



Exhibit "A"

LOT 2, PLAT "A", PARK POINTE SUBDIVISION, Provo, Utah, according to the official plat thereof on file 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. 22.84120.1\CM

Parcel ID #: 49-284-0002

After Recording Mail To:  
Western Mortgage Services  
Po Box 1387  
Bountiful, UT 84011

### Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 816 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated April 1, 2022, executed by Donald R. Jolley Jr. and Lisa G. Jolley, Husband and Wife as Joint Tenants, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Utah County State of Utah, on April 6, 2022, as Entry No. 42807:2022 of Official Records, all relating to and describing the real property situated in the County of Utah, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** LOT 80, PHASE I, EAGLEPARK SUBDIVISION, Eagle Mountain, Utah, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah.

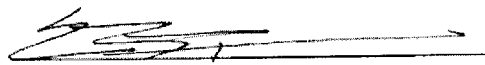
**Tax ID #** 38-257-0080

**Property Address:** 4406 N Kestrel Way, Eagle Mountain, UT 84005

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$175,000.00, interest at the rate of 9.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for June 2022 – October 2022, in the amount of \$1408.09 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$175,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

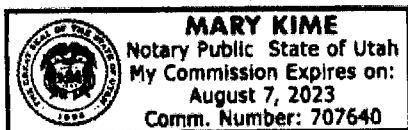
That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby 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. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 15<sup>th</sup> day of October, 2022  
Edwin B. Parry, Attorney at Law

  
Edwin B. Parry, Attorney at Law, Trustee  
P. O. Box 816 Bountiful, UT 84011

State of Utah }  
                              : SS.  
County of Utah }

On this 15<sup>th</sup> day of October, 2022 personally appeared before me Edwin B. Parry, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.  
My Commission Expires:  
Seal:



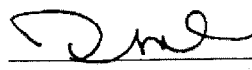
  
Notary Public



Exhibit "A"

Commencing 100 feet West of the Northeast Corner of Block 18, Plat "A", Springville City Survey of Building Lots thence South 135 feet thence West 5 feet thence South 10 feet thence West 53 feet thence North 145 feet thence East 58 feet to a 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. 22.84288.1\CM

Parcel ID #: 06-018-0013

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. 11146-786F  
Parcel No. 40-499-0012

ENT 111424 : 2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Oct 20 04:25 PM FEE 40.00 BY JG  
RECORDED FOR Scalley Reading Bates Hansen & Rasmussen, P.C.  
ELECTRONICALLY RECORDED

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 Jessica Cathleen Dalton and Sean Bret Dalton, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on December 9, 2019, and recorded as Entry No. 130101:2019, 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 May 30, 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 20 day of October, 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 20 day of October, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


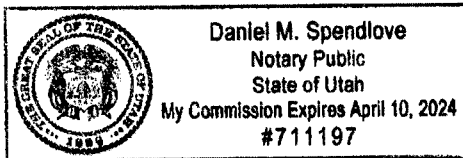
  
\_\_\_\_\_  
NOTARY PUBLIC

EXHIBIT "A"

LOT 3A, SHOWN ON THE RECORD OF SURVEY MAP FOR GREEN SPRING TOWNS PLAT B, AMENDING UNITS 1A THRU 14E, AND COMMON AREA OF GREEN SPRINGS TOWN PLAT FINAL PLAT, APPEARING IN THE RECORDS OF THE UTAH COUNTY RECORDER AS ENTRY NO. 126335-2016, AND SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS APPEARING AS ENTRY NO. 20150- 2016 OF THE OFFICIAL RECORDS OF THE UTAH COUNTY RECORDER, AS MAY BE AMENDED.

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

Case No. 22.84308.1\CL

rm

Parcel ID #: 38-334-0165

(Space above for County Recorder's use)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

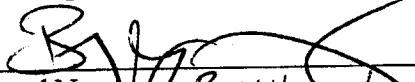
Virginia Richards, as trustor, executed a trust deed dated February 28, 2007 to secure the performance of promissory note obligations. The trust deed was filed for record on February 28, 2007, with recorder's entry No. 30215:2007, Utah County, Utah, and covers the following real property:

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.

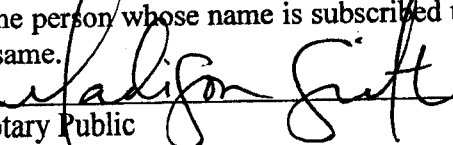
DATED: 10/21/2022

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 21<sup>st</sup> day of October, 2022, before me,  
Madison Swift  
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

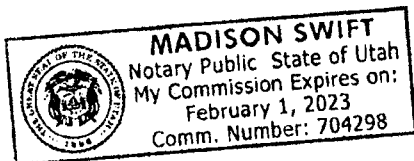




Exhibit "A"

Lot 165, EAGLE CREST NO. 1, AT SUNCREST, Utah County, 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, appurtenances, and fixtures now or hereafter a part of the property.

Case No. 22.84308.1\CL

Parcel ID #: 38-334-0165

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CARR07-0674

ENT 112321: 2022 PG 1 of 1  
**Andrea Allen**  
**Utah County Recorder**  
2022 Oct 24 11:00 AM FEE 40.00 BY TM  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JULY 30, 2021, and executed by AARON MCQUERRY, AS SOLE OWNERSHIP, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR UNITED WHOLESAL MORTGAGE, LLC, its successors and assigns, as Beneficiary, and PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on JULY 30, 2021, as Entry No. 133888:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 74, SARATOGA CHASE SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

66-211-0074

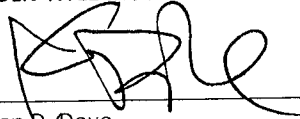
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: October 24, 2022

LINCOLN TITLE INSURANCE AGENCY

By:

  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 24, 2022, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



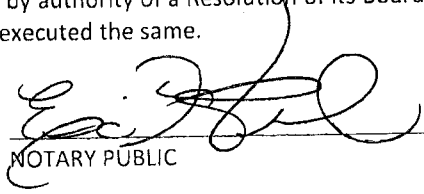
  
\_\_\_\_\_  
NOTARY PUBLIC



Exhibit "A"

Lot 1563, Plat 15, SILVERLAKE SUBDIVISION, according to the Official Plat thereof, on file and of record 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.

Case No. 22.83405.1

Parcel ID #: 66-564-0063



Exhibit "A"

Commencing at a point on the South side of 7th South Street, Springville, Utah, 978.05 feet South, and 297.66 feet West of the Northeast Corner of Section 4, Township 8 South, Range 3 East, of the Salt Lake Base and Meridian; thence North  $89^{\circ}54'00''$  West 74.80 feet; thence South  $0^{\circ}27'00''$  East 172.00 feet along the East line of the Utah Railway right of way; thence South  $89^{\circ}54'00''$  East 72.95 feet; thence North  $0^{\circ}10'00''$  East 172.00 feet to the place of 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. 22.84078.1\CM

Parcel ID #: 26-034-0075

WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 S. College Dr. #304  
Murray, UT 84123  
(801) 692-0799

ENT 114201:2022 PG 1 of 1  
Andrea Allen  
Utah County Recorder  
2022 Oct 28 04:10 PM FEE 40.00 BY AR  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT Gateway Village Condominium Association, Inc., an association of unit owners (the "Association") on May 5, 2022, recorded in the offices of the Utah County Recorder, as Entry No. 55990-2022, a Notice of Lien upon those certain lands and premises owned by **Quintin S. Haynes** located at 946 West 630 South #47, Pleasant Grove, Utah 84062, Utah County and further described as follows:

Legal Description: **UNIT 47, BLDG G, GATEWAY VILLAGE RECORD OF SURVEY CONDO PHASE 1 SUBDV. AREA 0.029 AC.**

Property Address: **946 West 630 South #47, Pleasant Grove, UT 84062**

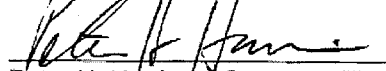
Parcel ID #: **40:340:0047**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for Gateway Condominiums and Townhomes (the project subsequently renamed to Gateway Village) recorded as Entry No. 11593:2004, on February 2, 2004, in the Recorder's Office of Utah County, 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 to be immediately due and payable. 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/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this October 28, 2022.

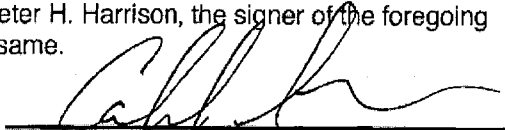
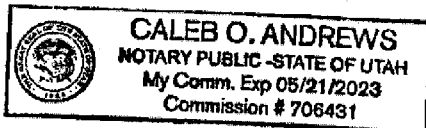
MILLER HARRISON LLC



Peter H. Harrison, Gateway Village Condominium Association, Inc.

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

On October 28, 2022, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
\_\_\_\_\_  
Notary Public

This is an attempt to collect a debt and any information will be used for that purpose

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. 27090-02F  
Parcel No. 54-300-0703

NOTICE OF DEFAULT

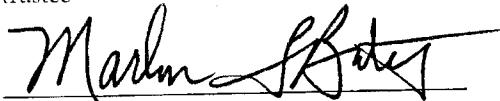
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Andrea Harrington, married woman, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns, is named as beneficiary, and Advanced Title Insurance L.C. is appointed trustee, and filed for record on August 25, 2020, and recorded as Entry No. 127734:2020, Records of Utah County, Utah.

LOT 703, THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 1 PHASE "7A", ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF 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 June 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 28 day of October, 2022.

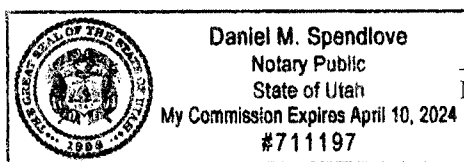
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 28 day of October, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC



ENT 114338:2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 Oct 31 11:16 AM FEE 40.00 BY CS  
RECORDED FOR Servicelink - Utah  
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.: 106074-UT

APN: 52:029:0040

NOTICE IS HEREBY GIVEN THAT MARCELO TORRE, A SINGLE MAN as Trustor, MERIDIAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/16/2016 and recorded on 9/16/2016, as Instrument No. 91068:2016, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 40, PLAT "B", SHERWOOD HILLS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$288,000.00.

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 4/1/2022 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

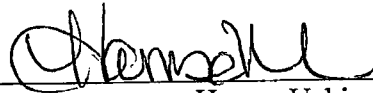
T.S. NO. 106074-UT

By reason of such default, FIFTH THIRD BANK, NATIONAL ASSOCIATION, 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: OCT 27 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 OCT 27 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)



ENT 114342:2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 Oct 31 11:35 AM FEE 40.00 BY CS  
RECORDED FOR Servicelink - Utah  
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.: 107853-UT

APN: 65:287:0005

NOTICE IS HEREBY GIVEN THAT ERIC LYNN WOOD, A MARRIED MAN as Trustor, HIGHLAND TITLE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/24/2019 and recorded on 1/3/2020, as Instrument No. 733:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF UNIT 5, PLAT "A", CAROL'S COVE PLANNED RESIDENTIAL DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, WHICH INCLUDE THE RIGHTS OF INGRESS AND EGRESS OVER AND ACROSS THE PRIVATE STREETS LOCATED WITHIN SAID PROJECT.

The obligation included a Note for the principal sum of \$232,000.00. 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 8/1/2020 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. 107853-UT

ENT 114342 : 2022 PG 2 of 2

By reason of such default, Wells Fargo Bank, 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: OCT 27 2022

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi  
Hamsa Uchi, Authorized Agent

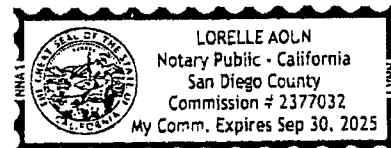
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)  
County of San Diego)

On OCT 27 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 Lorelle Aoun (Seal)



RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.  
COHNE KINGHORN  
A Professional Corporation  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Construction Deed of Trust (the "**Trust Deed**"), dated April 1, 2021, executed by SLOAN CUSTOM HOMES, LLC, JAROM OLSON AND CYNTHIA OLSON (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on April 16, 2021, as Entry No. 71723:2021, at Pages 1 through 11, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

LOT 29, Plat "B", THOUSAND OAKS AT WOODLAND HILLS SUBDIVISION, Woodland Hills, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, Utah.

The Trust Property or its address is approximately known as follows: 1115 South Eaglenest Drive, Woodland Hills, Utah 84653. The Trust Property's tax identification number is known as follows: 53-315-0029. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the obligations which are represented by that certain Promissory Note, dated April 1, 2021, in the original principal sum of \$1,312,598.00, and those subsequent Change in Terms Agreements (collectively, the "**Note**"), which SLOAN CUSTOM HOMES, LLC ("**Borrower**"), as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The principal payment under the Note is past due and owing, and has not been paid;
2. The accrued interest under the Note is past due and owing, and has not been paid;

3. The late fees under the Note are past due and owing, and have not been paid;
4. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustors and Borrower; and
5. There has been a material adverse change in Trustors' and/or Borrower's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
6. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby.

The accelerated balance which is past-due and owing under the Note, as of October 26, 2022, equals the sum of \$699,267.92, consisting of principal in the sum of \$695,926.46, accrued interest in the sum of \$2,464.74, and late fees in the sum of \$876.72. Interest and late fees for the period after October 26, 2022, continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.  
COHNE KINGHORN  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111  
Telephone No.: (801) 363-4300  
Office Hours: 8:30 a.m. through 5:30 p.m.  
Monday through Friday, except holidays