

Exhibit "A"

Commencing North 89°34'55" West 145.40 feet from the Northeast corner of Block 32, Plat "Q", Payson City Survey of Building Lots; thence South 89°34'55" East 37.32 feet; more or less, to the centerline and centerline extended of the center dividing wall of an existing twin home; thence South 0°38'11" East, along said center line, 110.02 feet; thence North 89°34'55" West 38.54 feet; thence North 110.0 feet to the point 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. 22.82708.2\AS
Parcel ID #: 08-156-0019

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

ENT8484:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 Feb 13 08:36 AM FEE 40.00 BY AR
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT North Abby Home Owners Association, Inc., an association of unit owners (the "Association") on October 12, 2022, recorded in the offices of the Utah County Recorder, as Entry No. 109357-2022, a Notice of Lien upon those certain lands and premises owned by **Kenneth Olive and Barbara Olive** located at 684 West 1870 North, Orem, Utah, 84057, Utah County and further described as follows:

Legal Description: **UNIT 6, NORTH ABBY CONDOS PH. 1. AREA 0.021 AC.**

Property Address: **684 West 1870 North, Orem, Utah 84057**

Parcel ID #: **47:130:0006**

A breach of the Owner's obligations has occurred, as provided in the Amended Declaration of North Abby Condominiums, recorded as Entry No. 67567:1994, on August 23, 1994, 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, in the present amount of **\$3,034.90** as of the date of this notice, to be immediately due and payable. The association further herby gives notice that the above-described real property shall be sold to satisfy the aforestated 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/the 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 February 9, 2023.

MILLER HARRISON LLC

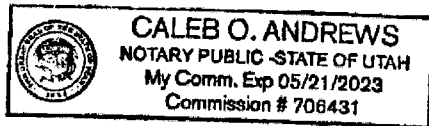
Peter H. Harrison
Peter H. Harrison, North Abby Home Owners Association, Inc.

) ss.
COUNTY OF SALT LAKE)

On February 9, 2023, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

Caleb O. Andrews

Notary Public



WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. CARR07-0702

ENT9045:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 Feb 14 02:40 PM FEE 40.00 BY AR
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 OCTOBER 28, 2020, and executed by MIRIAM ELENA AVILA, A SINGLE WOMAN AND DORIS ELENA AVILA, A SINGLE WOMAN AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR DIRECT MORTGAGE CORP., its successors and assigns, as Beneficiary, and MONUMENT TITLE INSURANCE, as Trustee, which Trust Deed was recorded on OCTOBER 30, 2020, as Entry No. 171667:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 56, PLAT "N", CONTAINED WITHIN COTTAGES AT CAMELOT VILLAGES, A PLANNED DEVELOPMENT, AS SAID LOT IS IDENTIFIED IN THE PLAT OF SAID DEVELOPMENT, RECORDED AS ENTRY NO. 44253:2005, AND AS MAP FILING NO. 11050, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, RECORDED AS ENTRY NO. 116559:2001, AND ANY AND ALL AMENDMENTS THERETO.
TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED AND AS PROVIDED FOR, IN SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, WHICH INCLUDE, WITHOUT LIMITATION AN EASEMENT FOR VEHICULAR INGRESS AND EGRESS OVER AND ACROSS SAID COMMON AREAS TO AND FROM SAID LOT.
65-124-0056

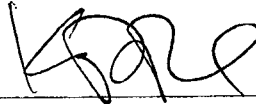
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: February 14, 2023

LINCOLN TITLE INSURANCE AGENCY

By:



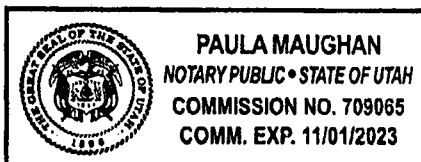
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 14, 2023, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21394

ENT9048:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 Feb 14 02:40 PM 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 September 19, 2017, and executed by Cindy H. Buys and Craig Buys, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns as Beneficiary, but Broker Solutions Inc. dba New American Funding being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 19, 2017, as Entry No. 91944:2017, and modified pursuant to the Modification recorded on May 18, 2022, as Entry No. 60992:2022, and modified pursuant to the Modification recorded on August 18, 2022, as Entry No. 91771:2022, and modified pursuant to the Modification recorded on November 15, 2022, as Entry No. 117751:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1, Plat "A", Garden Spot Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's office. TAX # 40:182:0001

Purportedly known as 510 West 300 North, Payson, 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 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 13th day of February, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

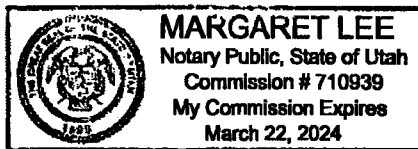
By: [Signature]

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. UT21394

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

The foregoing instrument was acknowledged before me this February 13, 2023, 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



WHEN RECORDED, MAIL TO:
Jax H. Pettey #2594
PETTEY & ASSOCIATES LAW OFFICE, LC
9488 Union Square
Sandy, Utah 84070
Phone (801) 984-0055

ENT9109:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 Feb 14 03:48 PM FEE 40.00 BY MC
RECORDED FOR 1st Liberty Title LC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Jax H. Pettey, Attorney at Law, as successor trustee, that a default has occurred under that certain TRUST DEED executed by GLORIA LEAL, as Trustor to secure certain obligations in favor of GRAY HOUSE UTAH LLC, as Beneficiary, and in which 1ST Liberty Title, LC is named as Trustee (for whom the undersigned has been substituted). The Trust Deed is dated May 05, 2022, and was recorded May 06, 2022, as Entry No. 56235:2022, in the office of the County Recorder of UTAH County, State of Utah. The real property constituting the collateral under the Trust Deed is located in UTAH County, State of Utah, and is more particularly described as follows:

Lot No. 68, of LEISURE VILLAGE (SUBDIVISION), a Planned Unit Development, located in Provo, Utah, as the same is identified in the plat recorded in the office of the Utah County Recorder, as Entry No. 14279, and Map Filing No. 935, and subject to the Declaration of Easements, Covenants, Conditions and Restrictions of Leisure Village (Subdivision), recorded in the office of the Utah County Recorder, as Entry No. 14452, in Book 1243, at Page 366, of Official Records (as said Declaration may have heretofore been amended or supplemented).

TOGETHER WITH a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Easements, Covenants, Conditions and Restrictions (as said Declaration may heretore been amended or supplemented).

Serial No. 45:030:0068.

Property address of said property is purported to be 1937 West 450 North, Provo, Utah 84601.

Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$17,374.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include 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 attorney's fees (including all of the expenses and fees of these foreclosure proceedings).

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.: 110286-UT

APN: 41:523:0070

NOTICE IS HEREBY GIVEN THAT MELISSA FUENTES, UNMARRIED WOMAN as Trustor, ARTISAN TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/23/2019 and recorded on 5/28/2019, as Instrument No. 47060:2019, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 70, HUNTER CHASE SUBDIVISION, PHASE TWO, 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 \$383,801.00.

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 5/1/2020 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

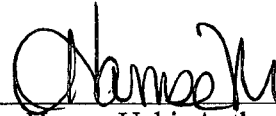
T.S. NO. 110286-UT

By reason of such default, LAKEVIEW LOAN SERVICING, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: February 14, 2023

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

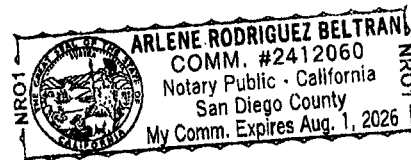
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)

On FEB 14 2023 before me, Arlene Rodriguez Beltran, 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 Arlene Rodriguez Beltran (Seal)



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.: 110127-UT

APN: 51:484:0009

NOTICE IS HEREBY GIVEN THAT PHILLIP A. ORTON, A SINGLE MAN, AS SOLE OWNER as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/3/2021 and recorded on 2/4/2021, as Instrument No. 22004:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 3, BUILDING M, CONTAINED WITHIN PHASE 2, ROCKWELL, AN EXPANDABLE CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP THEREFORE RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 10480:2006 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM (INCLUDING OWNER ASSOCIATION BYLAWS), ROCKWELL CONDOMINIUM, RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 10481:2006 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$287,500.00. 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 6/1/2022 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. 110127-UT

By reason of such default, LAKEVIEW LOAN SERVICING, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: FEB 15 2023

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 FEB 15 2023 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

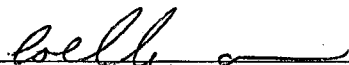
Signature  (Seal)



Exhibit A

Unit 1, Building D, Phase 12, CHAMBERY CONDOMINIUM, as the same is identified in the Recorded Survey Map in Utah County, Utah as Entry No. 5727, and Map Filing No. 8406, (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Condominium recorded in Utah County, Utah, as Entry No. 54765 in Book 5081 at page 325 (as said Declaration may have heretofore been amended or supplemented).

Together with the undivided ownership interest in said Project's Common Areas as established in the Declaration of Condominium and allowing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates.

Together with and subject to the following:

Sewer Extension Agreement by and between Nathan B. Johnson and Donna S. Johnson and Trophy Homes, L.C., a Utah limited liability company, recorded May 4, 1998 as Entry No. 43989 in Book 4623 at Page 51 of Official Records.

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. 15.60440.6\EF
Parcel ID #: 36-827-0001

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 53885

ENT9611:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 Feb 16 12:45 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 August 16, 2007, and executed by Blake J. Barney and Ashlee J. Barney, as Trustors, in favor of USAA Federal Savings Bank ("USAA FSB") as Beneficiary, but USAA Federal Savings Bank being the present Beneficiary, in which Jetta Darr was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 31, 2007, as Entry No. 129058:2007, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

The following tract of land in Utah County, State of Utah, described as follows:
Lot 242, Plat B, Canterbury South, according to the Official Plat thereof on file in the office of the Recorder of Utah County, Utah. **TAX # 36-977-0242**

Purportedly known as 10349 North 6680 West, Highland, UT 84003 (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 16th day of February, 2023.

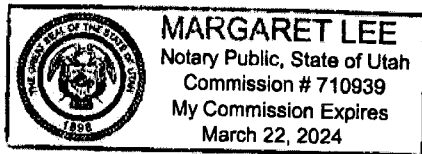
HALLIDAY, WATKINS & MANN, P.C.:

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. 53885

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

The foregoing instrument was acknowledged before me this February 16, 2023, 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

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. 67008-3849F
Parcel No. 66-116-0086
66-245-0052

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 (to Secure Home Equity Line of Credit Agreement) executed by Peter R. Grunander, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on July 12, 2017, and recorded as Entry No. 67502:2017, 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 August 31, 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 16 day of February, 2023.

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 16 day of February, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

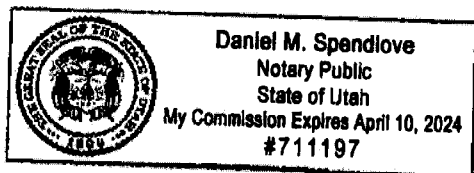

NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1: ALL OF LOT 12, PLAT "A", SUNNY RIDGE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

LESS AND EXCEPTING THE FOLLOWING DESCRIBED PROPERTY, AS CONVEYED IN WARRANTY DEED RECORDED SEPTEMBER 28, 2010, AS ENTRY NO. 82278:2010:

BEGINNING AT THE NORTHEAST CORNER OF LOT 12, SUNNY RIDGE PLAT "A", SAID POINT BEING WEST 1043.26 FEET AND SOUTH 1685.10 FEET FROM THE NORTH QUARTER CORNER OF SECTION 20, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 44°43'05" WEST 153.76 FEET TO THE SOUTHEAST CORNER OF LOT 12; THENCE SOUTH 44°17'54" EAST 17.26 FEET TO AN EXISTING FENCE LINE; THENCE NORTH 46°09'02" EAST ALONG EXISTING FENCE 25.93 FEET; THENCE SOUTH 88°03'24" EAST ALONG EXISTING FENCE 70.37 FEET; THENCE NORTH 07°59'54" WEST 10.36 FEET; THENCE NORTH 05°06'13" EAST 96.16 FEET TO THE POINT OF BEGINNING.

PARCEL 2: BEGINNING AT THE NORTHEAST CORNER OF LOT 12, SUNNY RIDGE PLAT "A", SAID POINT BEING WEST 1043.26 FEET AND SOUTH 1685.10 FEET FROM THE NORTH QUARTER CORNER OF SECTION 20, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 44°43'05" WEST 153.76 FEET TO THE SOUTHEAST CORNER OF LOT 12; THENCE SOUTH 44°17'54" EAST 17.26 FEET TO AN EXISTING FENCE LINE; THENCE NORTH 46°09'02" EAST ALONG EXISTING FENCE 25.93 FEET; THENCE SOUTH 88°03'24" EAST ALONG EXISTING FENCE 70.37 FEET; THENCE NORTH 07°59'54" WEST 10.36 FEET; THENCE NORTH 05°06'13" EAST 96.16 FEET TO THE POINT OF BEGINNING.

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-6231

ENT9870:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 Feb 17 11:23 AM FEE 40.00 BY AR
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 JUNE 3, 2020, and executed by DAVID ARTHUR POWELL, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and ELEVATED TITLE WEST, as Trustee, which Trust Deed was recorded on JUNE 3, 2020, as Entry No. 76226:2020 and Re-Recorded on JUNE 4, 2020, as Entry No. 76521:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 10, PLAT "A", MAKIN ESTATES SUBDIVISION, AMERICAN FORK, UTAH ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, UTAH.

46:133:0010

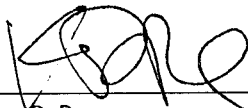
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: February 17, 2023

LINCOLN TITLE INSURANCE AGENCY

By:

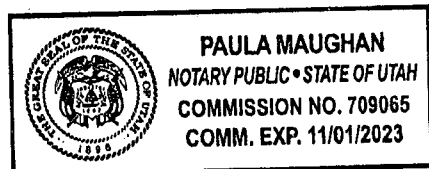


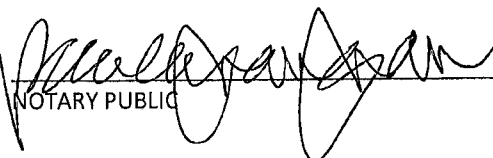
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 17, 2023, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12354

ENT10040:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 Feb 17 02:30 PM 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 January 21, 2015, and executed by Sharon L. Ball and Thomas S. Ball, as Trustors, in favor of U.S. Bank National Association as Beneficiary in which U.S. Bank Trust Company, National Association was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 17, 2015, as Entry No. 11762:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Situated in Utah County, State of Utah:

Lot 8 Plat A Mercer Hollow Estates Subdivision Highland City Utah County Utah according to the official plat thereof.

Subject to all easements, covenants, conditions, reservations, leases and restrictions of record, all legal highways, all rights of way, all zoning, building and other laws, ordinances and regulations, all rights of tenants in possession, and all real estate taxes and assessments not yet due and payable,

Being the same property conveyed by Deed recorded in Document No. 79143-2011, of the Utah County, Utah records. **TAX # 46:646:0008**

Purportedly known as 11835 Atlas Dr. N, Highland, UT 84003-3694 (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 16th day of February, 2023.

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. UT12354

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

The foregoing instrument was acknowledged before me this February 16, 2023, 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