

Exhibit "A"

Parcel 1

Lot 122, LEGACY FARMS PLAT 1-B, according to the official plat thereof as recorded in the Office of the Utah County Recorder, State of Utah.

Parcel 1A

Together with the undivided ownership interest in and to the common areas and limited common areas and facilities, which is appurtenant to said lot as more specifically defined in the Declaration of Covenants, Conditions and Restrictions for Legacy Farms, recorded October 23, 2015 as Entry No. 96688:2015.

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. 22.84077.1\CL

Parcel ID #: 45-572-0122

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT11496

ENT98867:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 Sep 09 09:24 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 August 29, 2005, and executed by Jose Oyanedel, as Trustor, in favor of Argent Mortgage Company, LLC as Beneficiary, but Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-W3 being the present Beneficiary, in which Invest Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 1, 2005, as Entry No. 97763:2005, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 8, Plat "D", Country Estates Subdivision, Orem, Utah, according to the official plat thereof on file in the office of the recorder, Utah County, Utah. TAX # 36-670-0008

Purportedly known as 1498 West 575 South, Orem, UT 84058 (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 9th day of September, 2022.

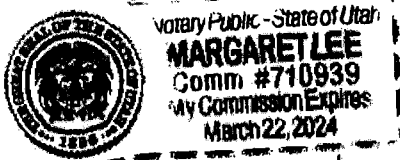
HALLIDAY, WATKINS & MANN, P.C.:

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. UT11496

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

The foregoing instrument was acknowledged before me this Sept. 9, 2022, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



[Signature]
Notary Public

Exp. 3/22/24

Exhibit A

Lot 40, Plat "C", HEATHERIDGE SUBDIVISION, Orem, Utah, according to the official plat thereof 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. 22.83608.1\EF
Parcel ID #: 41-085-0040

1691 Heather Drive, Orem, UT 84097