

WHEN RECORDED, RETURN TO:

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

ENT82846:2020 PG 1 of 1  
Jeffery Smith  
Utah County Recorder  
2020 Jun 16 11:09 AM FEE 40.00 BY DA  
RECORDED FOR Richards Law, P.C.  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

WHEREAS, Eric Rios and Vanessa Rios ("Owner") is the record owner of , Lot 204 Tanglewood Estates prd phase 2 amended subdv located in Utah County, Utah (the "Property") as created by the Declaration of Protective Easements, Covenants, Conditions and Restrictions of Tanglewood Estates ("association") as amended and supplemented, recorded as Entry No. 12622:2005 in the Utah County Recorder's on February 07, 2005 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 1561 N 1150 W, Orem, UT 84057 is more particularly described as:

Lot 204 Tanglewood Estates prd phase 2 amended subdv


Parcel ID No. 53:361:0204

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to Lot 204 Tanglewood Estates prd phase 2 amended subdv, 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 31, 2019 as Entry No. 8165:2019 by the association in the Utah 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.

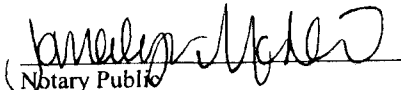
THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to Utah Code Section 57-8a-302 to sell or cause to be sold Lot 204 Tanglewood Estates prd phase 2 amended subdv.

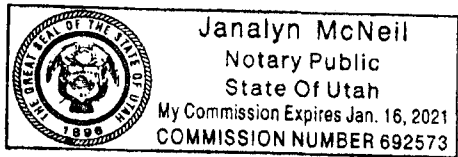
Dated: 6/15/20

  
\_\_\_\_\_  
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 15 day of June, 2019.

  
\_\_\_\_\_  
Notary Public  
Residing in the State of Utah



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, Jayson Mair ("Owner") is the record owner of , Lot 129 Sweetwater phase 1 subdv located in Utah County, Utah (the "Property") as created by the Conditions, Covenants, Restrictions and Easements Sweetwater Subdivision ("association") as amended and supplemented, recorded as Entry No. 153144:2007 in the Utah County Recorder's on October 25, 2007 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 1583 E Tumwater North Drive, Eagle Mountain, UT 84005 is more particularly described as:

LOt 129 Sweetwater phase 1 subdv

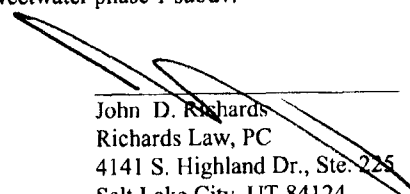
Parcel ID No. 66:237:0129

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to LOT 129 Sweetwater phase 1 subdv, 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 September 4, 2019 as Entry No. 86383:2019 by the association in the Utah 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.

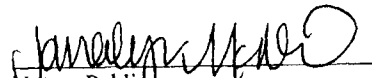
THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to Utah Code Section 57-8a-302 to sell or cause to be sold LOt 129 Sweetwater phase 1 subdv.

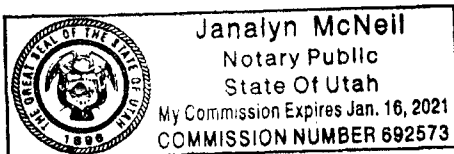
Dated: 6/16/20

  
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 16 day of June, 2020.

  
Notary Public  
Residing in the State of Utah



WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 S. College Dr., #304  
Murray, Utah 84123  
(801) 692-0799

ENT86142:2020 PG 1 of 1  
**Jeffery Smith**  
**Utah County Recorder**  
2020 Jun 22 03:12 PM FEE 40.00 BY IP  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Gateway Village Condominium Association, Inc., an association of unit owners (the "Association") on April 6, 2020, recorded in the offices of the Utah County Recorder, as Entry No. 44519-2020, a Notice of Lien upon those certain lands and premises owned by **Dennis Christensen** located at 582 South 980 West #78, Pleasant Grove, UT 84062, lying in Utah County, Utah and further described as follows:

Legal Description: **UNIT 78, BUILDING K, GATEWAY VILLAGE CONDO PLAT PHASE 2. AREA 0.029 AC.**

Property Address: **582 South 980 West #78, Pleasant Grove, UT 84062**

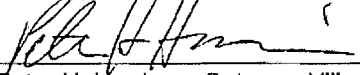
Parcel ID #: **40:358:0078**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for Gateway Condominiums and Townhomes 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 **\$2,906.04** 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.

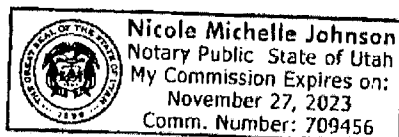
IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this June 22, 2020.


**MILLER HARRISON LLC**

  
Peter H. Harrison, Gateway Village Condominium Association, Inc.

) ss.  
COUNTY OF SALT LAKE )

On June 22, 2020, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

This is an attempt to collect a debt and any information will be used for that purpose

RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

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

## 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 May 16, 2012, executed by STANLEY RAASS AND SUMMER RAASS, HUSBAND AND WIFE, AS JOINT TENANTS (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary, which Trust Deed was filed for record in the office of the Utah County, Utah Recorder on May 29, 2012, Entry No. 44229:2012, official records of Utah County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

See Exhibit "**A**" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: 1318 East 2375 North, Lehi, Utah 84043. The Trust Property's tax identification numbers are known as follows: 36:788:0026 and 12:010:0078. 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, dated November 27, 2018, in the original principal sum of \$404,497.44, together with those certain related change in terms agreements (collectively, "**Note No. 1**"), which Raass Brothers Inc. ("**RBI**"), as borrower, made, executed and delivered to CENTRAL BANK; and
2. The obligations which are represented by that certain Promissory Note, dated November 27, 2018, in the original principal sum of \$615,898.63, together with those certain related change in terms agreements (collectively, "**Note No. 2**"), which RBI, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed including, but not limited to, the following:

1. The principal payments under Note No. 1, Note No. 2 and the Guaranties are past due and owing, and have not been paid;
2. The monthly payments under Note No. 1, Note No. 2 and the Guaranties are past due and owing, and have not been paid;
3. The accrued interest under Note No. 1, Note No. 2 and the Guaranties is past due and owing, and has not been paid;
4. The late fees under Note No. 1, Note No. 2 and the Guaranties are past due and owing, and have not been paid;
5. The real property taxes for the Trust Property, which taxes are now due and owing, have not been paid;
6. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustors, RBI and Mr. Raass;
7. There has been a material adverse change in Trustors', RBI's and/or Mr. Raass' 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 and the Guaranties, as of June 18, 2020, equals the sum of \$545,763.59, consisting of principal in the sum of \$535,242.80, accrued interest in the sum of \$10,320.79, and late fees in the sum of \$200.00. Interest and late fees for the period after June 18, 2020, continue to accrue at the default interest rate in accordance with the terms and provisions of Note No. 1, the Guaranties, 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 and the Guaranties, as of June 18, 2020, equals the sum of \$615,160.83, consisting of principal in the sum of \$608,227.33, accrued interest in the sum of \$6,533.50, and late fees in the sum of \$400.00. Interest and late fees for the period after June 18, 2020, continue to accrue at the default interest rate in accordance with the terms and provisions of Note No. 2, the Guaranties, 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, the Guaranties 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, 11<sup>th</sup> 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]

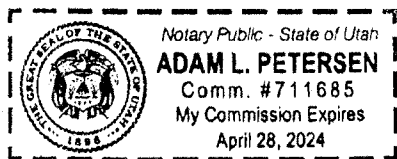
DATED this 23<sup>rd</sup> day of June 2020.

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 23<sup>rd</sup> 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:  
04/28/2024

Residing at:  
Sayton, Utah

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

[55153.10]

**Exhibit "A"**  
**Legal Description**

Parcel 1 (36:788:0026):

Lot 26, Plat "A", CARLSON HEIGHTS SUBDIVISION, Lehi, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

Parcel 2 (12:010:0078):

Description for a parcel of land located in Utah County, Utah, in the Northwest Quarter of Section 3, Township 5 South, Range 1 East, Salt Lake Base and Meridian. The basis of bearings for said parcel is 89 degrees 54'28" West, between the North Quarter Corner and the Northwest section corner of said Section 3, said parcel being more particularly described according to the following courses and distances, to wit:

Beginning at a point on the southerly boundary of Carlson Heights Plat B Subdivision being located South 89 degrees 54'28" West, 2116.14 feet and South 1306.23 feet from the North Quarter Corner of Section 3, Township 5 South, Range 1 East, Salt Lake Base and Meridian and running thence South 89 degrees 32'12" East, 135.70 feet along said Carlson Heights Subdivision; thence South 00 degrees 58'35" East, 248.58 feet; thence South 58 degrees 27'38" East, 27.91 feet; thence South 01 degrees 37'45" East, 46.93 feet; thence North 88 degrees 12'28" West, 159.82 feet; thence North 01 degrees 08'11" West, 255.14 feet; thence North 00 degrees 16'57" West, 51.07 feet to the point of beginning.

TOGETHER WITH that portion acquired in that certain Boundary Line Agreement, recorded December 21, 2004, as Entry No. 142891:2004 in the Utah County Recorder's office.

TOGETHER WITH that portion acquired in that certain Boundary Line Agreement, recorded December 21, 2004, as Entry No. 142892:2004 in the Utah County Recorder's office.

TOGETHER WITH that portion acquired in that certain Boundary Line Agreement, recorded August 12, 2005, as Entry No. 88804:2005 in the Utah County Recorder's office.

TOGETHER WITH that portion acquired in that certain Boundary Line Agreement, recorded August 12, 2005, as Entry No. 88805:2005 in the Utah County Recorder's office.



TOGETHER WITH a right of ingress and egress to, over and across the private road to 1200 East Street existing upon the remaining land owned by Christine G. Laird.

This right of ingress and egress is personal to Stanley Raass and Summer Raass and is not transferable without the written permission of Christine G. Laird, or her successors in interest.

[55153.10]

WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2018-0276

ENT87144:2020 PG 1 of 1  
Jeffery Smith  
Utah County Recorder  
2020 Jun 24 08:39 AM FEE 40.00 BY DA  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Temple Meadows Homeowners Association (the "Association") on October 12, 2018, recorded in the offices of the Utah County Recorder, as Entry No. 98459:2018, a Notice of Lien upon those certain lands and premises owned by Connie Pritt, located at 636 N 1280 E, American Fork, UT 84003, lying in Utah County, Utah and further described as follows:

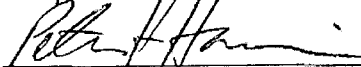
Legal Description: LOT 3, PLAT A, TEMPLE MEADOWS P.U.D SUBDV. AREA 0.279 AC.  
Parcel ID #: 53:222:0003

A breach of the Owner's obligations has occurred, as provided in the 2nd Amended Declaration of Easements, Covenants, Conditions and Restrictions for Temple Meadows, 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 \$2,813.77 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 aforesated 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/they have discharged personal liability through bankruptcy proceedings.

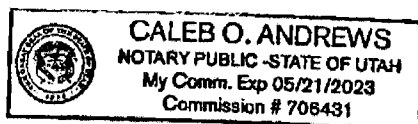
DATE FILED: June 23, 2020.

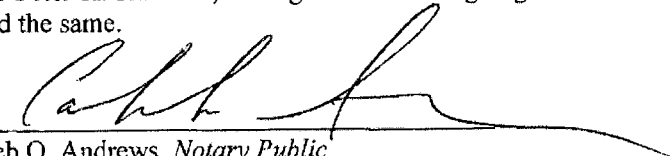
Temple Meadows Homeowners Association

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

STATE OF UTAH                    )  
  ) ss  
County of SALT LAKE         )

On June 23, 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*

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
2225 Washington Boulevard, Suite 200  
Ogden, UT 84401  
Telephone: (801) 476-0303  
File No. 20-0712

ENT87275:2020 PG 1 of 1  
**Jeffery Smith**  
**Utah County Recorder**  
2020 Jun 24 09:30 AM FEE 40.00 BY DA  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that Lincoln Title Insurance Agency, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain Deed Of Trust ("Trust Deed") dated May 15, 2009, and executed by JOSE MARCELINO TABANGO AND MARIA SUSANA DE TABANGO AKA MARIA SUSANA DE TABANGO, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustees, to secure certain obligations in favor of FEDERAL SAVINGS BANK, as Beneficiary, and CITICORP TRUST BANK, FSB, as Trustee, which Trust Deed was recorded on May 26, 2009, as Entry No. 57368:2009, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

ALL THAT PARCEL OF LAND IN CITY OF, UTAH COUNTY, STATE OF UTAH, AS MORE FULLY DESCRIBED IN DEED INST #434:2000, ID# 17:044:0108, BEING KNOWN AND DESIGNATED AS SECTION 10, FILED IN PLAT INST #434:2000, RECORDED 01/03/2000.

COMMENCING NORTH 1107.37 FEET AND EAST 1126.24 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 6 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 00 DEGREES 10'00" EAST 82.73 FEET; THENCE NORTH 89 DEGREES 16'30" EAST 88.52 FEET; THENCE SOUTH 84.11 FEET; THENCE WEST 88.5 FEET TO BEGINNING.

17:044:0108


A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiaries of the Trust Deed, Lincoln Title Insurance Agency, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: June 24, 2020

LINCOLN TITLE INSURANCE AGENCY

By:

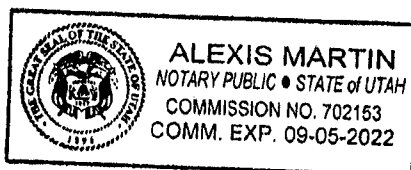


Shelby K. Irvin  
Its: Authorized Agent

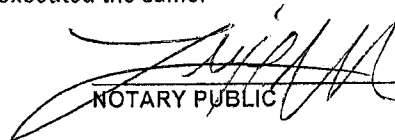
STATE OF UTAH

COUNTY OF WEBER

On June 24, 2020, personally appeared before me, Shelby K. Irvin, who did say that she is an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed in behalf of said corporation by authority of a Resolution of its Board of Directors, and that she duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC



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, Todd McCall and Shalynn McCall ("Owner") is the record owner of , Lot 93 plat A Sunset Trails at Summit Ridge subdv located in Utah County, Utah (the "Property") as created by the Master Declaration of Covenants, Conditions and Restrictions And Reservation of Easements for Summit Ridge Communities ("association") as amended and supplemented, recorded as Entry No. 115136:2006 in the Utah County Recorder's on September 1, 2006 (the "Declaration"). The property owned by Owner and encumbered by the Declaration at 765 Crest Dale Lane, Santaquin, UT 84655 is more particularly described as:

Lot 93 plat A Sunset Trails at Summit Ridge subdv

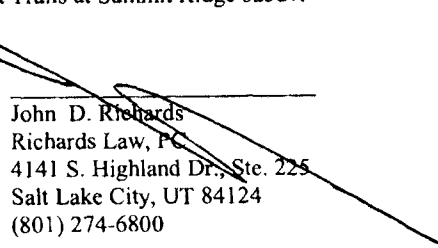
Parcel ID No. 66:204:0093

WHEREAS, one of Owner's obligations under the Declaration was to pay all assessments imposed upon, assessed or charged to Lot 93 plat A Sunset Trails at Summit Ridge subdv, 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 24, 2020 as Entry No. 9192:2020 by the association in the Utah 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.

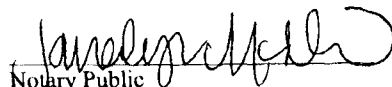
THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to Utah Code Section 57-8a-302 to sell or cause to be sold Lot 93 plat A Sunset Trails at Summit Ridge subdv.

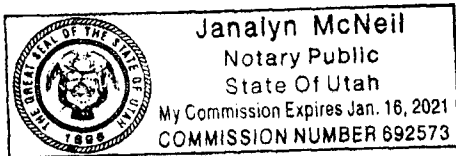
Dated: 6/25/20

  
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 25 day of June, 2020.

  
Notary Public  
Residing in the State of Utah





ENT 89241:2020 PG 1 of 3  
JEFFERY SMITH  
UTAH COUNTY RECORDER  
2020 Jun 26 1:17 pm FEE 40.00 BY MA  
RECORDED FOR VALLIS LEGAL PLLC

**When Recorded Return To:**

Philip L. Martin  
VALLIS LEGAL, PLLC  
1445 North 1200 West  
Orem, UT 84057

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by Philip L. Martin, Successor Trustee, that a default has occurred under the Deed of Trust dated July 10, 2019, executed by Heath Johnston, Manager for Ridgepoint Sunrise, LLC, as Trustor, in favor of J-4000, LLC, an undivided 93.548% interest, and Kirkland Family Investments, LLC, an undivided 6.452% interest as Beneficiaries, in which Vanguard Title Insurance Agency, LLC, was named as Trustee. The Deed of Trust was recorded in Utah County, Utah, on August 5, 2019, with the Utah County Recorder at Entry No. 73924:2019, all relating to and describing real property situation in Utah County, Utah, particularly described as follows:

**SEE EXHIBIT A**

The monthly payment obligation set forth in the Secured Promissory Note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the Secured Promissory Note and Deed of Trust are due. Under the provisions of the Secured Promissory Note and Deed of Trust, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the Successor Trustee has elected to sell the property described in the Deed of Trust.

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

Dated on the <sup>26th</sup> ~~25th~~ day of June 2020.

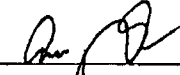
Successor Trustee

By: 

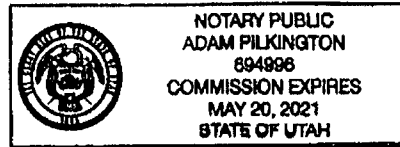
Philip L. Martin  
Vallis Legal, PLLC

STATE OF UTAH     )  
                              ) SS:  
COUNTY OF UTAH    )

On this <sup>26</sup>25th day of June 2020 before me, the undersigned Notary Public, personally appeared Philip L. Martin of Vallis Legal, PLLC, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the person executed the instrument.

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

My Commission expires: May 20, 2021



## EXHIBIT A

## Legal Description

Order No. ~~28861-HP~~

BEGINNING AT A POINT WHICH IS SOUTH 89°46'40" WEST ALONG THE QUARTER SECTION LINE A DISTANCE OF 918.19 FEET FROM THE EAST QUARTER OF SECTION 9, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 00°43'38" WEST 122.60 FEET TO THE POINT OF A 134.00 FOOT RADIUS CURVE TO THE LEFT; THENCE ALONG SAID CURVE A DISTANCE OF 140.91 FEET THROUGH A CENTRAL ANGLE OF 60°15'05" (CHORD BEARS SOUTH 29°23'55" EAST 134.51 FEET) TO THE POINT OF A 316.00 FOOT RADIUS REVERSE CURVE TO THE RIGHT; THENCE ALONG SAID CURVE A DISTANCE OF 207.91 FEET THROUGH A CENTRAL ANGLE OF 37°41'51" (CHORD BEARS SOUTH 40°40'32" EAST 204.18 FEET); THENCE SOUTH 21°49'36" EAST 149.09 FEET TO THE POINT OF A 20.00 FOOT RADIUS CURVE TO THE LEFT; THENCE ALONG SAID CURVE A DISTANCE OF 28.83 FEET THROUGH A CENTRAL ANGLE OF 82°36'14" (CHORD BEARS SOUTH 63°07'43" EAST 26.40 FEET) TO THE POINT OF A 166.00 FOOT RADIUS REVERSE CURVE TO THE RIGHT; THENCE ALONG SAID CURVE A DISTANCE OF 43.69 FEET THROUGH A CENTRAL ANGLE OF 15°04'50" (CHORD BEARS NORTH 83°06'35" EAST 43.57 FEET); THENCE NORTH 176.69 FEET; THENCE EAST 284.32 FEET; THENCE SOUTH 00°43'35" EAST 127.69 FEET; THENCE EAST 250.02 FEET; THENCE SOUTH 00°43'35" EAST 330.25 FEET; THENCE SOUTH 89°42'32" WEST 495.42 FEET; THENCE SOUTH 00°39'21" EAST 120.82 FEET; THENCE SOUTH 89°20'39" WEST 140.00 FEET; THENCE SOUTH 00°39'21" EAST 110.00 FEET; THENCE NORTH 89°20'39" EAST 140.00 FEET; THENCE NORTH 00°39'41" WEST 40.31 FEET; THENCE SOUTH 89°05'28" EAST 70.49 FEET; THENCE SOUTH 31°31'35" EAST 149.19 FEET; THENCE SOUTH 15°41'17" EAST 106.23 FEET; THENCE SOUTH 54°41'12" EAST 39.57 FEET; THENCE NORTH 89°42'32" EAST 289.37 FEET; THENCE SOUTH 00°43'35" EAST 19.99 FEET; THENCE SOUTH 89°42'32" WEST 943.33 FEET; THENCE NORTH 00°57'53" EAST 0.09 FEET; THENCE SOUTH 89°42'30" WEST 10.41 FEET; THENCE NORTH 00°40'29" WEST 168.34 FEET; THENCE NORTH 00°55'47" EAST 598.05 FEET; THENCE SOUTH 89°48'04" WEST 84.06 FEET; THENCE NORTH 01°23'14" EAST 524.24 FEET; THENCE NORTH 89°46'40" EAST 151.55 FEET TO THE POINT OF BEGINNING.

Tax Parcel No.: 26:059:0032 and 26:059:0050

When Recorded Return To:

Mark F. James  
Mitchell A. Stephens  
JAMES DODGE RUSSELL & STEPHENS, P.C.  
10 West Broadway, Suite 400  
Salt Lake City, Utah 84101  
Telephone: (801) 363-6363  
Email: [mjames@jdrslaw.com](mailto:mjames@jdrslaw.com)  
[mstephens@jdrslaw.com](mailto:mstephens@jdrslaw.com)

ENT89804:2020 PG 1 of 2  
Jeffery Smith  
Utah County Recorder  
2020 Jun 26 04:58 PM FEE 40.00 BY MA  
RECORDED FOR Metro National Title  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT

MITCHELL A. STEPHENS is the successor trustee under the Deed of Trust dated January 17, 2019, and recorded in the office of the Utah County Recorder on January 22, 2019 as Entry No. 5442:2019 (as amended by the First Amendment to Deed of Trust with Assignment of Leases and Rents, recorded on March 5, 2019 in the office of the Utah County Recorder as Entry No. 18187:2019), executed by JOE SIMMONS on behalf of ATLANTA INCOME & ASSET GROUP, INC., in which STEWART TITLE GUARANTEE COMPANY is named as the original trustee, for the benefit of ROBERT D. HARRIS.

The aforesaid Trust Deed was made with respect to the following described real property located in Utah County, Utah:

The West One-Half of Section 1, Township 7 South, Range 2 West, Salt Lake Base and Meridian, and also described as "The South Half of the Northwest Quarter; Southwest Quarter; Lots 3 and 4 of Section 1, Township 7 South, Range 2 West, Salt Lake Base and Meridian."

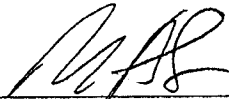
Tax ID No. 59-109-0001.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor failed to pay \$1,120,000 on or by January 31, 2020, the maturity date of the Promissory Note secured by the Deed of Trust. The trustor subsequently breached a Forbearance Agreement by failing to make a \$169,709.70 payment, which was due on or before April 30, 2020. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell or cause to be sold the trust property to satisfy the delinquent obligations referred to above. All delinquent and ongoing payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full 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 on the property, or allowing a superior lien to be in default, must also be cured to reinstate the loan.

DATED this 25<sup>th</sup> day of June, 2020.




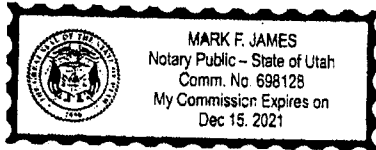
James Dodge Russell & Stephens P.C.

  
\_\_\_\_\_  
Mitchell A. Stephens

STATE OF UTAH            )  
                                      :SS  
COUNTY OF UTAH        )

On this ~~30~~<sup>25</sup> day of June, in the year 2020, before me Mark F. James, a notary public, personally appeared Mitchell A. Stephens, proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document, and acknowledged he executed the same.

  
\_\_\_\_\_  
NOTARY PUBLIC



After Recording Return to:  
Glenn R. Bronson, Esq.  
Trask Britt  
230 South 500 East, Suite 300  
Salt Lake City, UT 84102

ENT90589:2020 PG 1 of 2  
**Jeffery Smith**  
**Utah County Recorder**  
2020 Jun 29 03:17 PM FEE 40.00 BY SM  
RECORDED FOR Backman FPTP  
ELECTRONICALLY RECORDED

Tax Parcel No(s): 35-015-0007

### NOTICE OF DEFAULT AND ELECTION TO SELL

On or about March 20, 2019, ANGELINE RYAN PECK, TRUSTEE OF THE NORMAN PECK TRUST U/A/D THE 31<sup>ST</sup> DAY OF JANUARY 1999, as Trustor, executed and delivered to ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, as Trustee, for the benefit of ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, as Beneficiary, a certain Revolving Credit Deed of Trust ("Deed of Trust") to secure the performance of the obligations under the Home Equity Credit Line Agreement and Disclosure ("Note"). The Deed of Trust was recorded in the office of the Utah County Recorder, State of Utah, on April 19, 2019, as Entry No. 32837:2019, and covered the following real property situated in Utah County, State of Utah:

LOT 6 AND THE NORTH 75 FEET OF THE WEST HALF OF LOT 7, BLOCK 1, BETTER HOMES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, STATE OF UTAH

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 is commonly known as 294 N 800 W, Orem, UT 84057. The Real Property tax identification number is 35-015-007. The undersigned disclaims any liability for any error in the street address.

ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, is presently the holder of the beneficial interest under the Deed of Trust, and GLENN R. BRONSON is named as Successor Trustee. The payment obligations set forth in the Note are in default. Payments are past due for the months of September 2019 through June 2020. Under the provisions of the Note and Deed of Trust, the principal balance of \$98,251.33 is hereby accelerated and now due, together with any unpaid taxes, insurance, and other obligations under the Deed of Trust, including interest, late charges, and trustee's and

attorneys' fees. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust as provided in Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

In addition, the Trustee, pursuant to the Utah Commercial Code, may cause any personal property described in the Deed of Trust, in which the Beneficiary was granted a lien, to be sold in connection with the real property.

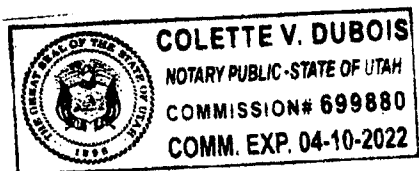
**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

DATED the 26<sup>th</sup> day of June, 2020

Glenn R. Bronson  
Glenn R. Bronson  
Successor Trustee

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

The foregoing instrument was acknowledged before me this 26<sup>th</sup> day of June, 2020, by Glenn R. Bronson, Successor Trustee.



[Signature]  
Notary Public  
Resides in:  
SALT LAKE COUNTY  
Commission expires:  
April 10, 2022

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
2225 Washington Boulevard, Suite 200  
Ogden, UT 84401  
Telephone: (801) 476-0303  
File No. BANK10.0103

ENT93397:2020 PG 1 of 1  
**Jeffery Smith**  
**Utah County Recorder**  
2020 Jul 02 11:07 AM FEE 40.00 BY LT  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that Lincoln Title Insurance Agency, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain Deed of Trust ("Trust Deed") dated June 17, 2019, and executed by BROOKE L LEE AND MADISON KAREN LEE, AS JOINT TENANTS, as Trustees, to secure certain obligations in favor of BANK OF UTAH, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and BANK OF UTAH, as Trustee, which Trust Deed was recorded on June 18, 2019, as Entry No. 55448:2019, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

**PARCEL 1:**

COMMENCING AT THE NORTHWEST CORNER OF LOT 16, PLAT B, EASTRIDGE ESTATES SUBDIVISION, SPRINGVILLE, UTAH; SAID POINT BEING ALSO LOCATED SOUTH 01°20'15" EAST ALONG THE SECTION LINE 1373.67 FEET AND WEST 1629.58 FEET FROM THE NORTHEAST CORNER OF SECTION 3, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 63°21'45" WEST 14.53 FEET; THENCE NORTH 39°36'50" WEST ALONG A FENCE LINE 248.49 FEET; THENCE NORTH 58°40'25" EAST ALONG A FENCE LINE 110.11 FEET; THENCE SOUTH 37°34'33" EAST ALONG SAID EASTRIDGE ESTATES SUBDIVISION 255.79 FEET; THENCE SOUTH 63°21'45" WEST ALONG SAID SUBDIVISION 87.95 FEET TO THE POINT OF BEGINNING.

**PARCEL 2:**

PART OF LOT 16, PLAT "B", EASTRIDGE ESTATES SUBDIVISION, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT SOUTH 1451.67 FEET AND WEST 1528.76 FEET FROM THE NORTHEAST CORNER OF SECTION 3, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE & MERIDIAN; THENCE NORTH 41°13'19" WEST 104.26 FEET; THENCE NORTH 63°21'45" EAST 87.95 FEET; THENCE ALONG A CURVE TO THE LEFT 56.76 FEET (CHORD BEARS: SOUTH 26°51'3" EAST 55.71 FEET, RADIUS = 84.71 FEET); THENCE SOUTH 45°49'15" EAST 23.04 FEET; THENCE SOUTH 44°43'48" WEST 73.32 FEET TO THE POINT OF BEGINNING.

52-059-0014 / 38-130-0025

A breach of the obligation in the form of a Promissory Note (Construction Loan) ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred. Additionally, the amounts owed under the Note were not paid in full by the maturity date of the Note.

Pursuant to the directions of the current Beneficiary of the Trust Deed, Lincoln Title Insurance Agency, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: July 2, 2020

LINCOLN TITLE INSURANCE AGENCY

By:



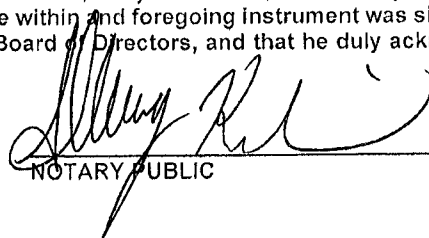
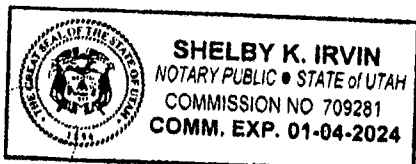
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 2, 2020, personally appeared before me, Kenyon D. Dove, who did say that he is an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed in behalf of said corporation by authority of a Resolution of its Board of Directors, and that he duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC

**WHEN RECORDED, MAIL TO:**

Barry N. Johnson  
Bennett Tueller Johnson & Deere, LLC  
3165 East Millrock Drive, Suite 500  
Salt Lake City, Utah 84121  
(801) 438-2000

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Tax ID No. 35:440:0038

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN:

That BARRY N. JOHNSON, Successor Trustee under that certain Deed of Trust dated August 1, 2019, executed by BRENT R. TANNER AND KRISTINE F. TANNER, as Trustor, in favor of DIG DEEP EXCAVATION, as Beneficiary (the "*Trust Deed*") and filed for recording August 2, 2019 as Entry No. 73382:2019 of Official Records of Utah County, Utah. The Trust Deed was filed for recording on August 2, 2019, as Entry No. 73382:2019, in the Official Records of Utah County, State of Utah. The Trust Deed was assigned to DOUBLE D EXCAVATION, LLC, a Utah limited liability company, by virtue of an Assignment of Trust Deed and Note, dated June 25, 2020 and filed for recording on June 29, 2020, 2020 as Entry No. 90239:2020 in the Official Records of Utah County, State of Utah. The real property encumbered by the Trust Deed is particularly described as follows:

LOT 38, PLAT "A", BULL RIVER RUN, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Tax ID No. 35:440:0038

The Trust Deed secures obligations to Beneficiary including that certain Promissory Note, dated August 1, 2019 (the "*Note*") in the original principal amount of \$188,930.00. A default of the obligations under the Note has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustee's and attorney's fees, and expenses that were actually incurred (the "*Obligations*").