

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT10526

13287181
6/2/2020 11:31:00 AM \$40.00
Book - 10954 Pg - 1019-1020
RASHELLE HOBBS
Recorder, Salt Lake County, UT
HALLIDAY WATKINS & MANN PC
BY: eCASH, DEPUTY - EF 2 P.

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated April 25, 2016, and executed by Matthew C. Neal aka M. Neal aka Matthew Neal, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans Inc., its successors and assigns as Beneficiary, but LoanCare, LLC being the present Beneficiary, in which John Hanlon was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 25, 2016, as Entry No. 12266293, in Book 10424, at Page 4645-4664, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at the Southeast corner of Lot 1, Block 173, Plat "D", Salt Lake City Survey, and running thence West 82.5 feet; thence North 100 feet; thence East 82.5 feet; thence South 100 feet to the point of beginning.
TAX # 09-32-102-014

Purportedly known as 635 East 12th Avenue, Salt Lake City, UT 84103 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated this 2nd day of June, 2020.

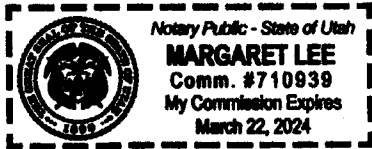
HALLIDAY, WATKINS & MANN, P.C.:

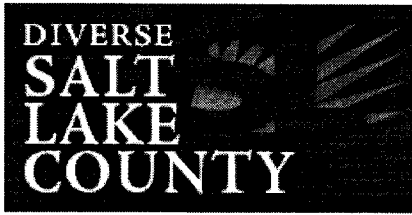
By: [Signature]
Name: Armand J. Howell
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT10526

STATE OF UTAH)
 : ss.
County of Salt Lake)

The foregoing instrument was acknowledged before me this June 2, 2020, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

[Signature]
Notary Public






Esc / CLEAR	Logoff	Applications				▼
VTDI	09-32-102-014-0000	DIST 13	TOTAL ACRES	0.19		
NEAL, M &		TAX CLASS	UPDATE	REAL ESTATE	234700	
J; JT			LEGAL	BUILDINGS	309600	
			PRINT U	TOTAL VALUE	544300	

223 N 'F' ST NO:
 SALT LAKE CITY UT 84103302523 EDIT 1 FACTOR BYPASS
 LOC: 635 E TWELFTH AVE EDIT 0 BOOK 10424 PAGE 4665 DATE 04/26/2016
 SUB: BLK 173 PLAT D TYPE PLOT PLAT
 06/11/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 BEG AT SE COR LOT 1, BLK 173, PLAT D, SLC SUR; W 82.5 FT; N
 100 FT; E 82.5 FT; S 100 FT TO BEG. 4134-238 4134-0239
 6579-2311 10414-7758 10424-4644

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 ▼

6  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

Return To:
Document Management
Quicken Loans Inc.
1050 Woodward Ave
Detroit, MI 48226-1906

12266293
4/25/2016 3:08:00 PM \$40.00
Book - 10424 Pg - 4645-4664
Gary W. Ott
Recorder, Salt Lake County, UT
NORTH AMERICAN TITLE LLC
BY: eCASH, DEPUTY - EF 20 P.

Prepared By:
Diana Avila
1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-0000

[Space Above This Line For Recording Data]

RESPA DEED OF TRUST

3354896135

MIN 100039033548961352

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 together with all Riders to this document.

April 25, 2016

(B) "Borrower" is Matthew C. Neal, a married man

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Quicken Loans Inc.

Lender is a
organized and existing under the laws of

Corporation
the State of Michigan

3470774429

UTAH Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT with MERS
VMP ©
Wolters Kluwer Financial Services

Form 3045 1A1
VMP6A(UT) (1302).00
Page 1 of 16



q03354896135 0233 374 0115

13289031
6/3/2020 4:03:00 PM \$40.00
Book - 10955 Pg - 2128
RASHELLE HOBBS
Recorder, Salt Lake County, UT
RICHARDS LAW PC
BY: eCASH, DEPUTY - EF 1 P.

WHEN RECORDED, RETURN TO:

Richards Law, PC
4141 S. Highland Dr., Ste 225
Salt Lake City, UT 84124
(801) 274-6800

NOTICE OF DEFAULT AND ELECTION TO SELL

WHEREAS, Cody Chamberlain ("Owner") is the record owner of Unit # 184 Bldg #14 Aix La Chapelle Condm .590% int located in Salt lake County, Utah (the "Property") as created by Declaration of Covenants, Conditions, Restrictions, and Bylaws for Aix La Capelle Condominium., as amended and supplemented, recorded as Entry No. 3304960 in the Salt lake County Recorder's on 7/6/1979 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 2220 E Murray Holladay Road # 184, Holladay, UT 84117 is more particularly described as:

Unit # 184 Bldg #14 Aix La Chapelle Condm .590% int

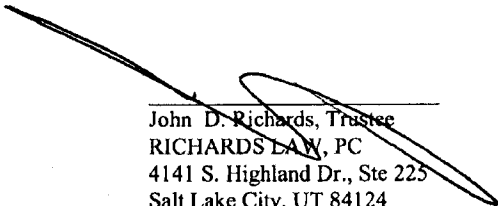
Parcel ID No. 22101291700000

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to Unit # 184 Bldg #14 Aix La Chapelle Condm .590% int, with all unpaid assessments constituting a continuing lien on their interest in the Project pursuant to the Declaration.

WHEREAS, Owner has breached his assessment obligation required by the Declaration and reflected by the lien recorded on March 27, 2020 as Entry No. 13227550, by the association in the Salt lake County Recorder's Office. All subsequently accruing interest, late fees, costs, trustee's fees, attorney's fees and related costs of collection, as provided by the Declaration, shall continue to accrue and be secured by the lien created by the Declaration until paid in full.

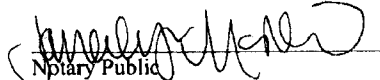
THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to Article V, Section C. of the Declaration and Utah Code Section 57-8-45 to sell or cause to be sold Unit # 184 Bldg #14 Aix La Chapelle Condm .590% int.

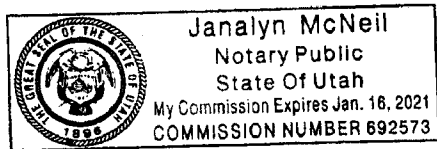
Dated: 6/3/20


John D. Richards, Trustee
RICHARDS LAW, PC
4141 S. Highland Dr., Ste 225
Salt Lake City, UT 84124
(801) 274-6800

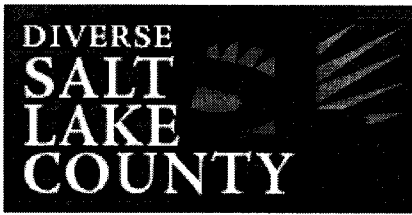
STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

SUBSCRIBED AND SWORN before me on this 3rd day of June, 2020.


Notary Public
Residing in the State of Utah



Matter #3450-008



Esc / CLEAR | Logoff | Applications

VTDI	22-10-129-170-0000	DIST 82	TOTAL ACRES	0.01
CHAMBERLAIN, CODY J; JT		TAX CLASS	REAL ESTATE	52700
CHAMBERLAIN, CHARLTON; JT			BUILDINGS	123000
			TOTAL VALUE	175700

1240 E 2100 S NO: 600 F10-MORE BK/PG
 SALT LAKE CITY UT 84106 EDIT FACTOR BYPASS
 LOC: 2220 MURRAY HOLLADAY #184 EDIT 0 BOOK 10951 PAGE 2962 DATE 06/10/2020
 SUB: AIXLACHAPELL TYPE UNKN PLAT
 06/11/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 UNIT #184, BLDG #14, AIX LA CHAPELLE CONDM .590% INT:
 4937-0352 10570-0204 06680-2509 10595-2009
 10828-4871

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

13227550
3/27/2020 10:15:00 AM \$40.00
Book - 10916 Pg - 5422
RASHELLE HOBBS
Recorder, Salt Lake County, UT
RICHARDS LAW PC
BY: eCASH, DEPUTY - EF 1 P.

WHEN RECORDED, RETURN TO:
Richards Law, PC
4141 S. Highland Dr., Ste. 225
Salt Lake City, UT 84124
(801) 274-6800

HOMEOWNER ASSOCIATION NOTICE OF CONTINUING LIEN

KNOW ALL PERSONS: The undersigned, on behalf of **Aix La Chapelle Condominium Association, Inc.**, hereby claims a continuing lien for unpaid fines, assessments and charges (as noted below) against the individual lot in Salt lake County noted below and the interest in those common areas appertaining to such lot.

Name of the person against whom the lien is filed: Cody Chamberlain

The property against which the lien is filed described as: Unit # 184 Bldg #14 Aix La Chapelle Condm .590% int

Also known as: 2220 E Murray Holladay Road # 184 , Holladay, UT 84117

Assessor's Parcel No.: 22101291700000

The above identified property owned by Cody Chamberlain , is subject to a continuing lien. The amount of accrued Assessments, Fines, Maintenance Charges, Fees and Costs Due as of March 6, 2020, totals:

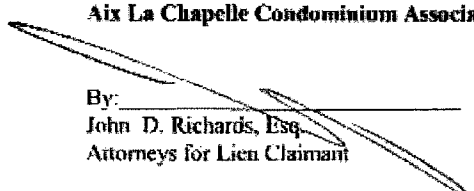
Assessments, fines, interest:	\$	\$2,169.11
Attorney Fees:	\$	\$452.30
TOTAL:	\$	\$2,621.41

Lien Claimant: Aix La Chapelle Condominium Association, Inc., Attn: Richards Law, PC, 4141 S. Highland Dr., Ste. 225, Salt Lake City, UT 84124.

DATE FILED: 3/27, 2020.

Aix La Chapelle Condominium Association, Inc.


Article No. Certified Mail Receipt:
9414 7266 9904 2148 5606 25

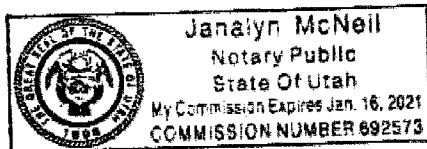
By: 
John D. Richards, Esq.
Attorneys for Lien Claimant

STATE OF UTAH)
) ss
County of Salt Lake)

John D. Richards, 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 March 27, 2020.

Notary Public for Utah: 



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. 93129-01
Parcel No. 09-29-327-004

13290027
6/4/2020 4:13:00 PM \$40.00
Book - 10955 Pg - 6363
RASHELLE HOBBS
Recorder, Salt Lake County, UT
SCALLEY & READING BATES HANSEN
BY: eCASH, DEPUTY - EF 1 P.

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Second Trust Deed executed by GV & Sons LLC, a Nevada limited liability company, as trustor(s), in which Page Ane Viehweg is named as beneficiary, and Old Republic National Title Insurance Company, a Florida corporation, is appointed trustee, and filed for record on February 11, 2020, and recorded as Entry No. 13191184, in Book 10895, at Page 1491, Records of Salt Lake County, Utah.

LOT 2, BLOCK 1, NORTHCREST SUBDIVISION, PLAT "E", ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, 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 timely pay the March 7, 2020 monthly installment, failed to pay the late charge and default interest related to the March 7, 2020 payment, failed to timely pay the April 7, 2020 monthly installment with default interest and failed to pay the associated late charge, failed to pay the May 7, 2020 monthly installment with default interest and failed to pay the associated late charge, and failed to protect the property from 3rd party liens. 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.

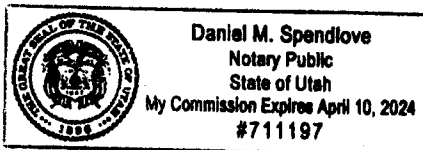
DATED this 4th day of June, 2020.

Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

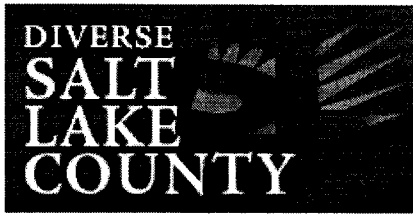
By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 4th day of June, 2020, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC



Esc / CLEAR | Logoff | Applications

VTDI	09-29-327-004-0000	DIST 13		TOTAL ACRES	0.38
GV AND SONS LLC		TAX CLASS	UPDATE	REAL ESTATE	307800
			LEGAL	BUILDINGS	515800
			PRINT U	TOTAL VALUE	823600

15129 S EAGLE CHASE DR NO:
 DRAPER UT 84020571229 EDIT 1 FACTOR BYPASS
 LOC: 697 E EIGHTEENTH AVE EDIT 0 BOOK 10895 PAGE 1216 DATE 03/25/2020
 SUB: NORTHCREST SUB PLAT "E" TYPE UNKN PLAT
 06/11/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 2 BLK 1 NORTHCREST SUB PLAT E

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

6 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

13191184
2/11/2020 12:39:00 PM \$40.00
Book - 10895 Pg - 1491-1492
RASHELLE HOBBS
Recorder, Salt Lake County, UT
GT TITLE SERVICES SLC
BY: eCASH, DEPUTY - EF 2 P.

WHEN RECORDED, MAIL TO:

Beneficiary

15129 S Eagle Chase Dr.
Draper, UT 84020
Parcel ID No: 09-29-327-004

Second Trust Deed

THIS TRUST DEED is made this 7th day of February, 2020, between GV & SONS LLC, a Nevada limited liability company, as Trustor, whose address is 15129 S Eagle Chase Dr.
Draper, UT 84020, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a Florida corporation, as Trustee, and PAGE ANE VIEHWEG, as Beneficiary.

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

Lot 2, Block 1, NORTHCREST SUBDIVISION, PLAT "E", according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah.

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 now or hereafter, used or enjoyed with said property, or any part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$200,000.00 payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees in the event of default in payment of indebtedness secured hereby) and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

This trust deed and the note executed concurrently herewith shall be due and payable in full upon the sale or transfer of the beneficial interest in the property secured herein.

The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

GV & SONS LLC, a Nevada limited liability company


By: Sinisa Latu, Manager

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

13290786
6/5/2020 2:25:00 PM \$40.00
Book - 10956 Pg - 2258-2261
RASHELLE HOBBS
Recorder, Salt Lake County, UT
COHNE KINGHORN PC
BY: eCASH, DEPUTY - EF 4 P.

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Revolving Credit Deed of Trust (the "**Trust Deed**"), dated December 11, 2014, executed by DEREK WHITE ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary, which Trust Deed was filed for record in the office of the Salt Lake County, Utah Recorder on December 18, 2014, as Entry No. 11964584, in Book No. 10283, at Page Nos. 1689 through 1697, official records of Salt Lake County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

Lot 108, THE ESTATES AT THE COVE PHASE 1, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

The Trust Property or its address is approximately known as follows: 15108 South Cedar Meadow Circle, Herriman, Utah 84096. The Trust Property's tax identification number is known as follows: 32-15-126-003-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following:

1. The obligations which are represented by that certain Promissory Note ("**Note No. 1**"), dated August 27, 2019, in the principal sum of \$82,061.16, which Fusion Targets, LLC ("**Fusion**"), as borrower, made, executed and delivered to CENTRAL BANK; and
2. The obligations which are represented by that certain Promissory Note ("**Note No. 2**"), dated September 25, 2018, in the principal sum of \$206,300.00, which Fusion, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under Note No. 1 are past due and owing, and have not been paid;
2. The accrued interest under Note No. 1 is past due and owing, and has not been paid;
3. The late fees under Note No. 1 are past due and owing, and have not been paid;
4. The monthly payments under Note No. 2 are past due and owing, and have not been paid;
5. The accrued interest under Note No. 2 is past due and owing, and has not been paid;
6. The late fees under Note No. 2 are past due and owing, and have not been paid;
7. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor and Fusion; and
8. There has been a material adverse change in Trustor's and/or Fusion's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby.

The accelerated balance which is past-due and owing under Note No. 1, as of June 5, 2020, equals the sum of \$84,616.28, consisting of principal in the sum of \$80,492.70, accrued interest in the sum of \$2,831.78, and late fees in the sum of \$1,291.80. Interest and late fees for the period after June 5, 2020, continue to accrue at the default interest rate in accordance with the terms and provisions of Note No. 1, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

The accelerated balance which is past-due and owing under Note No. 2, as of June 5, 2020, equals the sum of \$203,633.45, consisting of principal in the sum of \$196,540.50, accrued interest in the sum of \$7,092.95. Interest and late fees for the period after June 5, 2020, continue to accrue at the default interest rate in accordance

with the terms and provisions of Note No. 2, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable Note No. 1, Note No. 2 and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

[This space is intentionally left blank]

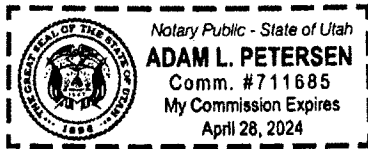
DATED this 5th day of June 2020.

SUCCESSOR TRUSTEE:

By: J. Scott Brown
J. Scott Brown
Successor Trustee

STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 5th day of June 2020, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



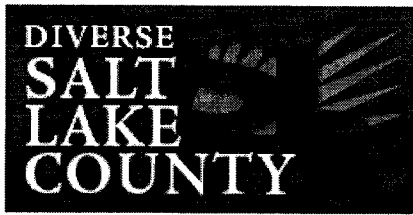
Adam L. Petersen
Notary Public

My Commission Expires:
4/28/2024

Residing at:
Layton, Utah

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[55153.31/TD1]



Esc / CLEAR	Logoff	Applications			▼
VTDI	32-15-126-003-0000	DIST 70	TOTAL ACRES	0.55	
WHITE, DEREK		TAX CLASS	UPDATE	REAL ESTATE	166500
			LEGAL	BUILDINGS	0
			PRINT U	TOTAL VALUE	166500

621 W CASABA CT NO:
 SARATOGA SPGS UT 840456428 EDIT 1 FACTOR BYPASS
 LOC: 15108 S CEDAR MEADOW CIR EDIT 0 BOOK 09993 PAGE 7660 DATE 02/28/2012
 SUB: ESTATES AT THE COVE PH 1 TYPE SUBD PLAT
 06/11/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 108, THE ESTATES AT THE COVE PH 1. 9732-8387

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 ▼

6 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

Tax Serial Number:
32-15-126-003-0000

RECORDATION REQUESTED BY:
CENTRAL BANK
AMERICAN FORK OFFICE
175 E MAIN ST
PO BOX 157
AMERICAN FORK, UT 84003

WHEN RECORDED MAIL TO:
CENTRAL BANK
AMERICAN FORK OFFICE
175 E MAIN ST
PO BOX 157
AMERICAN FORK, UT 84003

SEND TAX NOTICES TO:
DEREK WHITE
15086 SOUTH CEDAR MEADOWS CIRCLE
HERRIMAN, UT 84096

11964584
12/18/2014 4:17:00 PM \$26.00
Book - 10283 Pg - 1689-1697
Gary W. Ott
Recorder, Salt Lake County, UT
PRO TITLE & ESCROW INC
BY: eCASH, DEPUTY - EF 9 P.

FOR RECORDER'S USE ONLY

PTe-30498-T

REVOLVING CREDIT DEED OF TRUST

THIS DEED OF TRUST is dated December 11, 2014, among DEREK WHITE, whose address is 15086 SOUTH CEDAR MEADOWS CIRCLE, HERRIMAN, UT 84096 ("Trustor"); CENTRAL BANK, whose address is AMERICAN FORK OFFICE, 175 E MAIN ST, PO BOX 157, AMERICAN FORK, UT 84003 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and CENTRAL BANK, AMERICAN FORK OFFICE, whose address is P.O. BOX 157, AMERICAN FORK, UT 84003 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Trustor irrevocably grants and conveys to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in SALT LAKE County, State of Utah:

Lot 108, THE ESTATES AT THE COVE PHASE 1, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office

The Real Property or its address is commonly known as (APPROX) 15108 SOUTH CEDAR MEADOW CIRCLE, HERRIMAN, UT 84096. The Real Property tax identification number is 32-15-126-003-0000.

CROSS-COLLATERALIZATION. In addition to the Note, this Deed of Trust secures all obligations, debts and liabilities, plus interest thereon, of either Trustor or Borrower to Lender, or any one or more of them, as well as all claims by Lender against Borrower and Trustor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated, whether Borrower or Trustor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.
(Initial Here ~~DEREK WHITE~~)

REVOLVING LINE OF CREDIT. This Deed of Trust secures the indebtedness including, without limitation, a revolving line of credit, which obligates Lender to make advances to Borrower so long as Borrower complies with all the terms of the Note.

Trustor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Trustor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Trustor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

TRUSTOR'S REPRESENTATIONS AND WARRANTIES. Trustor warrants that: (a) this Deed of Trust is executed at Borrower's request and not at the request of Lender; (b) Trustor has the full power, right, and authority to enter into this Deed of Trust and to hypothecate the Property; (c) the provisions of this Deed of Trust do not conflict with, or result in a default under any agreement or other instrument binding upon Trustor and do not result in a violation of any law, regulation, court decree or order applicable to Trustor; (d) Trustor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Trustor about Borrower (including without limitation the creditworthiness of Borrower).

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

13290797
6/5/2020 2:28:00 PM \$40.00
Book - 10956 Pg - 2294-2297
RASHELLE HOBBS
Recorder, Salt Lake County, UT
COHNE KINGHORN PC
BY: eCASH, DEPUTY - EF 4 P.

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Revolving Credit Deed of Trust (the "**Trust Deed**"), dated December 20, 2016, executed by DEREK WHITE ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary, which Trust Deed was filed for record in the office of the Salt Lake County, Utah Recorder on December 20, 2016, as Entry No. 12438449, in Book No. 10513, at Page Nos. 2033 through 2041, official records of Salt Lake County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

Lot 108, THE ESTATES AT THE COVE PHASE 1, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

The Trust Property or its address is approximately known as follows: 15108 South Cedar Meadow Circle, Herriman, Utah 84096. The Trust Property's tax identification number is known as follows: 32-15-126-003-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following:

1. The obligations which are represented by that certain Promissory Note ("**Note No. 1**"), dated August 27, 2019, in the principal sum of \$82,061.16, which Fusion Targets, LLC ("**Fusion**"), as borrower, made, executed and delivered to CENTRAL BANK; and
2. The obligations which are represented by that certain Promissory Note ("**Note No. 2**"), dated September 25, 2018, in the principal sum of \$206,300.00, which Fusion, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under Note No. 1 are past due and owing, and have not been paid;
2. The accrued interest under Note No. 1 is past due and owing, and has not been paid;
3. The late fees under Note No. 1 are past due and owing, and have not been paid;
4. The monthly payments under Note No. 2 are past due and owing, and have not been paid;
5. The accrued interest under Note No. 2 is past due and owing, and has not been paid;
6. The late fees under Note No. 2 are past due and owing, and have not been paid;
7. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor and Fusion; and
8. There has been a material adverse change in Trustor's and/or Fusion's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby.

The accelerated balance which is past-due and owing under Note No. 1, as of June 5, 2020, equals the sum of \$84,616.28, consisting of principal in the sum of \$80,492.70, accrued interest in the sum of \$2,831.78, and late fees in the sum of \$1,291.80. Interest and late fees for the period after June 5, 2020, continue to accrue at the default interest rate in accordance with the terms and provisions of Note No. 1, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

The accelerated balance which is past-due and owing under Note No. 2, as of June 5, 2020, equals the sum of \$203,633.45, consisting of principal in the sum of \$196,540.50, accrued interest in the sum of \$7,092.95. Interest and late fees for the period after June 5, 2020, continue to accrue at the default interest rate in accordance

with the terms and provisions of Note No. 2, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable Note No. 1, Note No. 2 and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

[This space is intentionally left blank]

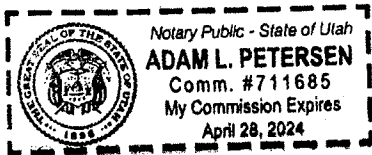
DATED this 5th day of June 2020.

SUCCESSOR TRUSTEE:

By: J. Scott Brown
J. Scott Brown
Successor Trustee

STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 5th day of June 2020, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



Adam L. Petersen
Notary Public

My Commission Expires:

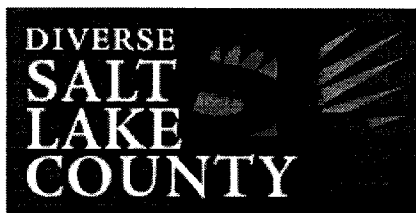
4/28/2024

Residing at:

Layton, Utah

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[55153.31/TD2]



Esc / CLEAR | Logoff | Applications

VTDI	32-15-126-003-0000	DIST 70	TOTAL ACRES	0.55
WHITE, DEREK		TAX CLASS	REAL ESTATE	166500
		UPDATE	BUILDINGS	0
		LEGAL	TOTAL VALUE	166500
		PRINT U		

621 W CASABA CT NO:
 SARATOGA SPGS UT 840456428 EDIT 1 FACTOR BYPASS
 LOC: 15108 S CEDAR MEADOW CIR EDIT 0 BOOK 09993 PAGE 7660 DATE 02/28/2012
 SUB: ESTATES AT THE COVE PH 1 TYPE SUBD PLAT
 06/11/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 108, THE ESTATES AT THE COVE PH 1. 9732-8387

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

Tax Serial Number:
32-15-126-003-0000

12438449
12/20/2016 4:46:00 PM \$26.00
Book - 10513 Pg - 2033-2041
Gary W. Ott
Recorder, Salt Lake County, UT
PRO TITLE & ESCROW INC
BY: eCASH, DEPUTY - EF 9 P.

RECORDATION REQUESTED BY:
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AMERICAN FORK OFFICE
175 E MAIN ST
PO BOX 157
AMERICAN FORK, UT 84003

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SEND TAX NOTICES TO:
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HERRIMAN, UT 84096

FOR RECORDER'S USE ONLY

PTE: 32401-T

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CONVEYANCE AND GRANT. For valuable consideration, Trustor irrevocably grants and conveys to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in SALT LAKE County, State of Utah:

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TRUSTOR'S WAIVERS. Trustor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other