

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

Case No. 22.83824.1\CL  
lab

Parcel ID #: 46-643-0346

(Space above for County Recorder's use)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Scott Hammond, as trustor, executed a trust deed dated July 11, 2019 to secure the performance of promissory note obligations. The trust deed was filed for record on July 12, 2019, with recorder's entry No. 64795:2019, 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: July 26, 2022

Lundberg & Associates, PC, Trustee

Hillary McCormack  
Printed Name: Hillary McCormack  
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 26 day of July, 2022, before me, Lisseth Diaz, a notary public, personally appeared Hillary McCormack, 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.

[Signature]  
Notary Public

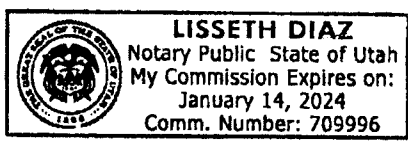


Exhibit "A"

Lot 346, Plat "E", THE MAPLES AT BROOKSIDE, an expandable Planned Residential Development, Payson City, Utah County, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

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. 22.83824.1\CL  
Parcel ID #: 46-643-0346

When Recorded Return To:

Richard H. Madsen, II (Utah Bar No. 9947)  
RAY QUINNEY & NEBEKER P.C.  
36 South State Street, Suite 1400  
Salt Lake City, Utah 84111

### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Richard H. Madsen, II, Esq., Successor Trustee, that a default has occurred under that certain *Deed of Trust and Fixture Filing* dated August 7, 2018, executed by Wasatch Land Holdings Group L.L.C., a Utah limited liability company, as Trustor, in which Zions Bancorporation N.A. dba Zions First National Bank (f/k/a ZB, N.A. dba Zions First National Bank) was named as Trustee and Beneficiary, and recorded on August 8, 2018, as Entry No. 75023:2018, in the official records of Utah County, State of Utah ("Trust Deed"). The real property affected thereby is described as follows:

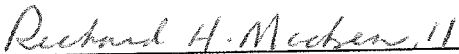
See attached EXHIBIT "A"

For information purposes only, the real property or its address is commonly known as 3820 North University Avenue, Provo, UT 84604. The real property tax identification number is 18-065-0006.

The obligation secured by the Trust Deed includes a promissory note ("Note") dated August 7, 2018, executed by Riverwoods Pet Hospital, Corp. ("Borrower"), in the original principal amount of \$350,000.00. Notice is also hereby given that a breach of the obligation for which the trust property was conveyed as security has occurred, in that the Note, Trust Deed and Related Documents are in default as a result of (1) Borrower's failure to pay the required monthly principal and interest payments due as required under the Note, (2) the Guarantor's death, (3) upon information and belief, a change in ownership of twenty-five percent (25%) or more of the common stock of Borrower, (4) upon information and belief, the dissolution or termination of Borrower's existence as a going concern, and (5) upon information and belief, a change in executive and management personnel.

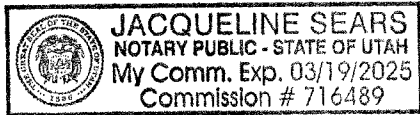
By reason of said default, Richard H. Madsen, II, Esq., Successor Trustee, has declared and does hereby declare all sums secured by the Trust Deed immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED this 27 day of July, 2022.

  
Richard H. Madsen, II, Esq. of  
RAY QUINNEY & NEBEKER P.C.  
Successor Trustee  
36 South State Street, Suite 1400  
Salt Lake City, Utah 84111  
(801) 532-1500  
Generally available during normal business hours  
(9:00 a.m. to 5:30 p.m.) Monday through Friday

STATE OF UTAH )  
 : ss  
COUNTY OF SALT LAKE )

On this 21 day of July, 2022, personally appeared before me Richard H. Madsen, II, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed, and acknowledged that he executed the Notice of Default on behalf of the Successor Trustee on the line provided above.



*Jacqueline Sears*  
\_\_\_\_\_  
NOTARY PUBLIC

**EXHIBIT "A" LEGAL DESCRIPTION**

COMMENCING AT A POINT IN THE EAST LINE OF FREEWAY 8.49 CHAINS WEST AND 4.97 CHAINS NORTH 01°20' EAST AND NORTH 04°10' EAST 7.30 CHAINS AND NORTH 85°36' EAST 193.40 FEET FROM THE EAST QUARTER CORNER OF SECTION 24, TOWNSHIP 6 SOUTH, RANGE 2 EAST SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 24°10' EAST ALONG CREEK 242.02 FEET; THENCE SOUTH 13°30' WEST ALONG CREEK 85.8 FEET; THENCE SOUTHWESTERLY 86.6 FEET TO EAST LINE OF FREEWAY; THENCE NORTHERLY ALONG THE ARC OF A 5729.58 FOOT RADIUS CURVE TO THE RIGHT (TANGENT TO SAID CURVE BEARS NORTH 00°49' WEST) A DISTANCE OF 349 FEET TO THE PLACE OF BEGINNING.

LESS AND EXCEPTING THEREFROM ANY PORTION LYING WITHIN THE BOUNDS OF LAND MORE PARTICULARLY DESCRIBED IN WARRANTY DEED DATED AUGUST 13, 2001, AS ENTRY NO. 32733:2000, UTAH COUNTY RECORDER'S OFFICE, WHEREIN DENNIS B. CHAPMAN AND NANCY S. CHAPMAN APPEAR AS GRANTEEES.

**WHEN RECORDED MAIL TO:**

Joseph M. Stultz  
**YORK HOWELL & GUYMON**  
10610 South Jordan Gateway, Suite 200  
South Jordan, Utah 84095  
Phone: (801) 527-1040

ENT85033:2022 PG 1 of 3  
**Andrea Allen**  
**Utah County Recorder**  
2022 Jul 28 02:35 PM FEE 40.00 BY CS  
RECORDED FOR York Howell & Guymon  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

(Utah County Tax Parcel No. 43-109-0030)

NOTICE IS HEREBY GIVEN that on or about March 28, 2022, Russell W. Fuller and Laura A. Fuller, as Trustor, whose address is 10385 North Bristlecone Way, Cedar Hills, Utah 84062, executed and delivered to First American Title Insurance Company, as Trustee, whose address is 315 South 500 East, Suite 101, American Fork, Utah 84003, for the benefit of The Mortgage Academy, LLC, as Beneficiary, whose address is 9490 South 300 West, Suite 100, Sandy, Utah 84070, that certain *Deed of Trust and Assignment of Rents* ("**Deed of Trust**") to secure the performance of Trustor of its obligations owed to Beneficiary under that certain *Deed of Trust Note* dated March 28, 2022 in the original principal amount of \$771,000.00 ("**Note**"). Said Deed of Trust was recorded in the Utah County Recorder's Office, State of Utah, on March 28, 2022, as Entry No. 38500:2022.

The Deed of Trust encumbers the real property located in Utah County, State of Utah, having a street address of 10385 North Bristlecone Way, Cedar Hills, Utah 84062, and more fully described as follows:

*See legal description attached hereto as Exhibit A and incorporated herein by reference.*

The Mortgage Academy, LLC is presently the owner and holder of the beneficial interest under the Deed of Trust and the obligations secured thereby, and Joseph M. Stultz, Esq. has been appointed as Successor Trustee under the Deed of Trust.

NOTICE IS HEREBY GIVEN that the obligations evidenced by the Note, the performance of which is secured by the Deed of Trust, are in default in that Trustor has failed to pay the sums due and owing under the Note when due. Under the terms of the Note and the Deed of Trust, the entire unpaid principal balances of the Note, plus accrued interest, late charges, loan charges, costs, trustee fees, and attorney fees, are hereby accelerated and now due and payable in full. Beneficiary (and holder of the Note) has demanded and does hereby demand payment of all sums necessary to cure said defaults. No such payment has been tendered.

THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee has elected, pursuant to Title 57, Chapter 1, Utah Code Annotated (1953, as amended), and instructions from Beneficiary and holder of the Note, to consider the Deed of Trust and the Note in default and

to sell or cause to be sold the real property described in the Deed of Trust to satisfy said obligations. The undersigned Successor Trustee shall also sell any personal property covered by the security agreement contained in the Deed of Trust in connection with the foreclosure sale of said real property.

DATED this 28<sup>th</sup> day of July, 2022.

Joseph M. Stultz  
Joseph M. Stultz, Esq.  
Successor Trustee

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

The foregoing instrument was acknowledged before me this 28<sup>th</sup> day of July, 2022, by Joseph M. Stultz, the Successor Trustee.

Ashley Katherin Tedesco  
Notary Public

Seal:

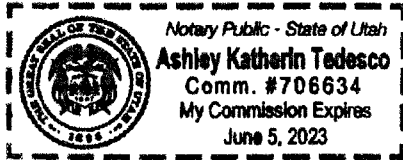


Exhibit A

**(Legal Description)**

Lot 30, Plat "B", Juniper Heights Subdivision, Cedar Hills, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

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

Utah County Tax Parcel No. 43-109-0030



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.: 104604-UT

APN: 08:169:0001

NOTICE IS HEREBY GIVEN THAT JACEY C JERMAIN AND CODI NEWELL, JOINT TENANTS as Trustor, CAPSTONE TITLE AND ESCROW as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/23/2019 and recorded on 8/23/2019, as Instrument No. 81880:2019, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING AT A POINT IN A FENCE LINE ON THE EAST LINE OF 700 EAST STREET, PAYSON UTAH, WHICH POINT IS FURTHER DESCRIBED AS BEING NORTH 1414.50 FEET FROM THE SOUTHWEST CORNER OF BLOCK 10, PLAT S, PAYSON CITY SURVEY OF BUILDING LOTS; THENCE NORTH ALONG A FENCE LINE ON THE EAST SIDE OF 700 EAST STREET 80.00 FEET; THENCE EAST 94.50 FEET; THENCE SOUTH 80.00 FEET; THENCE WEST 94.50 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$266,666.00. 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 11/1/2021 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. 104604-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: July 28, 2022

ORANGE TITLE INSURANCE AGENCY, INC.

  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

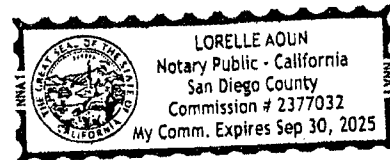
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)  
County of San Diego)

On JUL 28 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)



ENT85285:2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 Jul 29 11:44 AM FEE 40.00 BY CS  
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.: 104267-UT

APN: 56:013:0001

NOTICE IS HEREBY GIVEN THAT CLAIRE PREECE, MARRIED WOMAN as Trustor, PROVO LAND TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, A CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/24/2014 and recorded on 12/29/2014, as Instrument No. 93822:2014, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 1, PLAT "A", ZIONS HEIGHTS SUBDIVISION, PLEASANT GROVE, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of \$213,069.00.

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 6/1/2021 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 104267-UT

By reason of such default, TRUIST BANK, FORMERLY KNOWN AS BRANCH BANKING AND TRUST COMPANY, 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 28, 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 28 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)

