

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CARR07-0696

ENT 7144:2023 PG 1 of 1  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 06 02:24 PM FEE 40.00 BY MC  
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 17, 2006, and executed by BRYAN K PIGGOTT, A MARRIED MAN AS HIS SOLE & SEPARATE PROPERTY, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA'S WHOLESALE LENDER, its successors and assigns, as Beneficiary, and WASATCH TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on OCTOBER 25, 2006, as Entry No. 142407:2006, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

ALL OF LOT 10, PLAT "B", REVISED TERRE GRANDE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, STATE OF UTAH, FILED FOR RECORD AS ENTRY NO. 2771 IN BOOK 1336 AT PAGE U OF OFFICIAL RECORDS.

53-011-0008

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 6, 2023

LINCOLN TITLE INSURANCE AGENCY

By:

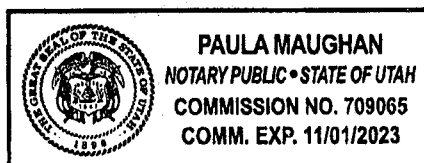


Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 6, 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

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

ENT 7243:2023 PG 1 of 1  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 06 04:04 PM 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 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

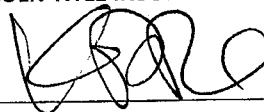
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 6, 2023

LINCOLN TITLE INSURANCE AGENCY

By:



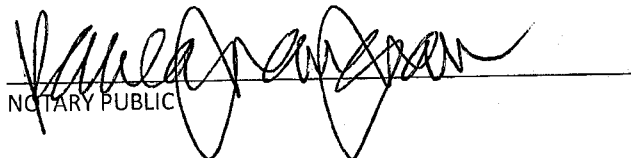
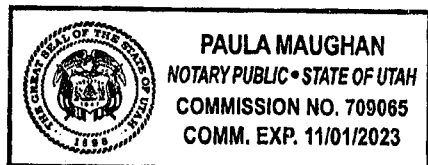
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 6, 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

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.: 109293-UT

APN: 48:122:0002

NOTICE IS HEREBY GIVEN THAT MICAH TANIEL DUVALL, MARRIED WOMAN as Trustor, REAL ADVANTAGE TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BANK OF LITTLE ROCK MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/26/2019 and recorded on 11/26/2019, as Instrument No. 125539:2019 the subject Deed of Trust was modified by Loan Modification recorded on 02/16/2022 as Instrument 20855:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 2, PLAT "T", OAK GROVE SUBDIVISION, PLEASANT GROVE, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$378,026.00.

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 10/1/2022 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

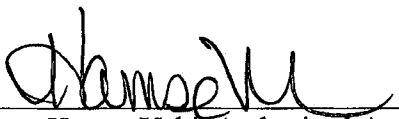
T.S. NO. 109293-UT

By reason of such default, PennyMac Loan Services, 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 6, 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 06 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 49810

ENT 7362 : 2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 07 10:40 AM FEE 40.00 BY TM  
RECORDED FOR Halliday, Watkins & Mann, P.C.  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated January 25, 2016, and executed by Joemaka L. Kaaihue and Natalie Kaaihue, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation 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 February 9, 2016, as Entry No. 10656:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at a point on the South line of 165 South Street Orem, Utah, said point being 1590.62 feet North along the Quarter Section line and 358.8 feet North 89°23' West from the Southeast corner of Southwest Quarter of Section 15, Township 6 South, Range 2 East, Salt Lake Base and Meridian; thence South 125.00 feet; thence South 89°23' East 130.4 feet; thence North 125.0 feet to the South line of said Street; thence North 89°23' West along said Street 130.4 feet to the point of beginning. TAX # 18:002:0013

Purportedly known as 447 West 165 South, Orem, UT 84058 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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.



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. 79070-05F  
Parcel No. 04-016-0002  
04-016-0003

ENT7501:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 07 02:54 PM FEE 40.00 BY MC  
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, Security Agreement, and Fixture Filing executed by Density997, LLC, a Utah limited liability company, as trustor(s), in which Readycap Lending, LLC is named as beneficiary, and Artisan Title Insurance Agency, Inc is appointed trustee, and filed for record on August 12, 2019, and recorded as Entry No. 76739:2019, 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 December 1, 2022 monthly installment and all subsequent installments thereafter as required by the Note, failed to maintain hazard insurance and failed to pay 2021 and 2022 property taxes. 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 7<sup>th</sup> 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 7<sup>th</sup> day of February, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

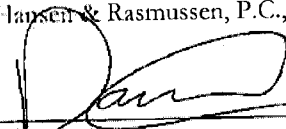
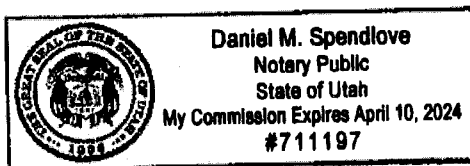
  
NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

COMMENCING 6 RODS WEST FROM THE SOUTHEAST CORNER OF BLOCK 17, PLAT "A", PROVO CITY SURVEY OF BUILDING LOTS; THENCE WEST 3 RODS; THENCE NORTH 6 RODS; THENCE EAST 3 RODS; THENCE SOUTH 6 RODS TO THE PLACE OF BEGINNING.

PARCEL 2:

COMMENCING AT THE SOUTHEAST CORNER OF BLOCK 17, PLAT "A", PROVO CITY SURVEY OF BUILDING LOTS; THENCE WEST 6 RODS; THENCE NORTH 4 RODS; THENCE EAST 6 RODS; THENCE SOUTH 4 RODS TO THE PLACE OF BEGINNING.





AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21320

ENT7840:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 08 04:18 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 September 15, 2006, and executed by Burton K. Spurrier, as Trustor, in favor of Wells Fargo Bank, N.A. as Beneficiary, but Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2007-2, U.S. Bank National Association, as Trustee being the present Beneficiary, in which Founders Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 19, 2006, as Entry No. 122997:2006, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 4, Plat "F", Palisade Park Subdivision, Orem, Utah, according to the official plat thereof on file and of record in the Office of the Utah County Recorder. **TAX # 49-006-0004**

Purportedly known as 1042 East 560 North, Orem, UT 84097 (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 8<sup>th</sup> day of February, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

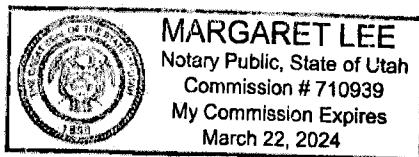
Name: Armand J. Howell

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. UT21320

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

The foregoing instrument was acknowledged before me this February 8, 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:  
Mountain West Small Business Finance  
2595 East 3300 South  
Salt Lake City, Utah 84109

### Request for Notice of Default and Sale

Request is hereby made that a copy of any Notice of Default or Notice of Sale under the Trust Deed or Trust Deeds or other instrument set forth below, and any other Trust Deeds that may hereafter be recorded, affecting the property located in Utah County, Utah, known as and described more particularly as follows:

See Exhibit "A" which is attached hereto and made part hereof by this reference.

be mailed to:

Mountain West Small Business Finance  
2595 East 3300 South  
Salt Lake City, Utah 84109

52-083-0023

and

The Small Business Administration  
Room 2229 Federal Building,  
125 South State,  
Salt Lake City, Utah 84138

and

U. S. Small Business Administration Attention: Liquidation Team  
Fresno Commercial Loan Servicing Center  
801 R Street, Suite 101  
Fresno, California 93721

(see next page for description of Deed of Trust)



**EXHIBIT A  
LEGAL DESCRIPTION**

Lot 9, "A", AMENDED, STONERIDGE SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office, State of Utah.

Less and Excepting that portion deeded to the Utah Department of Transportation, being more particularly described as follows:

A parcel of land in fee for the widening of highway State Route 92 known as Project No. 0202, being part of an entire tract of property, situate in Lot 9, of Plat "A", (Amended), Stoneridge, a subdivision in the Northwest Quarter or the Northwest Quarter of Section 36, Township 4 South, Range 1 East, Salt Lake Base and Meridian. The boundaries of said parcel of land are described as follows:

Beginning at the Southeast Corner of said Lot 9, and running thence North  $89^{\circ}57'00''$  West 278.21 feet along the South line of said Lot 9 to a point of tangency with a 15.00 foot radius curve to the right; thence Northwesterly 17.04 feet along the arc of said curve to a point 35.00 feet perpendicularly distant Northerly from the control line of said project at Engineer Station 283+92.78; thence North  $89^{\circ}49'55''$  East 291.86 feet to the East line of said Lot 9; thence South  $0^{\circ}16'30''$  West 9.80 feet along said East line to the point of beginning as shown on the official map of said project on file in the office of the Utah Department of Transportation.

Note: Rotate all bearings in the above description  $0^{\circ}09'55''$  counterclockwise to match highway bearings based on the Utah State Plane Coordinate System, modified.)

Less and Excepting a parcel of land in fee, for the widening of the existing highway State Route 92 known as Project No. 0092, being part of an entire tract of property, situate in Lot 9 of Stoneridge Subdivision, Plat "A", in the Northwest Quarter of the Northwest Quarter of Section 36, Township 4 South, Range 1 East, Salt Lake Base and Meridian. The boundaries of said parcel of land are described as follows:

Beginning at the Southeast Corner of said Lot 9, thence South  $89^{\circ}49'49''$  West 291.86 feet to a point of intersection with a non-tangent curve; thence Northerly 6.66 feet along the arc of a 15.00-foot radius curve to the right (chord bears North  $12^{\circ}02'01''$  West 6.66 feet); thence North  $0^{\circ}53'00''$  East 22.68 feet to the intersection with a non-tangent curve; thence Southerly along the arc of a 15.00-foot radius curve to left (chord bears South  $44^{\circ}35'22''$  East 21.39 feet); thence North  $89^{\circ}56'15''$  East 277.94 feet at a point 47.50 feet perpendicularly distant Northerly from the centerline of said project, opposite approximate Engineers Station 292+50.31; thence South  $0^{\circ}16'30''$  West 13.40 feet to the point of Beginning.

Note: Rotation above bearings  $00^{\circ}10'32''$  counter-clockwise to equal highway bearings.

Situate in Utah County, State of Utah.

The following is for informational purposes only: Tax ID No. 52-083-0023