association** (the "Association"), through the undersigned, hereby notifies all persons that the certain real property identified below, and owned or purportedly owned by **Kathryn Teuscher-Cooke** (the "Owner"), is subject to a continuing lien in favor of the Association pursuant to the Utah Condominium Ownership Act (Utah Code Ann. § 57-8-1 *et seq.*) and the Association's governing documents.

Address, Legal Description, and Parcel No. of Property Subject to Lien: 785 E Three Fountains Cir. #25, Murray, UT 84107, and lying in Salt Lake County (the "Property"), and more particularly described as follows:

UNIT 25 BLDG B THREE FOUNTAINS YOUNG AMERICA FAMILY TOWNHOUSES PH 1 .7860% INT TOGETHER WITH 1/293 INT IN COMMON AREAS.

Parcel No.: 22-08-157-026.

Owner's Mailing Address: 785 E Three Fountains Cir. #25, Murray, UT 84107.

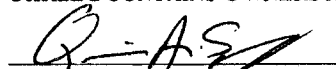
As of June 18, 2018, the amount of the lien against the Property is **\$2,024.90**, which is calculated as follows: \$2,024.90 in unpaid assessments and common area fees, late fees or charges, interest, attorneys' fees, costs, and other collection costs; plus \$0.00 in unpaid fines. The balance of the lien shall increase by future accruing assessments, common area fees, late fees/charges, interest, fines, attorneys' fees and collection costs, and other costs assessed to the Owner's account with the Association, less any payments or credits until such lien is released.

In accordance with Utah statute, a copy of this notice will be sent to the Owner. To the extent that the Owner has discharged the Owner's personal liability for all, or a portion of, the lien through bankruptcy proceedings, this notice reflects a debt against the Property and is not an attempt to collect a debt from the Owner personally for the amount of such debt that has been discharged.

Lien Claimant: Three Fountains Owners Association, c/o Quinn A. Sperry, 7070 South Union Park Center, Suite 220, Midvale, Utah, 84047; Phone: 801-790-9004.

Dated: June 18, 2018.

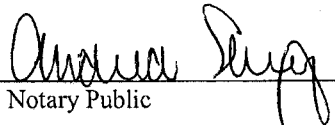
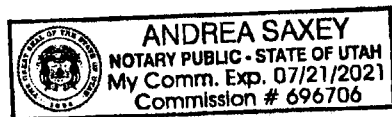
**THREE FOUNTAINS OWNERS ASSOCIATION**



By: Quinn A. Sperry, in his capacity as  
Attorney for Lien Claimant

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

On June 18, 2018, Quinn A. Sperry personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public

**THIS LAW FIRM IS A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED CAN AND WILL BE USED FOR THAT PURPOSE.**

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2019-0675

13300455  
6/17/2020 10:32:00 AM \$40.00  
Book - 10962 Pg - 5622  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
MILLER HARRISON LLC  
BY: eCASH, DEPUTY - EF 1 P.

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Park View at Riverwalk Condominium and Town Home Association, Inc. (the "Association") on May 19, 2020, recorded in the offices of the Salt Lake County Recorder, as Entry No. 13137890, a Notice of Lien upon those certain lands and premises owned by Dexinghui Kong & Zhen Zhen, located at 924 W Village Bend Ln., Midvale, UT 84047, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT U-5, PARK VIEW AT RIVER WALK PH 2A PUD. 9644-4871 9836-7513  
Parcel ID #: 21234510760000

A breach of the Owner's obligations has occurred, as provided in the Amended & Restated Declaration of Covenants, Conditions and Restrictions of The Parkview at Riverwalk Condominiums and Town Homes, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure, in the present amount of \$4,294.35 as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through bankruptcy proceedings.

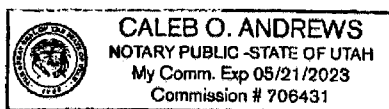
DATE FILED: May 19, 2020.

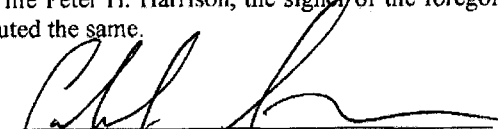
Park View at Riverwalk Condominium and Town Home Association, Inc.

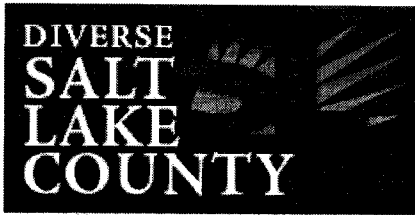
  
Peter H. Harrison, *Attorney-in-Fact*

STATE OF UTAH                    )  
  ) ss  
County of SALT LAKE         )

On May 19, 2020, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Caleb O. Andrews, *Notary Public*



Esc / CLEAR Logoff Applications

VTDI	21-23-451-076-0000	DIST 30K		TOTAL ACRES	0.01
KONG, DEXINGHUI &		TAX CLASS	UPDATE	REAL ESTATE	29500
ZHEN, ZHEN; JT			LEGAL	BUILDINGS	237600
			PRINT U	TOTAL VALUE	267100

910 E MICHAEL MILL PL NO:  
 SALT LAKE CITY UT 84106209010 EDIT 1 FACTOR BYPASS  
 LOC: 924 W VILLAGE BEND LN EDIT 0 BOOK 10419 PAGE 2909 DATE 04/12/2016  
 SUB: PARK VIEW AT RIVER WALK PH 2A PUD TYPE SUBD PLAT  
 06/23/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY  
 UNIT U-5, PARK VIEW AT RIVER WALK PH 2A PUD. 9644-4871  
 9836-7513

PFKEYS: 1=RXPH 4=VTAU 6=NEXT 7=RTRN VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV  
1=RXPH 4=VTAU 6=NEXT 7=VTAS 8=RXMU 10=VTBK 11=RXPN 12=PREV

HostKeyPad

01/007

Reset Default Refresh Disconnect Turn Keyboard Off

Salt Lake County Government Center – 2001 South State Street Salt Lake City, UT 84190 – 801 468-3000

13137890  
12/3/2019 11:46:00 AM \$40.00  
Book - 10867 Pg - 6983  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
MILLER HARRISON LLC  
BY: eCASH, DEPUTY - EF 1 P.

WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 South College Drive, Ste. 304  
Murray, Utah 84123  
801-692-0794

## HOMEOWNER ASSOCIATION NOTICE OF LIEN

**KNOW ALL PERSONS:** The undersigned, on behalf of the **Parkview at the Riverwalk Condominiums and Townhomes**, hereby claims a continuing lien for unpaid fines, assessments and charges (as noted below) against the individual Living Unit noted below and the interest in those common elements/property appertaining to such Living Unit.

Name of the person against whom the lien is filed: Dexinghui Kong and Zhen Zhen  
Description of the property against which the lien is filed: UNIT U-5, PARK VIEW AT RIVER WALK PH 2A PUD. 9644-4871 9836-7513  
Also known as: 924 W. Village Bend Lane, Midvale, UT 84047  
Parcel No.: 21234510760000

The above identified property owned by Dexinghui Kong and Zhen Zhen is subject to a continuing lien. The amount of accrued Assessments, Fines, Late Charges, Interest, and Fees due as of December 3, 2019 is at minimum:

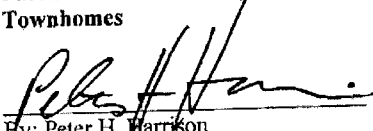
Assessments, fines, late fees, interest:	\$ 1,162.59
Recording Fee:	\$ 100.00
Attorney's Fees:	\$ 260.50
TOTAL:	\$ 1,523.09

Lien Claimant: Parkview at the Riverwalk Condominiums and Townhomes  
c/o Miller Harrison LLC, 50 West Broadway, Ste. 450, Salt Lake City, UT 84101

DATE FILED: December 3, 2019

**Parkview at the Riverwalk Condominiums and Townhomes**

Article No. Certified Mail Receipt:  
7019 0140 0000 7418 3177

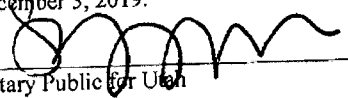
  
By: Peter H. Harrison  
Miller Harrison LLC  
Attorneys for Lien Claimant

STATE OF UTAH            )  
  ) ss  
County of Salt Lake        )

Peter H. Harrison personally appeared and acknowledged that he has knowledge of the facts set forth in the claim of lien and that he believes that all statements made in the claim of lien are true and correct.

Subscribed and sworn to before me on this Tuesday,  
December 3, 2019.



  
Notary Public for Utah