

When Recorded Mail to:  
Justin D. Hatch  
JDHatch Legal Solutions, PLLC  
10388 S. Liffey Lane  
South Jordan, UT 84009

This document is being recorded solely as a courtesy and an accommodation to the parties named herein. Capstone Title and Escrow hereby expressly disclaims any responsibility or liability for the accuracy or the content hereof.

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN:

Justin D. Hatch, a member of the Utah State Bar, whose address is 10388 S. Liffey Lane, South Jordan, UT 84009, is Trustee under the Trust Deed executed by **Hérons Landing, LLC**, a Utah limited liability company whose address is 4212 W. Rail Trail Lane, Riverton, UT 84096 as Trustor, and in which **GEM ST, LLC**, an Idaho limited liability company, whose address is 1111 Yellowstone Ave. Pocatello, ID 83201 was named as Beneficiary, which Trust Deed was dated November 12, 2021 and filed for record on November 18, 2021, as Entry No. 194399 in the Records of the County Recorder of Utah County, Utah, which covers the following described real property situated in Utah County, State of Utah, to-wit:

The land hereinafter referred to is situated in the City of Provo, County of Utah, State of UT, and is described as follows:

Beginning at a point on the Southerly Right-of-Way Line of 1560 South Street, said point being North 89°46'32" East 523.45 feet and South 1,571.60 feet from the Northwest Corner of Section 13, Township 7 South, Range 2 East, Salt Lake Base and Meridian; and running thence South 00°15'01" West 1,392.31 feet to the Northerly Right-of-Way Line of Lakeview Parkway; thence along said Northerly Right-of-Way Line the following three (3) courses:

(1) North 46°05'32" West 227.72 feet;

(2) Northwesterly 200.53 feet along the arc of a 1,115.00-foot radius curve to the left (center bears South 43°54'37" West and the chord bears North 51°14'31" West 200.26 feet with a central angle of 10°18'15")

(3) Northwesterly 420.53 feet along the arc of a 1,115.00 foot radius curve to the left (center bears South 33°26'03" West and the chord bears North 67°22'14" West 418.05 feet with a central angle of 21°36'35"); thence North 30°00'00" West 66.07 feet; thence North 01°00'00" East 678.84 feet; thence South 87°55'40" East 31.51 feet; thence North 00°39'33" East 211.70 feet to said Southerly Right-of-Way Line of 1560 South Street; thence North 89°57'00" East 236.01 feet along along said Southerly Right-of-Way Line; thence South 00°22'30" West 347.32 feet; thence South 89°37'30" East 150.00 feet; thence North 00°22'30" East 348.44 feet to said Southerly Right-of-Way Line of 1560 South Street; thence North 89°44'57" East 313.35 feet along said Southerly Right-of-Way Line to the point of beginning.

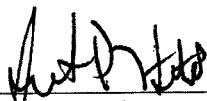
This Notice of Default is an attempt to collect a debt.  
Any information that is provided in response to this Notice may be used in furtherance of those debts.

APN: 21-051-0071  
APN: 21-052-0010  
APN: 21-052-0081  
APN: Part of 21-051-0036

The Trust Deed secures certain obligations in favor of GEM ST, LLC, the current holder, and Beneficiary, including a Note for the original principal sum of \$7,850,000.00, a breach of, and default in, the obligations for which such Trust Deed is security has occurred in that the Note is currently 4 months delinquent.

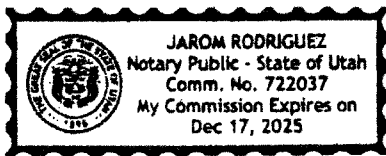
By reason of such default, Beneficiary under such Trust Deed has executed and delivered to said Trustee a written declaration of default and demand for sale. Trustee hereby elects to sell or cause the trust property to be sold to satisfy the obligations secured thereby.


DATED this 4th day of May 2022.

  
\_\_\_\_\_  
Justin D. Hatch  
Trustee

STATE OF UTAH                            )  
  : ss  
COUNTY OF SALT LAKE            )

On the 4th day of May 2022, personally appeared before me, Justin D. Hatch, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same as Trustee.



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

This Notice of Default is an attempt to collect a debt.  
Any information that is provided in response to this Notice may be used in furtherance of those debts.

**NOTE:**

The following information is provided to you as required by U.C.A. § 57-1-26:

1. The Trustee in the foregoing Notice of Default is Justin D. Hatch. Mr. Hatch maintains an office at 2115 S. Dallin Street, Salt Lake City, UT 84109.
2. The business hours of Mr. Hatch are 9:00 a.m. to 4:00 p.m., Monday through Friday. He can be reached at 801-819-6179.
3. The Notice of Default is an attempt to collect a debt, and any information obtained will be used for that purpose.

This Notice of Default is an attempt to collect a debt.  
Any information that is provided in response to this Notice may be used in furtherance of those debts.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12225

ENT56820:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 09 11:07 AM FEE 40.00 BY MC  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### **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 August 2, 2004, and executed by Kevin L. Stubbs, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-24CB, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2004-24CB being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 6, 2004, as Entry No. 90839:2004, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at the intersection of the grantors' North fence line and West boundary fence line of 1700 West Street, Provo, Utah, West 745.80 feet and South 0.46 feet from the Center of Section 11, Township 7 South, Range 2 East, Salt Lake Base and Meridian; thence along said street boundary South 1° West 90.00 feet; thence North 89° West parallel with said North fence line 254.10 feet; thence North 1° East 90.00 feet to said North fence line; thence along said fence line South 89° East 254.10 feet to beginning.

LESS AND EXCEPTING any portion lying within 1600 West Street. TAX # 21-040-0037

Purportedly known as 700 South 1600 West, Provo, UT 84601 (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 9<sup>th</sup> day of May, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

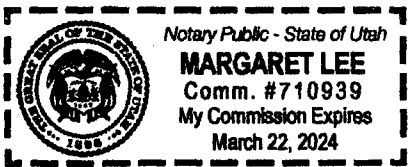
By: [Signature]  
Name: Armand J. Howell

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. UT12225

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

The foregoing instrument was acknowledged before me this May 9, 2022, 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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12225

ENT56820:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 09 11:07 AM FEE 40.00 BY MC  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### 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 August 2, 2004, and executed by Kevin L. Stubbs, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-24CB, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2004-24CB being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 6, 2004, as Entry No. 90839:2004, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at the intersection of the grantors' North fence line and West boundary fence line of 1700 West Street, Provo, Utah, West 745.80 feet and South 0.46 feet from the Center of Section 11, Township 7 South, Range 2 East, Salt Lake Base and Meridian; thence along said street boundary South 1° West 90.00 feet; thence North 89° West parallel with said North fence line 254.10 feet; thence North 1° East 90.00 feet to said North fence line; thence along said fence line South 89° East 254.10 feet to beginning.

LESS AND EXCEPTING any portion lying within 1600 West Street. TAX # 21-040-0037

Purportedly known as 700 South 1600 West, Provo, UT 84601 (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 9<sup>th</sup> day of May, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

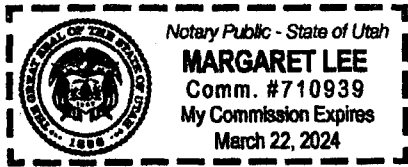
By: [Signature]  
Name: Armand J. Howell

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. UT12225

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

The foregoing instrument was acknowledged before me this May 9, 2022, 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



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

ENT57852:2022 PG 1 of 1  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 10 04:01 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 Milano Village Condominium Owners Association, Inc., an association of unit owners (the "Association") on April 28, 2022, recorded in the offices of the Utah County Recorder, as Entry No. 53133:2022, a Notice of Lien upon those certain lands and premises owned by **Christian Spencer Barnes, as Trustee of The Visual Life Trust Dated September 25, 2019**, located at 930 West 965 North #304, Orem, Utah 84057 in Utah County and further described as follows:

Legal Description: **UNIT 304, MILANO VILLAGE SECOND AMENDED PHASE 3 CONDO. AREA 0.032 AC.**

Property Address: **930 West 965 North #304, Orem, Utah 84057**

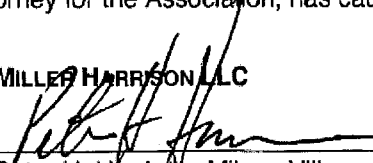
Parcel ID #: **46:768:0304**

A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Condominium of the Milano Village Condominiums recorded in the office of the County Recorder of Utah County, on April 28, 2017 as Entry No. 41254:2017, 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 **\$4,595.85** 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/they have discharged personal liability through bankruptcy proceedings.

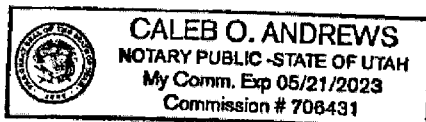
IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this April 28, 2022.

MILLER HARRISON LLC

  
Peter H. Harrison, Milano Village Condominium Owners Association, Inc.

) ss.  
COUNTY OF SALT LAKE )

On April 28, 2022, 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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12247

ENT58074:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 11 11:33 AM FEE 40.00 BY MC  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### 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 June 23, 2021, and executed by Randall R. Garrick, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NewRez LLC, its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Fidelity National Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 28, 2021, as Entry No. 115202:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing 292.5 feet South from the Northwest corner of Block 92, Plat "A", Lehi City Survey; thence East 173.45 feet; thence South 68.5 feet; thence West 173.45 feet; thence North 68.5 feet to the point of beginning. **TAX # 01:089:0013**

Purportedly known as 410 North 400 East, Lehi, UT 84043 (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 11<sup>th</sup> day of May, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

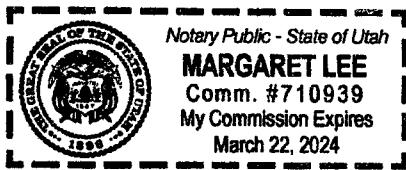
By: [Signature]  
Name: Armand J. Howell

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. UT12247

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

The foregoing instrument was acknowledged before me this May 11,  
2022, 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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12121

ENT58075:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 11 11:33 AM FEE 40.00 BY MC  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### 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 August 26, 2010, and executed by Vivian L. Carson and Vivian L. Carson, Trustee of the James L. and Vivian L. Carson Family Trust Dated 03/30/1995, as Trustors, in favor of Wells Fargo Bank, N.A. as Beneficiary, but Mortgage Assets Management, LLC being the present Beneficiary, in which Founders Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 15, 2010, as Entry No. 77881:2010, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 84, Plat "D", Val Vista Park Subdivision, American Fork, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. TAX # 54-134-84

Purportedly known as 1226 East 1350 North, American Fork, UT 84003 (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 Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full on October 23, 2021. 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 11<sup>th</sup> day of May, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

Name: Armond 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. UT12121

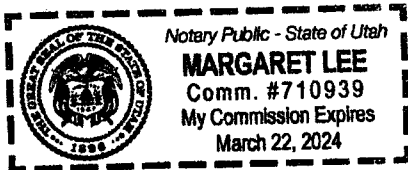
STATE OF UTAH )

: ss.

County of Salt Lake )

The foregoing instrument was acknowledged before me this May 11, 2022, by Armond J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

[Signature]  
Notary Public



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12076

ENT58076:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 11 11:35 AM FEE 40.00 BY MC  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### 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 August 15, 2005, and executed by Patricia C. Ownby, as Trustor, in favor of World Savings Bank, FSB as Beneficiary, but U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for GS Mortgage-Backed Securities Trust 2021-RPL1 being the present Beneficiary, in which First American Title Insurance Company of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 16, 2005, as Entry No. 90326:2005, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Parcel 36-87-29

Lot 10, Plat "A", Clarmont Plaza Subdivision, Springville, Utah, according to the Official Plat thereof on file in the Office of the Recorder, Utah County, Utah.

Parcel 36-87-30

A tract of land beginning at the Southeast corner of Lot 9, Plat "A", Clarmont Plaza Subdivision, a Subdivision in Springville, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder, Provo, Utah; thence North 00°37'35" West 8.22 feet, which point is the intersection of the West line of 1100 East Street, Springville, Utah and a fence line; thence South 89°26'37" West along said fence line 99.99 feet; thence South 00°37'35" East 6.82 feet to the Southwest corner of said Lot 9; thence South 89°45'07" East 100.00 feet to the point of beginning. TAX # 36-87-29 & 36-87-30

Purportedly known as 1063 East 200 North, Springville, UT 84663 (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 11<sup>th</sup> day of May, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

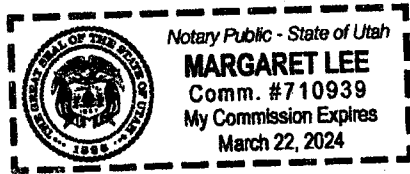
By: [Signature]

Name: Armond 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. UT12076

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

The foregoing instrument was acknowledged before me this May 11, 2022, by Armond J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



[Signature]  
Notary Public

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2020-0198

ENT58236:2022 PG 1 of 1  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 11 02:22 PM FEE 40.00 BY CH  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Davencourt at Pilgrims Landing Homeowners Association (the "Association") on May 13, 2020, recorded in the offices of the Utah County Recorder, as Entry No. 64745:2020, a Notice of Lien upon those certain lands and premises owned by Ryan L Hillstrom, located at 3141 Davencourt Loop, Lehi, UT 84043, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 102, PLAT SEVEN, DAVENCOURT AT PILGRIMS LANDING SUBDV.  
AREA 0.046 AC.  
Parcel ID #: 37:150:0102

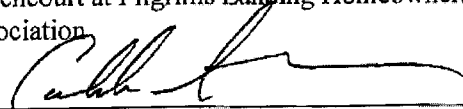
A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Master Declaration of Covenants, Conditions, and Restrictions for Pilgrims Landing, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and 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 \$4,968.31 as of the date of this notice, to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

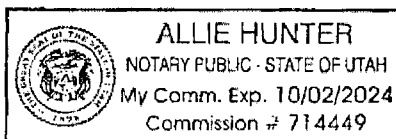
DATE FILED: May 10, 2022.


STATE OF UTAH                    )  
  ) ss  
County of SALT LAKE            )

Davencourt at Pilgrims Landing Homeowners  
Association

  
Caleb O. Andrews, *Attorney-in-Fact*

On May 10, 2022, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

ENT 58238:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 11 02:22 PM FEE 40.00 BY CH  
RECORDED FOR Servicelink Title Agency Inc.  
ELECTRONICALLY RECORDED

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.: 101338-UT

APN: 35:391:0002

NOTICE IS HEREBY GIVEN THAT SCOTT JENSEN AND BRANDY BRIDJETTE JENSEN, AS JOINT TENANTS as Trustor, INWEST TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/30/2018 and recorded on 9/4/2018, as Instrument No. 84102:2018, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 2, PLAT "A", BLACK HAWK HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$337,250.00.  
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 4/1/2020 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.



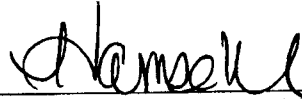
T.S. NO. 101338-UT

By reason of such default, PennyMac Loan Services, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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

DATED: May 9, 2022

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

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

State of California)  
County of San Diego)

On MAY 09 2022 before me, Lorelle Aoun, a Notary Public, personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Lorelle Aoun (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT11745

ENT58638:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 May 12 12:55 PM FEE 40.00 BY MG  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### **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 October 11, 2006, and executed by Chad B. Knighton and Tamra L. Knighton, as Trustors, in favor of First Horizon Home Loan Corporation as Beneficiary, but MEB Loan Trust II being the present Beneficiary, in which Fidelity Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 17, 2006, as Entry No. 138088:2006, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 103, Phase 1C, Saratoga Hills Subdivision, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 52-935-0103**

Purportedly known as 1233 South Skyline Road, Saratoga Springs, UT 84045-5330 (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 Trustors 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 12<sup>th</sup> day of May, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

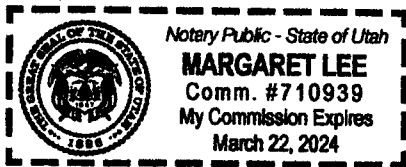
Name: Armand J. Howell

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. UT11745

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

The foregoing instrument was acknowledged before me this May 12,  
2022, 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



WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CARR07-0652

**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 MARCH 23, 2015, and executed by DAVID MILLER AND CORRINE MILLER, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FIRST CHOICE LOAN SERVICES INC., its successors and assigns, as Beneficiary, and LINEAR TITLE AND CLOSING, as Trustee, which Trust Deed was recorded on MARCH 24, 2015, as Entry No. 23869:2015, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 40, PLAT "B", EVERGREEN ACRES SUBDIVISION, AMERICAN FORK, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

38-056-0040

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 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: May 13, 2022

LINCOLN TITLE INSURANCE AGENCY

By:

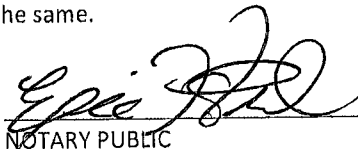
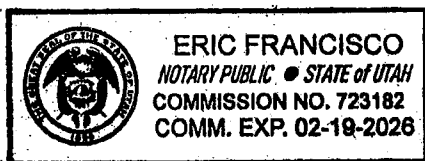


Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 13, 2022, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of Its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12303

ENT59668:2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 May 16 10:45 AM FEE 40.00 BY MC  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### **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 January 25, 2016, and executed by Salvador Méndez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security Home Mortgage, LLC, its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Highland Title Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 29, 2016, as Entry No. 7619:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 7, Plat "A", Canyon Grove Subdivision, according to the Official Plat thereof on file and recorded in the Office of the Utah County Recorder. **TAX # 36-506-007**

Purportedly known as 1048 East Murdock Drive, Pleasant Grove, UT 84062 (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.