

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21038

ENT 116223 : 2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Nov 07 02:43 PM FEE 40.00 BY MC  
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 22, 2018, and executed by Bryant Allen Thacker, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HomeAmerican Mortgage Corporation, its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 23, 2018, as Entry No. 17818:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 127, Plat "A", Newman Ranch Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 47-332-0127**

Purportedly known as 1112 West Appaloosa Lane, 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 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 4 day of November, 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. UT21038

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

The foregoing instrument was acknowledged before me this November 4, 2022, by Zachary Nesbit as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Notary Public - State of Utah  
**MARGARET LEE**  
Comm #710939  
My Commission Expires  
March 22, 2024

Margaret Lee  
Notary Public

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. 27050-623F  
Parcel No. 54-333-0030

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 Timothy Scott Claybaugh, a married man, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and Cottonwood Title is appointed trustee, and filed for record on March 27, 2018, and recorded as Entry No. 28672:2018, Records of Utah County, Utah.

LOT 30, VALLEY POINT PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE UTAH COUNTY RECORDER'S OFFICE, 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 8 day of November, 2022.

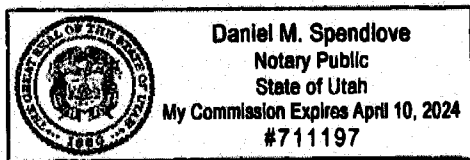
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 8 day of November, 2022, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12058

ENT 117826: 2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Nov 15 11:17 AM 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 August 20, 2014, and executed by Christopher L. Stokes and Rebecca A. Stokes, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for City First Mortgage Services, LLC, its successors and assigns as Beneficiary, but JP Morgan Chase Bank, National Association being the present Beneficiary, in which US Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 22, 2014, as Entry No. 59337:2014, and modified pursuant to the Modification recorded on March 4, 2020, as Entry No. 28100:2020, and modified pursuant to the Modification recorded on May 20, 2022, as Entry No. 61542:2022, and modified pursuant to the Modification recorded on June 2, 2022, as Entry No. 66273:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 7, Block 3, Plat "A", Salem Hills Subdivision, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office

Less and Excepting:

Beginning at a point on the North line of Lot 7, Block 3, Plat "A", Salem Hills Subdivision, Elk Ridge, Utah, according to the Official Plat thereof, which beginning point is North 85°27' East 54.02 feet along the North line of said Lot 7 from the Northwestern-Most Lot Corner of said Lot 7; Thence continuing along said North lot line North 85°27' East 51.68 feet; Thence along the Easterly line of said Lot 7, South 34°33' East 32.66 feet; Thence North 73°06' West 49.55 feet; Thence North 69°50'44" West 24.32 feet to the point of beginning . TAX # 52-010-0129 (formerly 52-010-0105)

Purportedly known as 123 South Highland Circle, Elk Ridge, UT 84651 (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 15<sup>th</sup> day of November, 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. UT12058

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

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



Notary Public - State of Utah  
**MARGARET LEE**  
Comm #710939  
My Commission Expires  
March 22, 2024

[Signature]  
Notary Public

ENT 117994 : 2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 Nov 15 03:42 PM FEE 40.00 BY TM  
RECORDED FOR Lundberg & Associates, PC.  
ELECTRONICALLY RECORDED

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

Case No. 22.84416.1\CM  
lab

Parcel ID #: 46-306-0001 (Space above for County Recorder's use)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

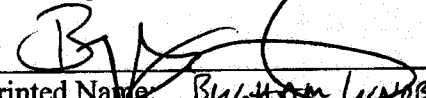
Erika J. Zamaguey, as trustor, executed a trust deed dated July 23, 2018 to secure the performance of promissory note obligations. The trust deed was filed for record on July 25, 2018, with recorder's entry No. 69415:2018, Utah County, Utah, and covers the following real property:

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.

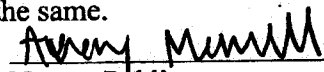
DATED: 11/15/2022

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 15<sup>th</sup> day of November, 2022, before me,  
Avery Merrill, 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

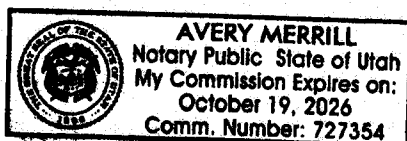


Exhibit "A"

Lot 1, Plat "N", Mount Loafer Subdivision, 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.

Case No. 22.84416.1\CM

Parcel ID #: 46-306-0001

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12292

ENT 118365:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Nov 17 09:18 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 July 25, 2019, and executed by Ping Wang, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Citadel Servicing Corporation, its successors and assigns as Beneficiary, but UMB Bank, National Associations, not in its individual capacity but solely as legal title trustee of PRL Trust Title Trust I being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 26, 2019, as Entry No. 70309:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3127, contained within Lexington Towns Phase 2, as the same is identified on the Plat recorded in the office of the Recorder of Utah County, Utah (as said Plat may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions for Lexington Towns, recorded in the office of the Recorder of Utah County, Utah (as said Declaration may have heretofore been amended or supplemented), together with and subject to the appurtenant rights and obligations as a member of the Lexington Towns Owners Association, Inc..  
**TAX # 45:638:3127**

Purportedly known as 1487 South 540 West, 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 16<sup>th</sup> day of November, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

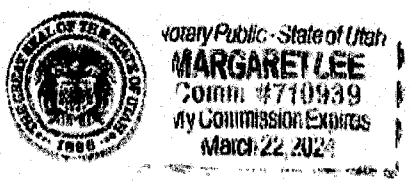
Name: Armond J. Howell

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. UT12292

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

The foregoing instrument was acknowledged before me this November 16, 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. UT21092

ENT 118366:2022 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2022 Nov 17 09:19 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 25, 2007, and executed by Natalya Dearden and Randy T. Dearden, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary as nominee for Security Home Mortgage LLC, its successors and assigns as Beneficiary, but The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as Indenture Trustee for Residential Asset Mortgage Products, Inc., GMACM HOME EQUITY LOAN TRUST 2007-HE3 being the present Beneficiary, in which Utah First Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 26, 2007, as Entry No. 92825:2007, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 5, Plat "B", Durfey Acres Subdivision, according to the official plat thereof on file in the office of the Utah County Recorder. TAX # 37:029:0005

Purportedly known as 725 West 1150 North, Orem, UT 84057 (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 17 day of November, 2022.

HALLIDAY, WATKINS & MANN, P.C.:

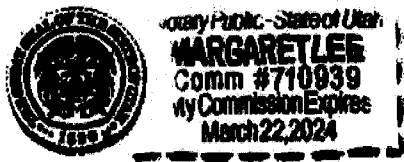
By: Zachary Nesbit

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. UT21092

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

The foregoing instrument was acknowledged before me this November 17, 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



ENT 118707 : 2022 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2022 Nov 18 11:37 AM FEE 40.00 BY MC  
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.: 108254-UT

APN: 51:035:0002

NOTICE IS HEREBY GIVEN THAT BRENT CLARK AND KIMBERLY CLARK, HUSBAND AND WIFE as Trustor, PRO-TITLE & ESCROW, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR M&I BANK FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/24/2009 and recorded on 6/29/2009, as Instrument No. 71575:2009, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 2, ROCKY MANOR SUBDIVISION, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$167,785.00.

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 7/1/2022 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

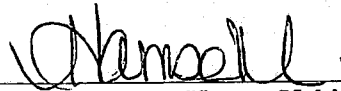
T.S. NO. 108254-UT

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: NOV 16 2022

ORANGE TITLE INSURANCE AGENCY, INC.



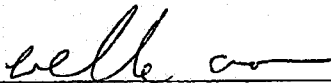
Hamsa Uchi, Authorized Agent

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 NOV 16 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)

