

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12444

ENT92978:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Aug 22 01:45 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 July 22, 2016, and executed by Eric K. Oldson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Parkside Lending, LLC, its successors and assigns as Beneficiary, but Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Galton Funding Mortgage Trust 2018-1 being the present Beneficiary, in which Integrated Title Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 27, 2016, as Entry No. 69111:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3, Plat "A", Lindon Pointe Estates, according to the Official Plat thereof, as recorded in the Office of the Utah County Recorder. **TAX # 45-465-0003**

Purportedly known as 174 South 350 West, Lindon, UT 84042 (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 22nd day of August, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

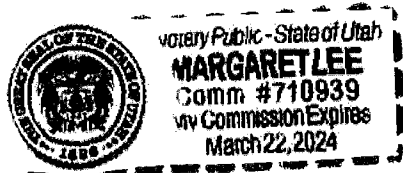
By: [Signature]

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. UT12444

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

The foregoing instrument was acknowledged before me this August 22, 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. UT12620

ENT93160:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Aug 23 08:33 AM 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 October 20, 2014, and executed by Jessica L. Enslow and Robert Enslow, as Trustors, in favor of U.S. Bank N.A. as Beneficiary, in which Scott Lundberg was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 22, 2014, as Entry No. 75989:2014, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 103, Parkside Estates Subdivision, Saratoga Springs, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder, Utah.

More correctly described as:

Lot 103, Parkside Estates Amended Subdivision, according to the plat thereof as recorded in the Office of the Utah County Recorder. **TAX # 49-769-0103**

Purportedly known as 172 West Parkside Drive, Saratoga Springs, UT 84045 (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 22nd day of August, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

By: _____

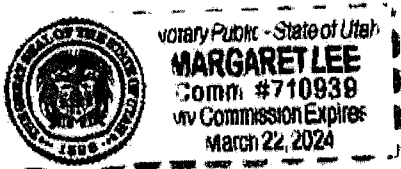
Name: Armand J. Howell

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. UT12620

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

The foregoing instrument was acknowledged before me this August 22, 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



Exp 3/22/24

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12558

ENT93354:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Aug 23 11:38 AM 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 October 24, 2019, and executed by Hallie Ford and Julie Ray Ford and Jeremy Winters, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Quicken Loans Inc., its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. being the present Beneficiary, in which Amrock Utah Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 25, 2019, as Entry No. 110446:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 14, Canyon View Estates Subdivision, a Planned Residential Development, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 36-999-0014**

Purportedly known as 265 South 1300 West, 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 3rd day of August, 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. UT12558

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

The foregoing instrument was acknowledged before me this August 23, 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

 Notary Public - State of Utah
MARGARET LEE
Comm. #710939
My Commission Expires
March 22, 2024
Exp 3/22/24

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12494

ENT93575:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Aug 23 03:38 PM FEE 40.00 BY KR
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 November 30, 2005, and executed by Juan Carlos Galvan, as Trustor, in favor of America First Federal Credit Union as Beneficiary, but Utah Housing Corporation being the present Beneficiary, in which America First Federal Credit Union was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 1, 2005, as Entry No. 139112:2005, and modified pursuant to the Modification recorded on October 7, 2021, as Entry No. 172408:2021, and corrected pursuant to the Affidavit recorded on February 23, 2022, as Entry No. 23477:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Parcel 1: Apartment 1, Building 5, Amended Plat of Garden Villa Apartment Homes, a Condominium Project under the Condominium Ownership Act of the State of Utah, as the same is shown by the Record of Survey Map duly recorded in the office of the Recorder in and for Utah County, Utah, on the 20th day of August, 1965, as Map Filing No. 650, and which Condominium Project is located upon the real property described in said Map situated in Utah County, Utah.

Parcel 2: Together with the exclusive use of limited common areas and facilities appurtenant to said Apartment, and together with the percentage of ownership in and to the Common Areas and facilities of said Condominium Project, as shown for each such Apartment on "Amended Declaration for Garden Villas Apartment Homes", and recorded August 20, 1965, in Book 1020, at Page 42 in the office of the Recorder, Utah County, Utah. **TAX # 40:007:0021**

Purportedly known as 2206 North 220 East, 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 23rd day of August, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

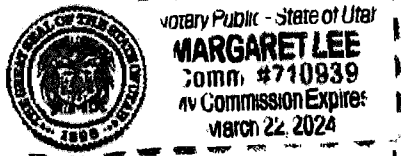
By: Benjamin Mann

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. UT12494

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

The foregoing instrument was acknowledged before me this August 23, 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



Exp 3/22/24

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12639

ENT93615:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Aug 24 08:42 AM 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 June 10, 2004, and executed by Adam R. Weeks and Codi A. Weeks, as Trustors, in favor of Universal Mortgage Corporation as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Sundance Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 14, 2004, as Entry No. 67638:2004, and modified pursuant to the Modification recorded on January 18, 2022, as Entry No. 6766:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 79, Plat "A", Eagle Point Subdivision, Eagle Mountain, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 38:254:0079**

Purportedly known as 2006 East Spring Street, Eagle Mountain, UT 84005 (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 23rd day of August, 2022.

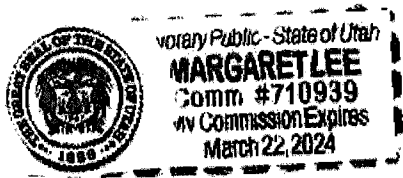
HALLIDAY, WATKINS & MANN, P.C.:

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. UT12639

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

The foregoing instrument was acknowledged before me this August 23, 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



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12639

ENT93642:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Aug 24 08:43 AM 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 June 10, 2004, and executed by Adam R. Weeks and Codi A. Weeks, as Trustors, in favor of Universal Mortgage Corporation as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Sundance Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 14, 2004, as Entry No. 67638:2004, and modified pursuant to the Modification recorded on January 18, 2022, as Entry No. 6766:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 79, Plat "A", Eagle Point Subdivision, Eagle Mountain, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 38:254:0079**

Purportedly known as 2006 East Spring Street, Eagle Mountain, UT 84005 (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 23rd day of August, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

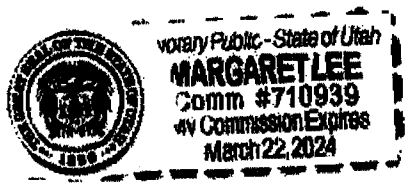
By: [Signature]
Name: Armand J. Howell

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. UT12639

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

The foregoing instrument was acknowledged before me this August 23, 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:
Lundberg & Associates PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
(801) 263-3400

Case No. 22.83943.1\EF
lab

Parcel ID #: 41-956-0008

(Space above for County Recorder's use)

NOTICE OF DEFAULT AND ELECTION TO SELL

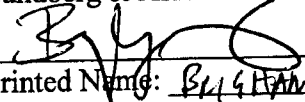
John Joseph Martin, as trustor, executed a trust deed dated December 16, 2020 to secure the performance of promissory note obligations. The trust deed was filed for record on December 17, 2020, with recorder's entry No. 201696:2020, Utah County, Utah, and covers the following real property:

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: 8/24/2022

Lundberg & Associates, PC, Trustee


Printed Name: BRIGHAM LUNDBERG

Authorized Officer

3269 South Main Street, Suite 100

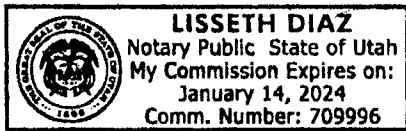
Salt Lake City, UT 84115

Office Hours: 8:00 a.m. - 5:00 p.m.

(801) 263-3400

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

On this 24 day of August, 2022, before me, Liseth 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.



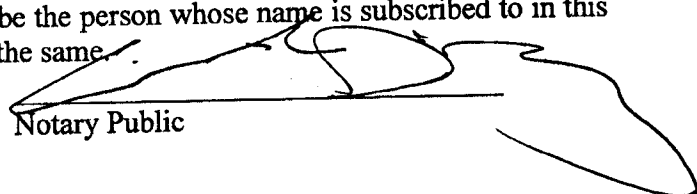
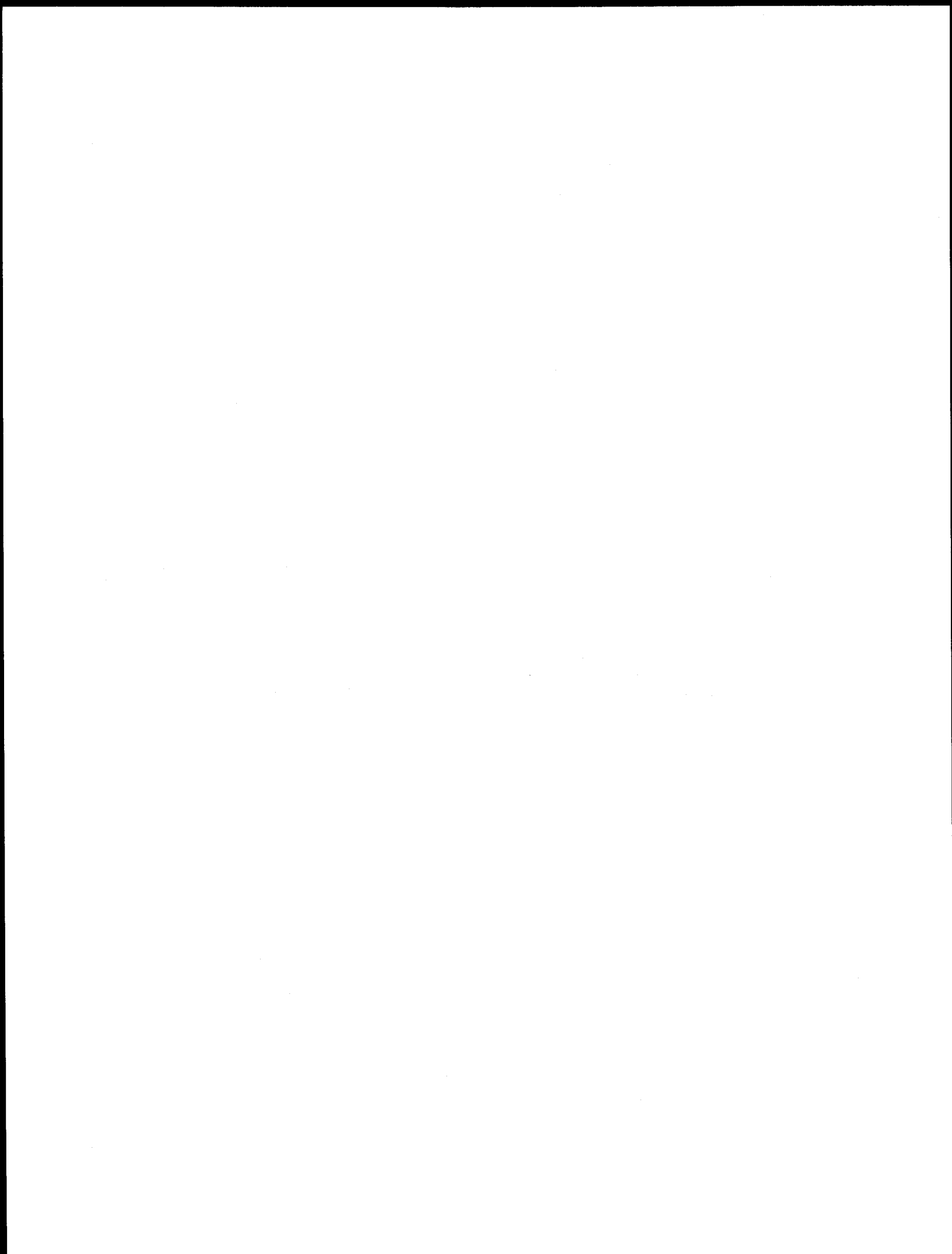

Notary Public

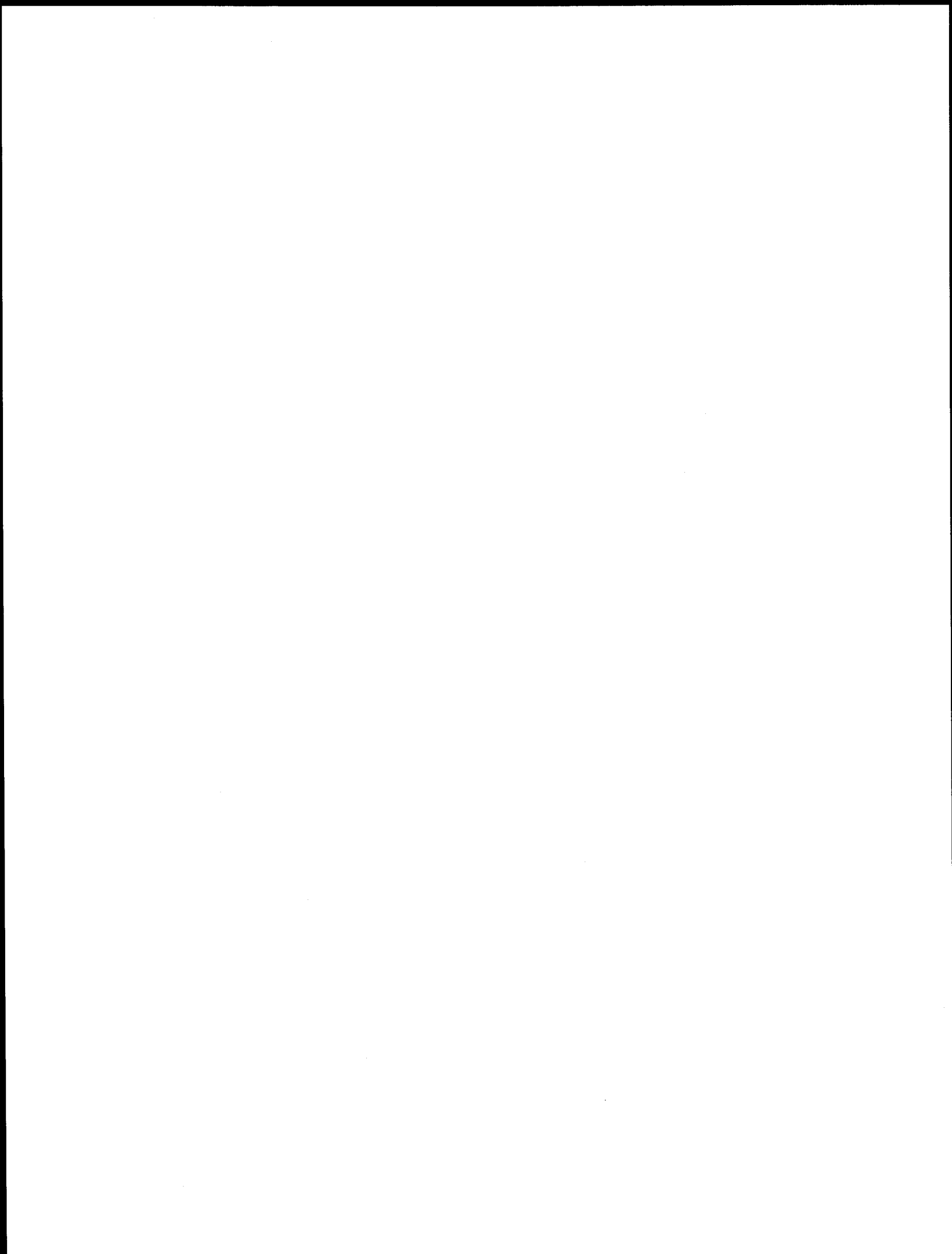
Exhibit A

Lot 8, HARVEST PARK SUBDIVISION PLAT N, according to the official plat thereof as recorded 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. 22.83943.1\EF
Parcel ID #: 41-956-0008





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.: P1355442-UT

APN: 38-334-0266

NOTICE IS HEREBY GIVEN THAT JASON L HOLT as Trustor, STEWART T. MATHESON, ATTORNEY AT LAW as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR COUNTRYWIDE BANK, FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/29/2008 and recorded on 3/12/2008, as Instrument No. 10370965 in Book 9581 Page 1580-1602 Deed of Trust Re-Recorded on 4/18/2008 as Instrument No. 45975:2008, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 266, EAGLE CREST NO. 1 AT SUNCREST, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$329,500.00.

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

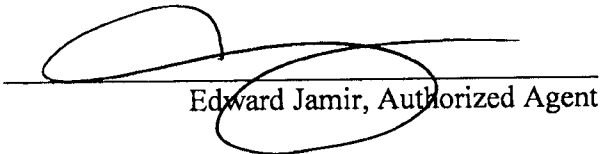
T.S. NO. P1355442-UT

By reason of such default, BANK OF AMERICA, N.A., 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: August 24, 2022

ORANGE TITLE INSURANCE AGENCY, INC.



Edward Jamir, 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 AUG 24 2022 before me, Lorelle Aoun, a Notary Public, personally appeared Edward Jamir 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:
Lundberg & Associates PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
(801) 263-3400

Case No. 22.83914.1\EF
LAP

Parcel ID #: 51-067-0008 (Space above for County Recorder's use)

NOTICE OF DEFAULT AND ELECTION TO SELL

Daniel Nelson, as trustor, executed a trust deed dated November 10, 2005 to secure the performance of promissory note obligations. The trust deed was filed for record on November 10, 2005, with recorder's entry No. 129856:2005, Utah County, Utah, and covers the following real property:

See Exhibit "A"

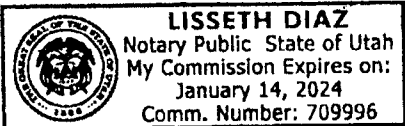
A breach of an obligation for which the trust property was conveyed as security has occurred. The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the promissory note and trust 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: August 25, 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 25 day of August, 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 8, Plat "B", RIBBONWOOD SUBDIVISION, Orem, Utah, according to the official plat thereof on file and of record in the office of the recorder, Utah county, 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.

Case No. 22.83914.1\EF
Parcel ID #: 51-067-0008