

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.: 049745-UT

APN: 36:061:0003

NOTICE IS HEREBY GIVEN THAT STEFFANIE CAMPBELL, AN UNMARRIED WOMAN as Trustor, INWEST TITLE SERVICES INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., A NEW JERSEY CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/2/2012 and recorded on 3/5/2012, as Instrument No. 17669:2012, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 46, PLAT 'B', CHALET VILLAGE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER, UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of \$185,183.00.  
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 5/1/2021 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. 049745-UT

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M, 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: July 14, 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 JUL 14 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  (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12516

ENT81593:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 18 01:36 PM FEE 40.00 BY AR  
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 22, 2019, and executed by Jedediah D.C. Knight and Elizabeth Schultz, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Carrington Mortgage Services, LLC, its successors and assigns as Beneficiary, but BankUnited, N.A. being the present Beneficiary, in which Elevated Title, LLC - Lehi was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 27, 2019, as Entry No. 82926:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 64, Plat "D", Canyon South Subdivision, according to the Official Plat thereof, records of Utah County, State of Utah. **TAX # 36-635-0064**

Purportedly known as 1553 East 1100 South, Spanish Fork, UT 84660 (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 18<sup>th</sup> day of July, 2022.

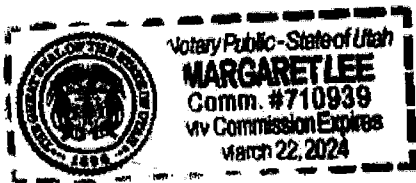
HALLIDAY, WATKINS & MANN, P.C.:

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. UT12516

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

The foregoing instrument was acknowledged before me this July 18, 2022, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee  
Notary Public

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. 27078-03F  
Parcel No. 48-421-0007

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 executed by Justin J. Zeeman and Karin A. Zeeman, husband and wife as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Nations Direct Mortgage, LLC , its successors and assigns, is named as beneficiary, and Hickman Land Title Company, Inc., is appointed trustee, and filed for record on December 7, 2018, and recorded as Entry No. 116188:2018, Records of Utah County, Utah.

LOT 7, PLAT "C-1, THE ORCHARDS, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 1, 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 19 day of July, 2022.

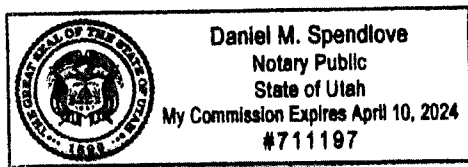
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 19 day of July, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



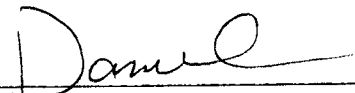
  
NOTARY PUBLIC



Exhibit A

Lot 6, Plat "I", CHERAPPLE FARMS SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property.

Case No. 22.83710.1\EF  
Parcel ID #: 36-585-0006

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. 27061-12  
Parcel No. 45-029-0002

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 executed by Ashley Bolt and Matthew Aaron Bolt, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC, its successors and assigns, is named as beneficiary, and Stewart Title Guaranty Company is appointed trustee, and filed for record on December 19, 2002, and recorded as Entry No. 153909:2002, and Re-Recorded on January 6, 2003, as Entry No. 1725:2003, Records of Utah County, Utah.

SEE ATTACHED EXHIBIT "A"

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 1, 2022 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 21 day of July, 2022.

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 21 day of July, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

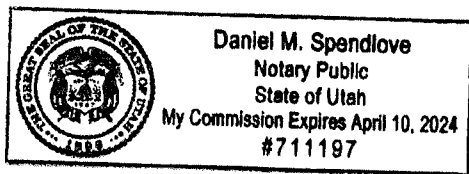
  
\_\_\_\_\_  
NOTARY PUBLIC



EXHIBIT "A"

APARTMENT A-2, REVISED LAVILLA TOWNHOUSE CONDOMINIUM PROJECT TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES WHICH IS ACTUALLY APPURTENANT TO SAID UNIT, AND SUBJECT TO THE PROJECT'S ENABLING DECLARATION WHICH PROVIDES FOR ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES, ALL OF WHICH IS SET FORTH, ESTABLISHED AND IDENTIFIED ON THE RECORDED SURVEY MAP OF SAID REVISED LAVILLA TOWNHOUSE CONDOMINIUM PROJECT, DULY RECORDED IN THE OFFICE OF THE RECORDER, IN AND FOR UTAH COUNTY, UTAH, ON THE 24<sup>TH</sup> DAY OF NOVEMBER, 1972, AS ENTRY NO. 18583, AND AS SET FORTH IN THE ENABLING DECLARATION FOR THE SAID LAVILLA TOWNHOUSE CONDOMINIUM PROJECT, DATED OCTOBER 31, 1972, RECORDED NOVEMBER 2, 1972, AS ENTRY NO. 17256, IN BOOK 1300, AT PAGES 51-69- OF OFFICIAL RECORDS. AND AS AMENDED BY AMENDMENT DATED NOVEMBER 15, 1972, RECORDED NOVEMBER 24, 1972, AS ENTRY NO. 18579, IN BOOK 1303, AT PAGE 320 OF THE OFFICIAL RECORDS, SUBJECT TO AND TOGETHER WITH ALL EASEMENTS AND RIGHTS OF WAY AS SHOWN AND DESCRIBED IN SAID RECORDS OF SURVEY MAP AND AS SET FORTH IN SAID ENABLING DECLARATION OF SAID LAVILLA TOWNHOUSE CONDOMINIUM PROJECT.