

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12024

ENT78759:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 08 11:10 AM 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 31, 1997, and executed by Helen E. Te'o and Violet S. Te'o, as Trustees, in favor of ComUnity Lending, Inc., a California Corporation as Beneficiary, but U.S. Bank National Association, As Successor In Interest To Wachovia Bank, N.A., as Successor To First Union National Bank, As Trustee for American Residential Eagle Bond Trust 1998-1, Collateralized Callable Mortgage Bonds, Series 1998-1 being the present Beneficiary, in which Title West was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 10, 1997, as Entry No. 89287, in Book 4432, at Page 359, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 13, Plat "A", Lavell Estates Subdivision, Orem, Utah, according to the Official Plat thereof on file and of record in the Office of the Utah County Recorder.

Less and excepting therefrom that portion conveyed to the City of Orem, described as follows:

Beginning at the Southwest corner of Lot 13, Lavell Estates, Plat "A", thence North 89° 43' 37" East 1.0 feet; thence North 0° 38' 30" West 73.89 feet; thence along a 14 foot radius curve to the right 22.11 feet (chord bears North 44° 35' 19" East 19.89 feet); thence North 0° 09' 49" West 1.0 feet; thence along a 15 foot radius curve to the left 23.68 feet (chord bears South 44° 36' 05" West 21.30 feet); thence South 0° 38' 30" East 73.89 feet to the point of beginning. TAX # 45-086-0013

Purportedly known as 412 East 570 North, Orem, UT 84097 (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 Trustees 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 8th day of June, 2022.

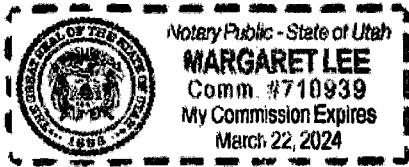
HALLIDAY, WATKINS & MANN, P.C.:

By: *Benjamin Mann*

Name: Benjamin Mann  
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. UT12024

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

The foregoing instrument was acknowledged before me this July 8, 2022, by Benjamin J Mann as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



*Margaret Lee*  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12497

ENT 78760:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 08 11:10 AM 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 December 13, 2017, and executed by Chad M. Atkinson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but Caliber Home Loans, Inc. being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 18, 2017, as Entry No. 124824:2017, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 12, Plat "A", Maple Meadows Estates, according to the Official Plat thereof on file and of record in the Office of the Utah County Recorder. **TAX # 46-488-0012**

Purportedly known as 1267 West 1400 North, Mapleton, UT 84664 (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 8th day of July, 2022.

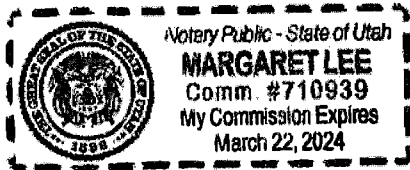
HALLIDAY, WATKINS & MANN, P.C.:

By: *Benjamin Mann*

Name: Benjamin Mann  
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. UT12497

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

The foregoing instrument was acknowledged before me this July 8, 2022, by Benjamin Mann as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



*Margaret Lee*  
Notary Public

ENT78770:2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 Jul 08 11:31 AM FEE 40.00 BY MG  
RECORDED FOR Premium Title TSG  
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.: 046072-UT

APN: 14-027-0004

NOTICE IS HEREBY GIVEN THAT NATHAN HOLMES AND IXQUIC GARCIA HOLMES HUSBAND AND WIFE AS JOINT TENANTS as Trustor, FIDELITY LAND AND TITLE, A UTAH CORPORATION as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR AXIOM FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/18/2009 and recorded on 12/28/2009, as Instrument No. 131764:2009 and later modified by a Loan Modification recorded 9/23/2015 as Instrument Number 87078:2015, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING EAST 1042.51 FEET AND NORTH 1186.89 FEET AND SOUTH 89°15' EAST 45.31 FEET FROM THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 20°35' EAST 123.52 FEET; THENCE SOUTH 89°15'10" EAST 127.87 FEET; THENCE NORTH 00°30' EAST 123.491 FEET; THENCE NORTH 89°15' WEST 129.69 FEET TO THE POINT OF BEGINNING.

MORE CORRECTLY DESCRIBED AS:

COMMENCING EAST 1042.51 FEET AND NORTH 1186.89 FEET AND SOUTH 89°15' EAST 45.31 FEET FROM THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 00°20'35" EAST 123.52 FEET ALONG A FENCE LINE REFERENCED IN BOUNDARY LINE AGREEMENT RECORDED MARCH 5, 1992 AS ENTRY NO. 10286 IN BOOK 2900 AT PAGE 4 TO A FENCE LINE EXTENDED (FROM A BLOCK WALL TO THE EAST) REFERENCED IN BOUNDARY LINE AGREEMENT RECORDED OCTOBER 22, 1990 AS ENTRY NO. 34901 IN BOOK 2733 AT PAGE 456; THENCE ALONG SAID FENCE LINE AND BLOCK WALL SOUTH 89°15'10" EAST 127.87 FEET; THENCE NORTH 00°30' EAST 123.491 FEET; THENCE NORTH 89°15' WEST 129.69 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$199,079.00.

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 1/1/2021 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. 046072-UT

By reason of such default, PHH MORTGAGE CORPORATION, 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 6, 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 06 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)

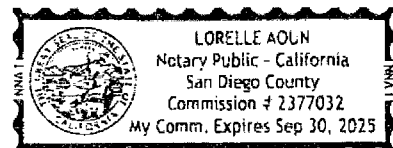




Exhibit "A"

Commencing 2.713 chains West and 2.75 chains South of the Northeast corner of Lot 8, Block 2, Plat N, Payson City Survey; thence West 1.00 chains; thence North 2.50 chains; thence East 1.00 chains; thence South 2.50 chains to the beginning.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

Case No. 22.83568.1

Parcel ID #: 08-087-0022



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12440

ENT 79610 : 2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 11 04:09 PM FEE 40.00 BY TM  
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 4, 2007, and executed by David M. Clair and Rachelle Clair, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns as Beneficiary, but The Bank of New York, in trust for the TBW Mortgage-Backed Trust 2007-1 for the benefit of the Holders of the Mortgage Pass Through Certificates, Series 2007-1 being the present Beneficiary, in which First American Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 9, 2007, as Entry No. 4252:2007, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 15, Plat "A", Stage Coach Crossing Subdivision, A Planned Residential Design Project, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 52-723-0015**

Purportedly known as 1750 West 400 South, 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 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 1<sup>st</sup> day of July, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

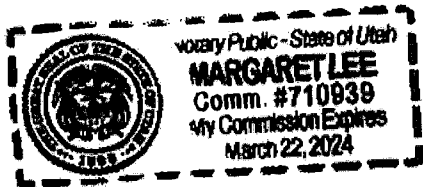
By: [Signature]

Name: Zachary Nesbit

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. UT12440

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

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



[Signature]  
Notary Public

WHEN RECORDED MAIL TO:

Office of General Counsel  
Utah Community Credit Union  
360 West 4800 North  
Provo, UT 84604

**Notice of Default**

On or about January 18, 2019, Stanley B. Snyder and Robyn D. Snyder, as Trustors, executed and delivered a Revolving Credit Deed of Trust to Utah Community Credit Union as original Trustee and as Beneficiary, which Trust Deed was recorded on or about January 24, 2019, as recorder's entry No. 5992:2019 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 387 North 200 West, Spanish Fork, UT 84660, and more particularly described as:

Beginning at the Northeast corner of Lot 4, in Block 72, Plat "A", Spanish Fork City Survey of Building Lots; thence West 8 rods; thence South 5 rods; thence East 8 rods; thence North 5 rods to the place of beginning.


(Tax ID: 07-072-0013).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the Trustor and under the related Revolving-Line-Of-Credit Deed of Trust in that the Trustor has failed to make one or more payment to the Beneficiary as and when required by the Note. A substitution of trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The Successor Trustee is a member of the Utah State Bar Association. The Successor Trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779  
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

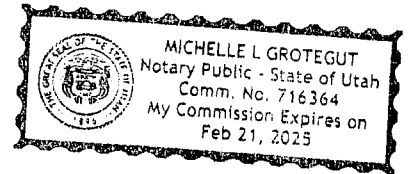
Dated July 12, 2022.

  
\_\_\_\_\_  
Paul D. Jarvis  
UCCU General Counsel  
360 West 4800 North  
Provo, Utah 84604  
(801) 223-7779

STATE OF UTAH )  
                  :  
COUNTY OF UTAH )

The above Notice of Default was executed on July 12, 2022, by Paul D. Jarvis, Trustee.

  
NOTARY PUBLIC



After Recording Return To:  
Lundberg & Associates PC  
3269 South Main Street, Suite 100  
Salt Lake City, UT 84115  
(801) 263-3400

Case No. 22.83707.1\CL  
lab

Parcel ID #: 45-305-0029 (Space above for County Recorder's use)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

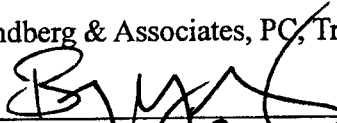
Chad K. John, as trustor, executed a trust deed dated August 17, 2015 to secure the performance of promissory note obligations. The trust deed was filed for record on August 18, 2015, with recorder's entry No. 75084:2015, Utah County, Utah, and covers the following real property:

See Exhibit "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the promissory note and trust deed, are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the trust deed.

DATED: 7/13/2022

Lundberg & Associates, PC, Trustee

  
Printed Name: BRIGHAM LUNDBERG  
Authorized Officer  
3269 South Main Street, Suite 100  
Salt Lake City, UT 84115  
Office Hours: 8:00 a.m. - 5:00 p.m.  
(801) 263-3400

State of Utah )  
: ss.  
County of Salt Lake )

On this 13 day of July, 2022, before me,  
Lisbeth Diaz, a notary public, personally appeared  
Brigham Lundberg, an authorized officer of Lundberg & Associates, PC, trustee,  
proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this  
document, and acknowledged that he executed the same.

  
Notary Public

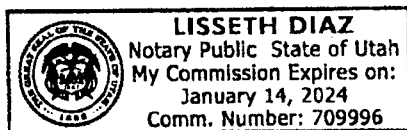


Exhibit "A"

All of Lot 29, Plat "A", LIBERTY FARM AT SMITH RANCH SUBDIVISION, Eagle Mountain, according to the official plat thereof on file in the office of the Utah County Recorder, State of Utah.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

Parcel ID #: 45-305-0029

Case No. 22.83707.1\CL

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12507

ENT81160:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 15 01:55 PM FEE 40.00 BY CS  
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 February 8, 2018, and executed by Rodrigo A. Cueva, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Eagle Pointe Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 9, 2018, as Entry No. 13331:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1, Plat "A", Heritage Cove Subdivision, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 41-495-0001**

Purportedly known as 2308 East 1450 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 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 15th day of July, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

By: EWalter

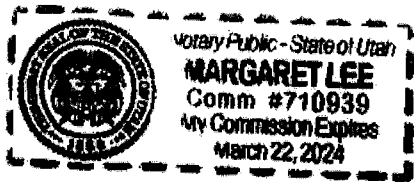
Name: Emily Walter

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. UT12507

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

The foregoing instrument was acknowledged before me this July 15,  
2022, by Emily Walter as an attorney and authorized agent of the law firm of Halliday,  
Watkins & Mann, P.C., the Successor Trustee.

Margaret Lee  
Notary Public





AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT11829

ENT81161:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 15 01:55 PM FEE 40.00 BY CS  
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 March 14, 2005, and executed by Eva Marie Adams, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for NovaStar Mortgage, Inc., its successors and assigns as Beneficiary, but The Bank of New York Mellon, f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2005-2, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-2 being the present Beneficiary, in which Executive Title Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 22, 2005, as Entry No. 29931:2005, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 2, Block 1, PLAT B, INDIAN HILLS, City of Provo, Utah County, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 42:007:0002**

Purportedly known as 3169 Bannock Drive, Provo, UT 84604 (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 15th day of July, 2022.

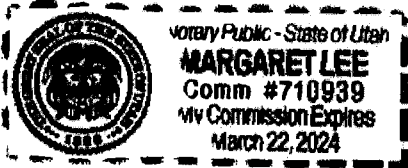
HALLIDAY, WATKINS & MANN, P.C.:

By: *[Signature]*  
Name: Emily Walker

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. UT11829

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

The foregoing instrument was acknowledged before me this July 15, 2022, by Emily Walker 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. UT12029

ENT81255:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 15 03:00 PM FEE 40.00 BY IP  
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 25, 2017, and executed by June Davis and Ramiro Sandoval Jr., as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for RanLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which US Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 25, 2017, as Entry No. 83386:2017, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 8, Block 122, Plat "A", Spanish Fork City Survey, Spanish Fork, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder. **TAX # 07-122-0008**

Purportedly known as 730 North 300 East, 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 15 day of July, 2022.

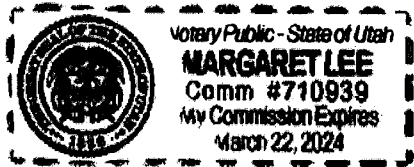
HALLIDAY, WATKINS & MANN, P.C.:

By: Zachary Nesbit  
Name: Zachary Nesbit  
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. UT12029

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

The foregoing instrument was acknowledged before me this July 15, 2022, by Zachary Nesbit as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Margaret Lee  
Notary Public



WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2022-0130

ENT81327:2022 PG 1 of 1  
Andrea Allen  
Utah County Recorder  
2022 Jul 15 03:31 PM FEE 40.00 BY CS  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Brookline Homeowners Association, Inc. (the "Association") on April 5, 2022, recorded in the offices of the Utah County Recorder, as Entry No. 42734:2022, a Notice of Lien upon those certain lands and premises owned by James Veylupek and Melinda Veylupek, located at 2520 West 450 South #6, Springville, UT 84663, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 6, BUILDING 34, BROOKLINE CONDOS PHASE 6 AMD. AREA 0.030 AC.

Parcel ID #: 35:553:0014

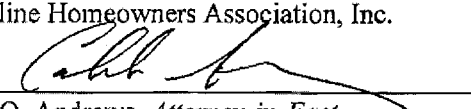
A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium of Brookline Condominiums, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, 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 \$3,825.56 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: July 15, 2022.


Brookline Homeowners Association, Inc.

STATE OF UTAH                    )  
  ) ss  
County of SALT LAKE            )

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

On July 15, 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