

After Recording Return To:  
Lundberg & Associates PC  
8851 South Sandy Parkway, Suite 200  
Sandy, UT 84070  
(801) 263-3400

Case No. 23.84894.1\EF

(P)

Parcel ID #: 42-076-0097

(Space above for County Recorder's use)

**NOTICE OF DEFAULT AND ELECTION TO SELL**

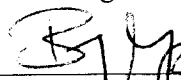
Rebecca Udy aka Rebecca S. Udy, as trustor, executed a trust deed dated March 24, 2016 to secure the performance of promissory note obligations. The trust deed was filed for record on March 29, 2016, with recorder's entry No. 26210:2016, Utah County, Utah, and covers the following real property:

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: 2/22/2023

Lundberg & Associates, PC, Trustee



Printed Name: Brigham Lundberg

Authorized Officer

8851 South Sandy Parkway, Suite 200

Sandy, UT 84070

Office Hours: 8:00 a.m. – 5:00 p.m.

(801) 263-3400

State of Utah )

: ss.

County of Salt Lake )

On this 22 day of February, 2023, 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.

Avery Merrill  
Notary Public

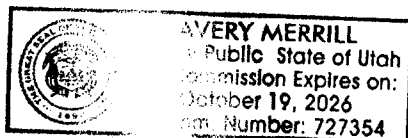


Exhibit A

Lot 97, as identified in the official Independence Avenue Plat D, a Planned Unit Development Residential Subdivision, Provo, Utah County, Utah, recorded in the Office of the Utah County Recorder, April 30, 2013 as Entry No. 41476:2013, subject to the Declaration of Protective Easements, Covenants, Conditions and Restrictions for Independence Avenue, an Expandable Planned Unit Development, recorded in the office of the Utah County Recorder, June 1, 2007 as Entry No. 80973:2007 (as said Declaration may have heretofore been amended or supplemented).

A non-exclusive easement for purposes of use and enjoyment in and to the Common Areas as set forth in Declaration of Covenants, recorded June 1, 2007 as Entry No. 80973:2007 of official records which may be amended or supplemented.

More Correctly Described As:

Lot 97, as identified in the official Independence Avenue Plat D, a Planned Unit Development Residential Subdivision, Provo, Utah County, Utah, recorded in the Office of the Utah County Recorder, April 30, 2013 as Entry No. 41476:2013, subject to the Declaration of Protective Easements, Covenants, Conditions and Restrictions for Independence Avenue, an Expandable Planned Unit Development, recorded in the office of the Utah County Recorder, June 1, 2007 as Entry No. 80973:2007 (as said Declaration may have heretofore been amended or supplemented).

A non-exclusive easement for purposes of use and enjoyment in and to the Common Areas as set forth in Declaration of Covenants, recorded June 1, 2007 as Entry No. 80973:2007 of official records which may be amended or supplemented.

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. 23.84894.1\EF  
Parcel ID #: 42-076-0097

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

ENT 11677:2023 PG 1 of 1  
Andrea Allen  
Utah County Recorder  
2023 Feb 27 11:39 AM FEE 40.00 BY JG  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Villas at Maplewood Grove Homeowners Association, Inc., an association of unit owners (the "Association") on February 25, 2020, recorded in the offices of the Utah County Recorder, as Entry No. 26897-2020, a Notice of Lien upon those certain lands and premises owned by **Shung Chan** located at 317 South 1000 West #201, Pleasant Grove, Utah 84062, in Utah County and further described as follows:

Legal Description: **UNIT 201, BUILDING C-7, PLAT B, THE VILLAS AT MAPLEWOOD GROVE SUBDV. AREA 0.032 AC.**

Property Address: **317 South 1000 West #201, Pleasant Grove, Utah 84062**

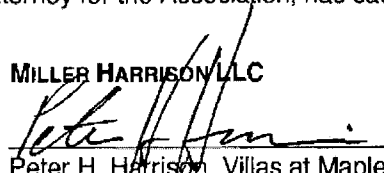
Parcel ID #: **54:210:0029**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for The Villas at Maplewood Grove, recorded as Entry No. 17128:2006 on February 13, 2006, 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 **\$4,507.26** as of the date of this notice, 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.

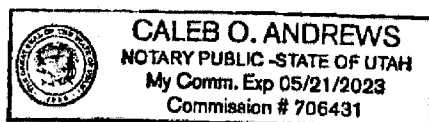
IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this February 27, 2023.

MILLER HARRISON LLC

  
Peter H. Harrison, Villas at Maplewood Grove Homeowners Association, Inc.

) ss.  
COUNTY OF SALT LAKE )

On February 27, 2023, 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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12170

ENT 11737:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 27 01:33 PM FEE 40.00 BY CS  
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 26, 2016, and executed by Alberto Ramirez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns as Beneficiary, but JPMorgan Chase Bank, National Association being the present Beneficiary, in which Scott Lundberg, a Member of the Utah State Bar was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 26, 2016, as Entry No. 6925:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 203, Harbor Bay - Phase 2, according to the Official Plat thereof, as recorded in the Office of the County Recorder, Utah County, State of Utah. TAX # 41-633-0203

Purportedly known as 93 East Beacon Drive, Saratoga Springs, UT 84045 (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 27<sup>th</sup> day of February, 2023.

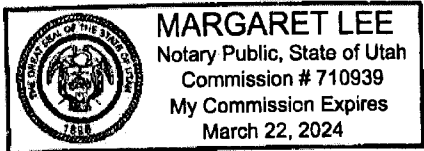
HALLIDAY, WATKINS & MANN, P.C.:

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. UT12170

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

The foregoing instrument was acknowledged before me this February 27, 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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21485

ENT 11783:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 27 02:24 PM FEE 40.00 BY AC  
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 6, 2019, and executed by Ammon M. Martinez aka Ammon Martinez and Martha Martinez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but Caliber Home Loans, Inc. being the present Beneficiary, in which Highland Title Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 12, 2019, as Entry No. 52892:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at the Northeast corner of Block 10, Plat "P", Payson City Survey of Building Lots; thence South 100.00 feet; thence West 100.00 feet; thence North 100.00 feet; thence East 100.00 feet to the point of beginning .  
**TAX # 08-120-0002**

Purportedly known as 718 South 400 West, 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 27<sup>th</sup> day of February, 2023.

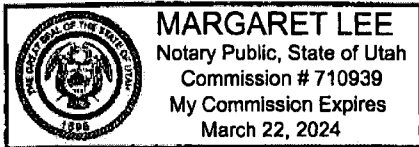
HALLIDAY, WATKINS & MANN, P.C.:

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. UT21485

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

The foregoing instrument was acknowledged before me this February 27, 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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21500

ENT12075:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Feb 28 11:43 AM FEE 40.00 BY AC  
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 March 26, 2012, and executed by Sharon Diane Cheney, as Trustor, in favor of JPMorgan Chase Bank, N.A. as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which JPMorgan Chase Bank, N.A. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 30, 2012, as Entry No. 25472:2012, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 153, Phase 4, Hunters Valley Subdivision, in the City of Springville, County of Utah, State of Utah, according to the official plat thereof on file in the Office of the Recorder of said county. **TAX # 41:425:0153**

Purportedly known as 1951 Wildflower Way, Springville, UT 84663 (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 29<sup>th</sup> day of February, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

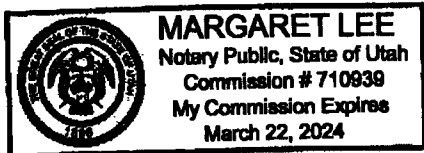
By: [Signature]

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. UT21500

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

The foregoing instrument was acknowledged before me this February 28, 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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21448

ENT12449:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Mar 01 09:33 AM FEE 40.00 BY MG  
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 April 22, 2009, and executed by Carrie L. Perry and Connie L. Tao, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Axiom Financial, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC 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 April 24, 2009, as Entry No. 44393:2009, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit 18, contained within the River Bend Phase 1, a Condominium Project as the same is identified in the Record of Survey Map recorded in Utah County (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded on July 02, 2007 in Utah County, as Entry No. 95901:2007 (as said Declaration may have heretofore been amended or supplemented.)

Together with the appurtenant undivided interest in said project's common areas as established in said Declaration and allowing for periodic alternation both in the magnitude of said undivided interest and in the composition of the common areas and facilities to which said interest relates. **TAX # 51-492-0018**

Purportedly known as 98 East River View Drive, Saratoga Springs, UT 84045 (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 12<sup>th</sup> day of March, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

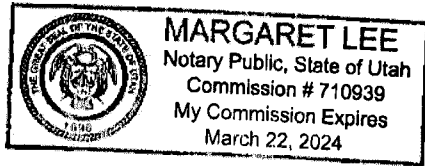
Name: Armand J. Howell

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. UT21448

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

The foregoing instrument was acknowledged before me this March 1, 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



ENT 12568:2023 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2023 Mar 01 01:13 PM FEE 40.00 BY CS  
RECORDED FOR ServiceLink Title Agency Inc.  
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.: 110714-UT

APN: 06:031:0001

NOTICE IS HEREBY GIVEN THAT SARAH HILL AND JOHN T HILL as Trustor, FOUNDERS TITLE COMPANY as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 8/24/2018 and recorded on 8/27/2018, as Instrument No. 81198:2018, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING 57 FEET WEST FROM THE SOUTHEAST COMER OF THE SOUTH HALF OF LOT 1, BLOCK 31, PLAT "A", SPRINGVILLE CITY SURVEY OF BUILDING LOTS, THENCE WEST 89.25 FEET, THENCE NORTH 103.13 FEET, THENCE EAST 89.25 FEET, THENCE SOUTH 103.13 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$180,000.00.  
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 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. 110714-UT

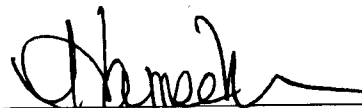
ENT 12568 : 2023 PG 2 of 2

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: February 28, 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 28 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)



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.: 101047-UT

APN: 36:158:0016

NOTICE IS HEREBY GIVEN THAT WALTER L. LENINGTON A MARRIED MAN as Trustor, UTAH FIRST TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/23/2004 and recorded on 2/27/2004, as Instrument No. 22290:2004, 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 16, PLAT "A", CHAMPION ESTATES SUBDIVISION, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of \$109,400.00.

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 12/1/2021 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. 101047-UT

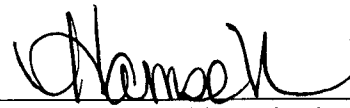
ENT 12572:2023 PG 2 of 2

By reason of such default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST C/O U.S. BANK TRUST 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: February 28, 2023

ORANGE TITLE INSURANCE AGENCY, INC.



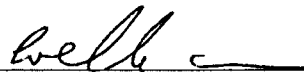
Hamsa Uchi, Authorized Agent

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 28 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. UT21428

ENT12914:2023 PG 1 of 2  
**Andrea Allen**  
**Utah County Recorder**  
2023 Mar 02 02:47 PM FEE 40.00 BY AC  
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 21, 2022, and executed by Victor E. Arcos, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which US Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 27, 2022, as Entry No. 74272:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit 1510, Plat "C-5", The Preserve at Waters Edge Condominiums, together with all improvements located thereon, as said Unit is identified in the Plat of said development recorded, as Entry Number 7843:2017, of the official records of the Utah County Recorder, State of Utah, and as identified and described in the Declaration of Condominium for The Preserve at Water's Edge Condominiums, a Utah Condominium Project, recorded June 7, 2016, as Entry Number 51220:2016, of the official records of the Utah County Recorder, State of Utah.

Together with an undivided interest, and a right and easement of use and enjoyment in and to the Common Area described, as provided for and in the percentage shown, in said Declaration. This conveyance is subject to the provisions of said Declaration, including any amendments thereto. The undivided interest in the Common Area conveyed hereby is subject to modification, from time to time, as provided in the Declaration for expansion of the Condominium Project.

Situated in Utah County. **TAX # 49:842:1510**

Purportedly known as 649 North Emery Lane, Vineyard, UT 84059 (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 2nd day of March, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

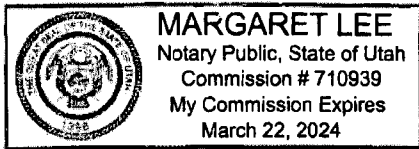
Name: Armand J. Howell

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. UT21428

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

The foregoing instrument was acknowledged before me this March 2, 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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21479

ENT13336:2023 PG 1 of 2  
Andrea Allen  
Utah County Recorder  
2023 Mar 03 04:29 PM 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 July 15, 2021, and executed by Tyler Hermansen and Rian Smith, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plains Commerce Bank, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC 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 16, 2021, as Entry No. 126147:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 316, Jordan Promenade Village 1 Plat B-2, according to the official plat thereof on file and of record in the Utah County Recorder's Office. TAX # 43-274-0316

Purportedly known as 181 East Brushy Canyon Street, Saratoga Springs, UT 84045 (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 3rd day of March, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

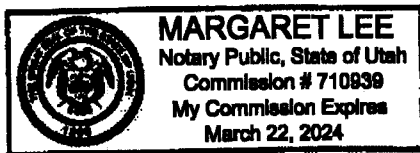
By: \_\_\_\_\_

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. UT21479

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

The foregoing instrument was acknowledged before me this March 3, 2023, by Armond 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