

After Recording Return To:
eTitle Insurance Agency
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
(801) 263-3400

13304611
6/22/2020 12:51:00 PM \$40.00
Book - 10965 Pg - 813-814
RASHELLE HOBBS
Recorder, Salt Lake County, UT
eTITLE INSURANCE AGENCY
BY: eCASH, DEPUTY - EF 2 P.

Case No. 19.74725.1\CP
rm

Parcel ID #: 27-16-427-003 (Space above for County Recorder's use)

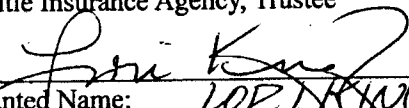
NOTICE OF DEFAULT AND ELECTION TO SELL

Helen M. Christensen and Andrew R. Christensen as trustees, or successors in trust under the Helen M. Christensen and, as trustor, executed a trust deed dated August 13, 2009 to secure the performance of promissory note obligations. The trust deed was filed for record on August 21, 2009, with recorder's entry No. 10782328, in Book 9756 at Page 8495, 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: 6/22/2020

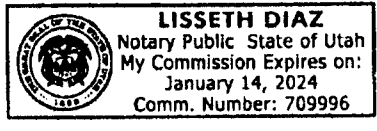
eTitle Insurance Agency, Trustee

Printed Name: LORI KING
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 22nd day of June, 2020, before me, Liseth Diaz, a notary public, personally appeared Loci King, an authorized officer of eTitle Insurance Agency, 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.



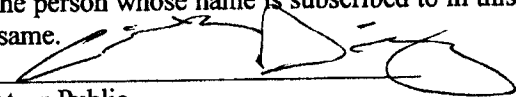

Notary Public

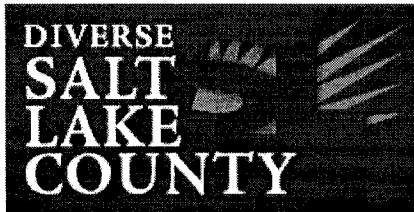
Exhibit "A"

All that certain parcel of land situated in the City of South Jordan, County of Salt Lake, State of Utah, being known and designated as Lot 3, COUNTRY ROADS SUBDIVISION, according to the official plat on file and of record in the office of the Salt Lake County Recorder. Being more fully described in Deed Book 9642 Page 8775 dated 09/04/2008 and Recorded 9/16/2008 in Salt Lake County Records.

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. 19.74725.1

Parcel ID #: 27-16-427-003



Esc / CLEAR	Logoff	Applications			
VTDI	27-16-427-003-0000	DIST 38	TOTAL ACRES	0.36	
CHRISTENSEN, ANDREW R; ET AL	TAX CLASS	UPDATE	REAL ESTATE	163400	
		LEGAL	BUILDINGS	168200	
		PRINT U	TOTAL VALUE	331600	

2254 W RUSTIC ROADS DR NO:
 SOUTH JORDAN UT 84095862454 EDIT 1 FACTOR BYPASS
 LOC: 2254 W RUSTIC ROADS DR EDIT 0 BOOK 09642 PAGE 8775 DATE 09/17/2008
 SUB: COUNTRY ROADS SUB TYPE UNKN PLAT
 08/13/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 3, COUNTRY ROADS SUB 5130-1225 7360-0993
 *** CHRISTENSEN, ANDREW R; TR 1/2 INT (ARCFLT)
 *** CHRISTENSEN, HELEN M; TR 1/2 INT (HMCFLT)

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

10782328

10782328
8/21/2009 8:47:00 AM \$40.00
Book - 9756 Pg - 8495-8510
Gary W. Ott
Recorder, Salt Lake County, UT
AFFILIATED COMPUTER SERVICES
BY: eCASH, DEPUTY - EF 16 P.

Return To:
Citicorp Trust Bank, fsb
Doc Processing Dept, MS 121
1000 Technology Drive
O'Fallon, MO 63368-2240

Prepared By:
Citicorp Trust Bank, fsb
2450 Fire Mesa Street
Suite 110
Las Vegas, NV 89128

[Space Above This Line For Recording Data]

DEED OF TRUST

Parcel 10: 27-16-427-003

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 13, 2009 together with all Riders to this document.

(B) "Borrower" is HELEN M. CHRISTENSEN AND ANDREW R. CHRISTENSEN, AS TRUSTEES, OR SUCCESSORS IN TRUST UNDER THE HELEN M. CHRISTENSEN AND

Borrower is the trustor under this Security Instrument.
(C) "Lender" is Citicorp Trust Bank, fsb

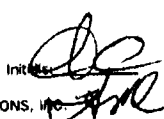
Lender is a Federal Savings Bank organized and existing under the laws of Delaware

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

VMP -8(UT) (0811)

Page 1 of 15

VMP MORTGAGE SOLUTIONS, INC.

Initials: 

CitiMortgage 3.2.25.09 V3
Form 3045 1/01



BK 9756 PG 8495

13308248
6/24/2020 3:53:00 PM \$40.00
Book - 10967 Pg - 2887
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, Nathan Hon ("Owner") is the record owner of Unit 6 Bldg L Vivante phase 5 Condo located in Salt Lake County, Utah (the "Property") as created by Declaration of Condominium for Vivante, as amended and supplemented, recorded as Entry No. 8029557 in the Salt Lake County Recorder's on October 15, 2001 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 1552 W Vivante Way, West Valley City, UT 84119 is more particularly described as:

Unit 6 Bldg L Vivante phase 5 Condo

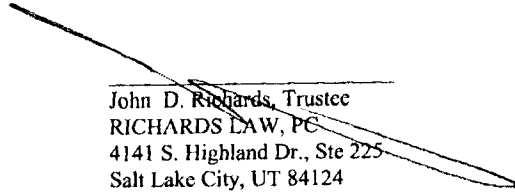
Parcel ID No. 15274060190000

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to Unit 6 Bldg L Vivante phase 5 Condo, 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 as Entry No. , 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 III, Section 25(d) of the Declaration and Utah Code Section 57-8-45 to sell or cause to be sold Unit 6 Bldg L Vivante phase 5 Condo.

Dated: 6/24/20

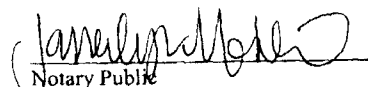

John D. Richards, Trustee
RICHARDS LAW, PC
4141 S. Highland Dr., Ste 225
Salt Lake City, UT 84124
(801) 274-6800

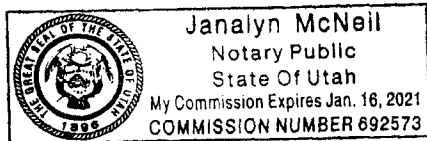
STATE OF UTAH)

:ss

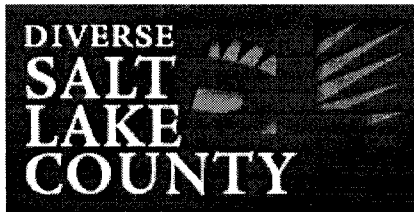
COUNTY OF SALT LAKE)

SUBSCRIBED AND SWORN before me on this 24 day of June, 2020.


Notary Public
Residing in the State of Utah



Matter #1060-026



Esc / CLEAR Logoff Applications ▼

VTDI	15-27-406-019-0000	DIST 24		TOTAL ACRES	0.01
HON, NATHAN			TAX CLASS	REAL ESTATE	69600
				BUILDINGS	162600
			UPDATE	TOTAL VALUE	232200
			LEGAL		
			PRINT U		

11761 PALM LAKE DR #720 NO:
 JACKSONVILLE FL 322180910 EDIT 1 FACTOR BYPASS
 LOC: 1552 W VIVANTE WY EDIT 0 BOOK 10383 PAGE 7871 DATE 12/02/2015
 SUB: VIVANTE PH 5 CONDO TYPE SUBD PLAT
 08/13/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 UNIT 6, BLDG L, VIVANTE PHASE 5 CONDO. 8607-6480 8680-3127
 9022-0101 9084-8443 9114-0404 9208-5892,5894 9798-4931
 9822-5007

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 ▼

5 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

13134959
11/27/2019 9:23:00 AM \$40.00
Book - 10865 Pg - 8394
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 **Vivante Homeowners 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: Nathan Hon

The property against which the lien is filed described as: Unit 6 Bldg L Vivante phase 5 Condo

Also known as: 1552 W Vivante Way, West Valley City, UT 84119

Assessor's Parcel No.: 15274060190000

The above identified property owned by Nathan Hon, is subject to a continuing lien. The amount of accrued Assessments, Fines, Maintenance Charges, Fees and Costs Due as of November 26, 2019, totals:

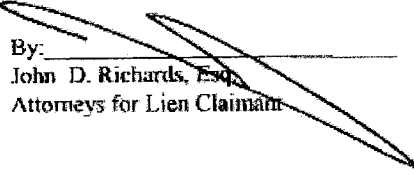
Assessments, fines, interest:	\$	\$21,360.00
Attorney Fees:	\$	\$452.30
TOTAL:	\$	\$21,812.30

Lien Claimant: Vivante Homeowners Association Inc., Attn: Richards Law, PC, 4141 S. Highland Dr., Ste. 225, Salt Lake City, UT 84124.

DATE FILED: 11/27, 2019.

Vivante Homeowners Association Inc.

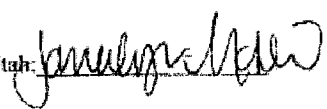
Article No. Certified Mail Receipt:
9414 7266 9904 2148 5656 82

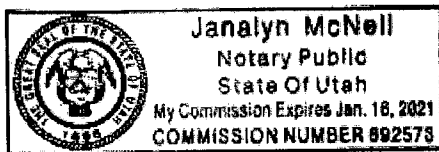
By: 
John D. Richards, Esq.
Attorneys for Lien Claimant

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 Nov. 26, 2019.

Notary Public for Utah: 



Account # 1060-026

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2019-0294

13308961
6/25/2020 12:09:00 PM \$40.00
Book - 10967 Pg - 5970
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 Homestead Farms Association, Inc. (the "Association") on June 28, 2019, recorded in the offices of the Salt Lake County Recorder, as Entry No. 13019174, a Notice of Lien upon those certain lands and premises owned by Mahershal Webson, located at 1874 W Homestead Farms Lane #2, West Valley City, UT 84119, lying in Salt Lake County, Utah and further described as follows:

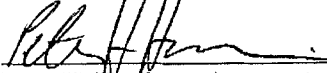
Legal Description: LOT 107, HOMESTEAD FARMS PUD PH III 5271-1487, 4874-755, 5271-1485
5707-1258 7018-0525 8488-8626 8931-2170 8942-6309 8991-9253 9200-3541
Parcel ID #: 15341280240000

A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Protective Easements, Covenants, Conditions, and Restrictions for Homestead Farms Planned Unit Development, 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 \$4,662.35 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.

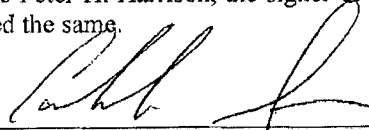
DATE FILED: June 25, 2020.

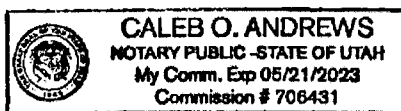
Homestead Farms Association, Inc.

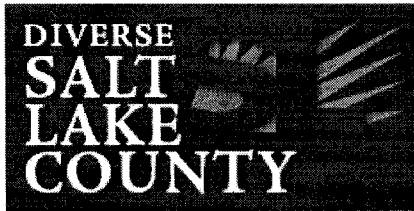

Peter H. Harrison, *Attorney-in-Fact*

STATE OF UTAH)
) ss
County of SALT LAKE)

On June 25, 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	15-34-128-024-0000	DIST 24	TOTAL ACRES	0.03
WEBSON, MAHERSHAL I		TAX CLASS	REAL ESTATE	37300
		UPDATE	BUILDINGS	127300
		LEGAL	TOTAL VALUE	164600
		PRINT U		

1874 W HOMESTEAD FARMS #2 NO:
 WEST VALLEY UT 84119616874 EDIT 1 FACTOR BYPASS
 LOC: 1874 W HOMESTEAD FARMS #2 EDIT 0 BOOK 10477 PAGE 9676 DATE 09/21/2016
 SUB: HOMESTEAD FARMS PH 3 PUD TYPE SUBD PLAT
 08/13/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 107, HOMESTEAD FARMS PUD PH III 5271-1487, 4874-755,
 5271-1485 5707-1258 7018-0525 8488-8626 8931-2170 8942-6309
 8991-9253 9200-3541

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

13019174
6/28/2019 10:44:00 AM \$40.00
Book - 10797 Pg - 3943
RASHELLE HOBBS
Recorder, Salt Lake County, UT
MILLER HARRISON LLC
BY: eCASH, DEPUTY - EF 1 P.

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
50 West Broadway, Ste. 450
Salt Lake City, Utah 84101
801-692-0794

HOMEOWNER ASSOCIATION NOTICE OF LIEN

KNOW ALL PERSONS: The undersigned, on behalf of the **Homestead Farms Association, Inc.**, 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: Mahershal Webson
Description of the property against which the lien is filed: LOT 107, HOMESTEAD FARMS PUD PH III 5271-1487, 4874-755, 5271-1485 5707-1258 7018-0525 8488-8626 8931-2170 8942-6309 8991-9253 9200-3541
Also known as: 1874 West Homestead Farms Lane #2, West Valley City, UT 84119
Parcel No.: 15341280240000

The above identified property owned by Mahershal Webson is subject to a continuing lien. The amount of accrued Assessments, Fines, Late Charges, Interest and Fees Due as of June 27, 2019 totals:

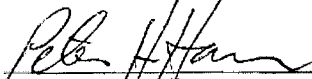
Assessments, fines, late fees, interest:	\$1,872.25
Recording Fee:	\$ 100.00
Attorney's fees:	\$ 525.00
TOTAL:	\$2,497.25

Lien Claimant: Homestead Farms Association, Inc.
c/o Miller Harrison LLC, 50 West Broadway, Ste. 450, Salt Lake City, UT 84101

DATE FILED: June 27, 2019.

Homestead Farms Association, Inc.

Article No. Certified Mail Receipt:
7019 0140 0000 7418 6147

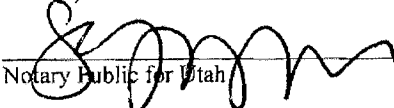

By: Peter H. Harrison
Miller Harrison LLC
Attorneys for Lien Claimant

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 27th day of June, 2019




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. 92069-214F
Parcel No. 16-08-427-002

13321335
7/7/2020 1:15:00 PM \$40.00
Book - 10974 Pg - 8571
RASHELLE HOBBS
Recorder, Salt Lake County, UT
SCALLEY & READING BATES HANSEN
BY: eCASH, DEPUTY - EF 1 P.

NOTICE OF DEFAULT

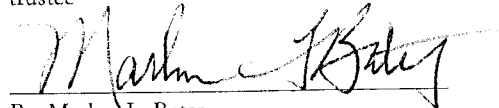
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust (secures future advances) executed by Lani Twitchell, as trustor(s), in which University of Utah Credit Union is named as beneficiary, and Landmark Title Company is appointed trustee, and filed for record on February 4, 2002, and recorded as Entry No. 8140950, in Book 8562, at Page 7781, Records of Salt Lake County, Utah.

LOTS 8 AND 9, BLOCK D, GILMER PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "H" OF PLATS AT PAGE 23 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER. EXCEPTING THEREFROM THE SOUTH 11 FEET OF SAID LOT 8.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the March 28, 2020 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 7th day of July, 2020.

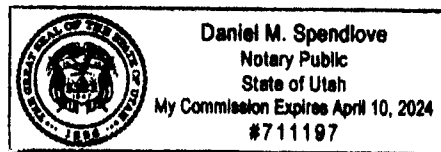
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



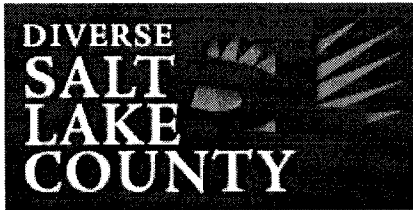
By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 7 day of July, 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 16-08-427-002-0000 DIST 13 TOTAL ACRES 0.27
TWITCHELL, LANI TAX CLASS UPDATE REAL ESTATE 270700
LEGAL BUILDINGS 358600
PRINT U TOTAL VALUE 629300

1007 S DOUGLAS ST NO:
SALT LAKE CITY UT 84105150507 EDIT 1 FACTOR BYPASS
LOC: 1007 S DOUGLAS ST EDIT 0 BOOK 06242 PAGE 0363 DATE 08/09/1990
SUB: GILMER PARK TYPE UNKN PLAT
08/13/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
LOTS 8 & 9, BLK D, GILMER PARK, EXCEPT THE S 11 FT OF LOT 8
3994-273 3994-0275 5778-1670 5778-1677 5787-0063

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

AFTER RECORDING MAIL TO:
UNIVERSITY OF UTAH CREDIT UNION
7220 SOUTH HIGHLAND DRIVE
SALT LAKE CITY, UTAH 84121

8140950
02/04/2002 04:30 PM 18.00
Book - 8562 Pg - 7781-7784
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
LANDMARK TITLE
BY: ARG, DEPUTY - WI 4 P.

8140950

LOAN NO. 681149

[Space Above This Line For Recording Data]

NOTICE: THIS DEED OF TRUST CONTAINS A DUE-ON-SALE PROVISION AND SECURES INDEBTEDNESS UNDER A CREDIT AGREEMENT WHICH PROVIDES FOR A REVOLVING LINE OF CREDIT AND A VARIABLE RATE OF INTEREST. THIS DEED OF TRUST MAY SECURE BORROWING MADE BY AN OWNER OF THE PROPERTY EVEN AFTER SUCH OWNER SELLS THE PROPERTY.

**DEED OF TRUST
(SECURES FUTURE ADVANCES)**

THIS DEED OF TRUST is made this 30th day of January, 2002
Lani Twitchell, a single woman

(herein "Borrower")

LANDMARK TITLE COMPANY

(herein "Trustee")

and the Beneficiary, University of Utah Credit Union, whose address is 3450 SOUTH HIGHLAND DRIVE, SALT LAKE CITY, UTAH, 84106. (herein Lender)

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in County of Salt Lake, State of Utah.

Lots 8 and 9, Block D, GILMER PARK, according to the official plat thereof, filed in Book "H" of Plats at Page 23 of the Official Records of the Salt Lake County Recorder. EXCEPTING THEREFROM the South 11 feet of said Lot 8.

which has the address of 1007 South Douglas Street, Salt Lake City, Utah 84105 (herein "Property Address");

[Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

THE DEED OF TRUST IS MADE TO SECURE TO LENDER:

A. The repayment of all indebtedness due or to become due under the terms and conditions of the Real Property Secured Variable Rate Open End Loan Agreement and Disclosure Statement dated the same date as this Deed of Trust; and all modifications and renewals thereof (herein "Credit Agreement"), Borrower and Lender contemplate a series of advances, of a revolving nature, to be made, repaid and remade from time to time under the terms of the Credit Agreement, all such advances to be secured by this Deed of Trust. **The total outstanding principal balance owing at any time under the Credit Agreement shall not exceed \$ 30,000.00** is referred to in the Credit Agreement and herein as the "Credit Limit". The Outstanding principal balance does not include finance charges, late charges, insurance charges, amounts paid by Lender on behalf of borrower, collection costs or attorney's or trustee's fees which may be owing under the Credit Agreement from time to time.

B. The advances to be made under the terms of this obligation are obligatory.

C. The payment of all sums advanced in accordance herewith to protect the security of this Deed of Trust, with finance charges thereon at a variable rate of interest as described in the Trust Deed of Note.

D. Borrowers faithful performance of all agreements and covenants previously signed or stated herein. Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

LTC2842

BK8562PG7781

WHEN RECORDED, RETURN TO:

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

13321975
7/8/2020 9:58:00 AM \$40.00
Book - 10975 Pg - 2702
RASHELLE HOBBS
Recorder, Salt Lake County, UT
RICHARDS LAW PC
BY: eCASH, DEPUTY - EF 1 P.

NOTICE OF DEFAULT AND ELECTION TO SELL

WHEREAS, Shobna Garg ("Owner") is the record owner of , Lot 49 Hearthstone sub amd located in Salt Lake County, Utah (the "Property") as created by the Declaration of Easements and Protective Covenants, Conditions and Restrictions for Hearthstone Subdivision ("association") as amended and supplemented, recorded as Entry No. 9545242 in the Salt Lake County Recorder's on November 04, 2005 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 10234 Eagle Cliff way, Sandy, UT 84092 is more particularly described as:

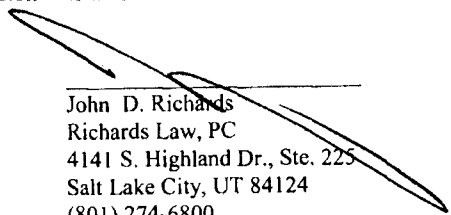
Lot 49 Hearthstone sub amd
Parcel ID No. 28161050040000

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to Lot 49 Hearthstone sub amd, 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 January 29, 2020 as Entry No. 13181370 by the association in the Salt Lake County Recorder's Office. All subsequently accruing interest, late fees, costs, trustee's fees, attorneys 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 Utah Code Section 57-8a-302 to sell or cause to be sold Lot 49 Hearthstone sub amd.

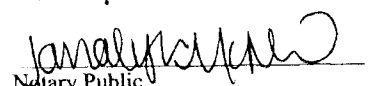
Dated: 7/7/20


John D. Richards
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 7 day of July, 2020.

 **Janalyn McNeil**
Notary Public
State Of Utah
My Commission Expires Jan. 16, 2021
COMMISSION NUMBER 692573


Notary Public
Residing in the State of Utah

Matter # 1632-013



Esc / CLEAR | Logoff | Applications

VTDI	28-16-105-004-0000	DIST AAY	TOTAL ACRES	0.14
GARG, SHOBNA		TAX CLASS	REAL ESTATE	202200
		UPDATE	BUILDINGS	420900
		LEGAL	TOTAL VALUE	623100
		PRINT U		

10234 S EAGLE CLIFF WY NO:
 SANDY UT 84092493034 EDIT 1 FACTOR BYPASS
 LOC: 10234 S EAGLE CLIFF WY EDIT 0 BOOK 10771 PAGE 5150 DATE 04/25/2019
 SUB: HEARTHSTONE AMD TYPE SUBD PLAT
 08/13/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 49, HEARTHSTONE SUB AMD 9433-2365 9433-9428 9471-0088
 09957-2580

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

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Reset | Default | Refresh | Disconnect | Turn Keyboard Off

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

13181370
1/29/2020 11:34:00 AM \$40.00
Book - 10890 Pg - 1291
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 **Hearthstone Homeowners' 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: Shobna Garg

The property against which the lien is filed described as: Lot 49 Hearthstone sub and

Also known as: 10234 Eagle Cliff way , Sandy, UT 84092

Assessor's Parcel No.: 28161050040000

The above identified property owned by Shobna Garg , is subject to a continuing lien. The amount of accrued Assessments, Fines, Maintenance Charges, Fees and Costs Due as of January 11, 2020, totals:

Assessments, fines, interest:	\$	\$1,095.00
Attorney Fees:	\$	\$452.30
TOTAL:	\$	\$1,547.30

Lien Claimant: **Hearthstone Homeowners' Association, Inc.**, Attn: Richards Law, PC, 4141 S. Highland Dr., Ste. 225, Salt Lake City, UT 84124.

DATE FILED: 1/29, 2020.

Hearthstone Homeowners' Association, Inc.

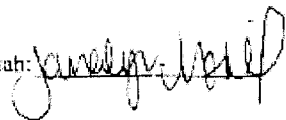
Article No. Certified Mail Receipt:
9414 7266 9904 2148 5595 37

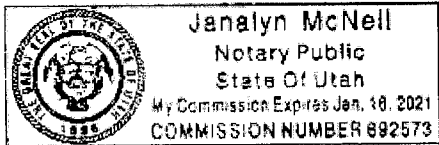
By: 
John D. Richards, Esq.
Attorneys for Lien Claimant

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 January 29, 2020.

Notary Public for Utah: 



Account # 1632-013

Ent 13181370 BK 10890 PG 1291

13321979
7/8/2020 9:59:00 AM \$40.00
Book - 10975 Pg - 2721
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, Jean Bucher ("Owner") is the record owner of Unit 204 Village at Rivers Edge Condominiums and located in Salt Lake County, Utah (the "Property") as created by Revised Declaration of Covenants, Conditions and Restrictions of Village at River's Edge Condominium Association, Inc., as amended and supplemented, recorded as Entry No. 9640417 in the Salt Lake County Recorder's on February 16, 2006 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 3478 S Cozy River Place # 204, West Valley City, UT 84119 is more particularly described as:

Unit 204 Village at Rivers Edge Condominiums and

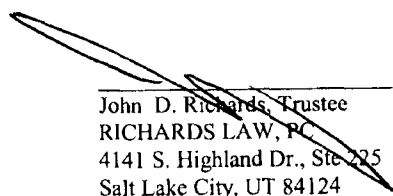
Parcel ID No. 15263530140000

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to Unit 204 Village at Rivers Edge Condominiums and, 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 as Entry No. , 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 6 of the Declaration and Utah Code Section 57-8-45 to sell or cause to be sold Unit 204 Village at Rivers Edge Condominiums and.

Dated: 7/7/20



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

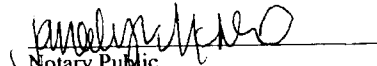
STATE OF UTAH)

:ss

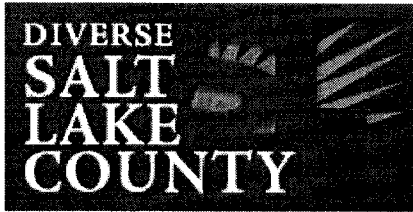
COUNTY OF SALT LAKE)

SUBSCRIBED AND SWORN before me on this 7th day of July, 2020.

 Janalyn McNeil
Notary Public
State Of Utah
My Commission Expires Jan. 16, 2021
COMMISSION NUMBER 692573


Notary Public
Residing in the State of Utah

Matter #2318-002



Esc / CLEAR	Logoff	Applications			
VTDI	15-29-353-014-0000	DIST 24	TOTAL ACRES	0.02	
ALMARAZ, ESTEBAN &		TAX CLASS	UPDATE	REAL ESTATE	38500
HOSKING, NOEMI; JT			LEGAL	BUILDINGS	115100
			PRINT U	TOTAL VALUE	153600

3927 W ROCKWOOD WY # F NO:
 WEST VALLEY UT 84120 EDIT 1 FACTOR BYPASS
 LOC: 3927 W ROCKWOOD WY # F EDIT 0 BOOK 08283 PAGE 6849 DATE 06/08/1999
 SUB: WILDWOOD COVE PUD TYPE SUBD PLAT
 08/13/2020 PROPERTY DESCRIPTION FOR TAXATION PURPOSES ONLY
 LOT 14, BLDG 3927, WILDWOOD COVE PUD. 7994-0645

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

13173303
1/21/2020 8:56:00 AM \$40.00
Book - 10886 Pg - 5036
RASHELLE HOBBS
Recorder, Salt Lake County, UT
RICHARDS LAW PC
BY: eCASH, DEPUTY - EF 1 P.

HOMEOWNER ASSOCIATION NOTICE OF CONTINUING LIEN

KNOW ALL PERSONS: The undersigned, on behalf of **Village at River's Edge 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: Jean Bucher

The property against which the lien is filed described as: Unit 204 Village at Rivers Edge Condominiums and

Also known as: 3478 S Cozy River Place # 204 , West Valley City, UT 84119

Assessor's Parcel No.: 15263530140000

The above identified property owned by Jean Bucher, is subject to a continuing lien. The amount of accrued Assessments, Fines, Maintenance Charges, Fees and Costs Due as of January 1, 2020, totals:

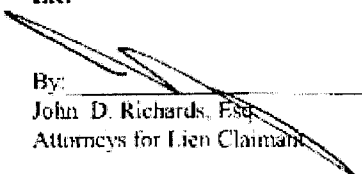
Assessments, fines, interest:	\$	\$3,575.61
Attorney Fees:	\$	\$452.30
TOTAL:	\$	\$4,027.91

Lien Claimant: Village at River's Edge Condominium Association, Inc., Attn: Richards Law, PC, 4141 S. Highland Dr., Ste. 225, Salt Lake City, UT 84124.

DATE FILED: 1/20, 2020.

Village at River's Edge Condominium Association, Inc.

Article No. Certified Mail Receipt:
9414 7266 9904 2148 5593 53

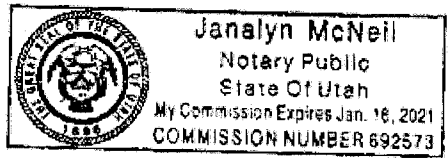
By: 
John D. Richards, Esq.
Attorneys for Lien Claimant

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 January 20, 2020.

Notary Public for Utah: 



Account # 2318-002

13322729

7/8/2020 2:21:00 PM \$40.00

Book - 10975 Pg - 7010-7011

RASHELLE HOBBS

Recorder, Salt Lake County, UT

INGEO SYSTEMS

BY: eCASH, DEPUTY - EF 2 P.

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 093632-UT

APN: 08-26-407-020-0000

NOTICE IS HEREBY GIVEN THAT FRANK SNIDER, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY as Trustor, J. SCOTT LUNDBERG as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WMC MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/17/2005 and recorded on 8/22/2005, as Instrument No. 9468036 in Book 9177 Page 2782-2796, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 22, BLOCK 18, ROSE PARK PLAT 'C', ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF SALT LAKE COUNTY RECORDER

The obligation included a Note for the principal sum of \$68,000.00.

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 2/1/2020 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.