

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22011

ENT27551:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 01 03:34 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 November 23, 2022, and executed by Ryan Goodrich, as Trustor, in favor of Boomerang Finance SUB-REIT, LLC as Beneficiary, in which Traveling Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 23, 2022, as Entry No. 120148:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot C429, OVERLAND SUBDIVISION PHASE C, PLAT 4, according to the official plat thereof as recorded in the office of the Utah County Recorder. TAX # 48-534-0429

Purportedly known as 1237 East Kelsey Drive, Eagle Mountain, UT 84005 (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 1st day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

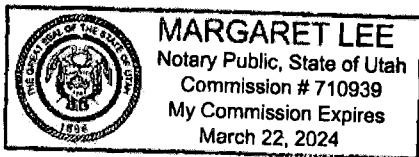
By: [Signature]

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. UT22011

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

The foregoing instrument was acknowledged before me this May 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.

[Signature]
Notary Public



ENT27587:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 01 04:36 PM FEE 40.00 BY KR
RECORDED FOR Orange Title Insurance Agency
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.: 112575-UT

APN: 49:057:0021

NOTICE IS HEREBY GIVEN THAT ARTHUR POLLARD AND MIHOKO POLLARD, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, STEWART TITLE COMPANY – ST. LOUIS as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, A LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/4/2015 and recorded on 9/11/2015, as Instrument No. 83648:2015, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 7, BLOCK 3, PLAT "A", PLEASANT VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH

The obligation included a Note for the principal sum of \$257,465.00.

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 1/1/2023 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. 112575-UT

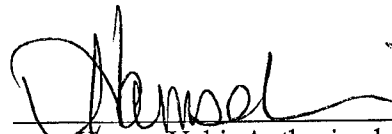
ENT 27587:2023 PG 2 of 2

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST M, 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: MAY 01 2023

ORANGE TITLE INSURANCE AGENCY, INC.



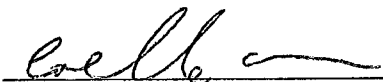
Hamsa Uchi, Authorized Agent

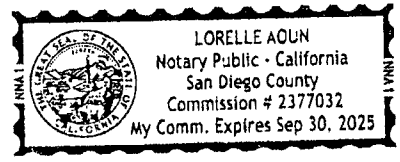
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

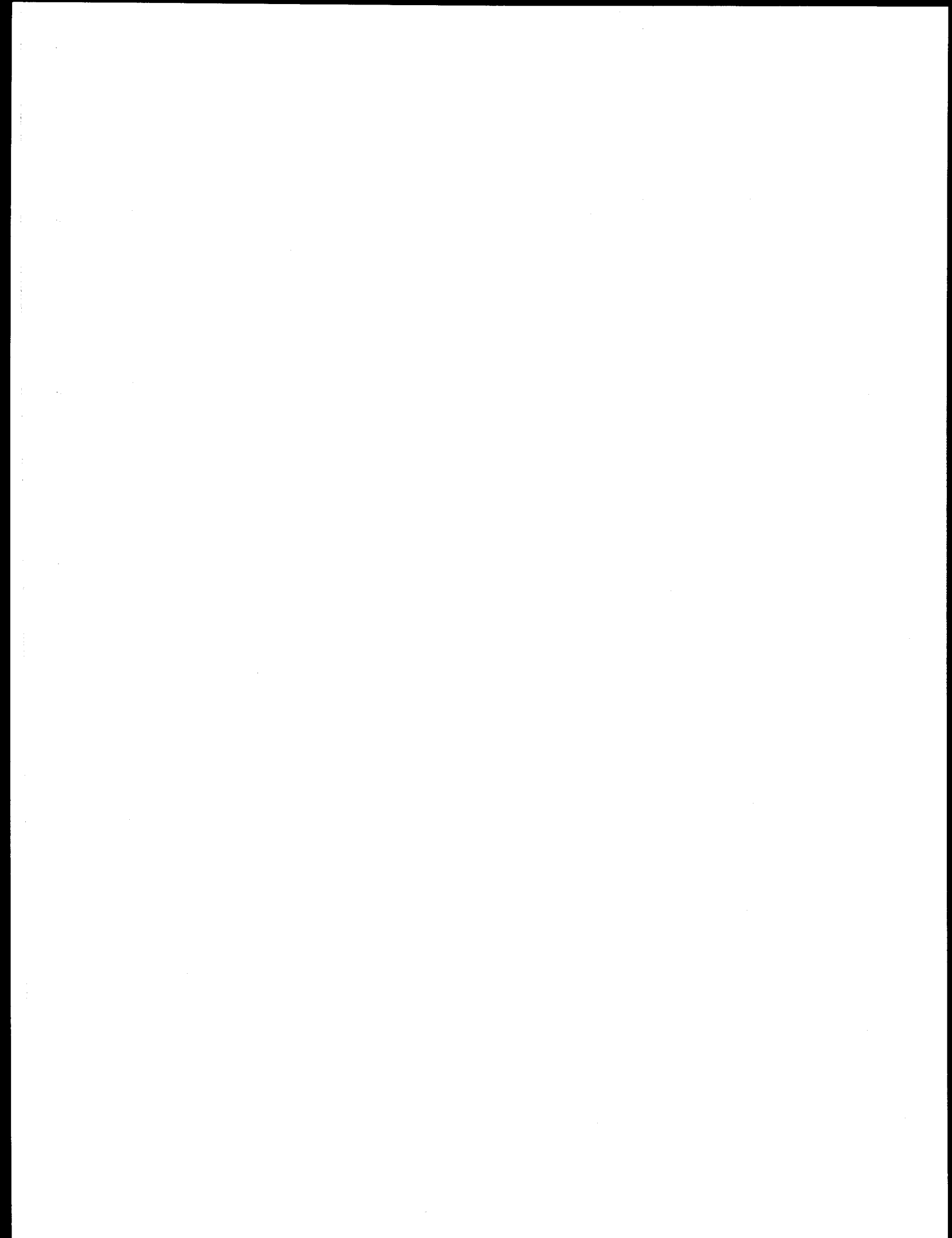
State of California)
County of San Diego)

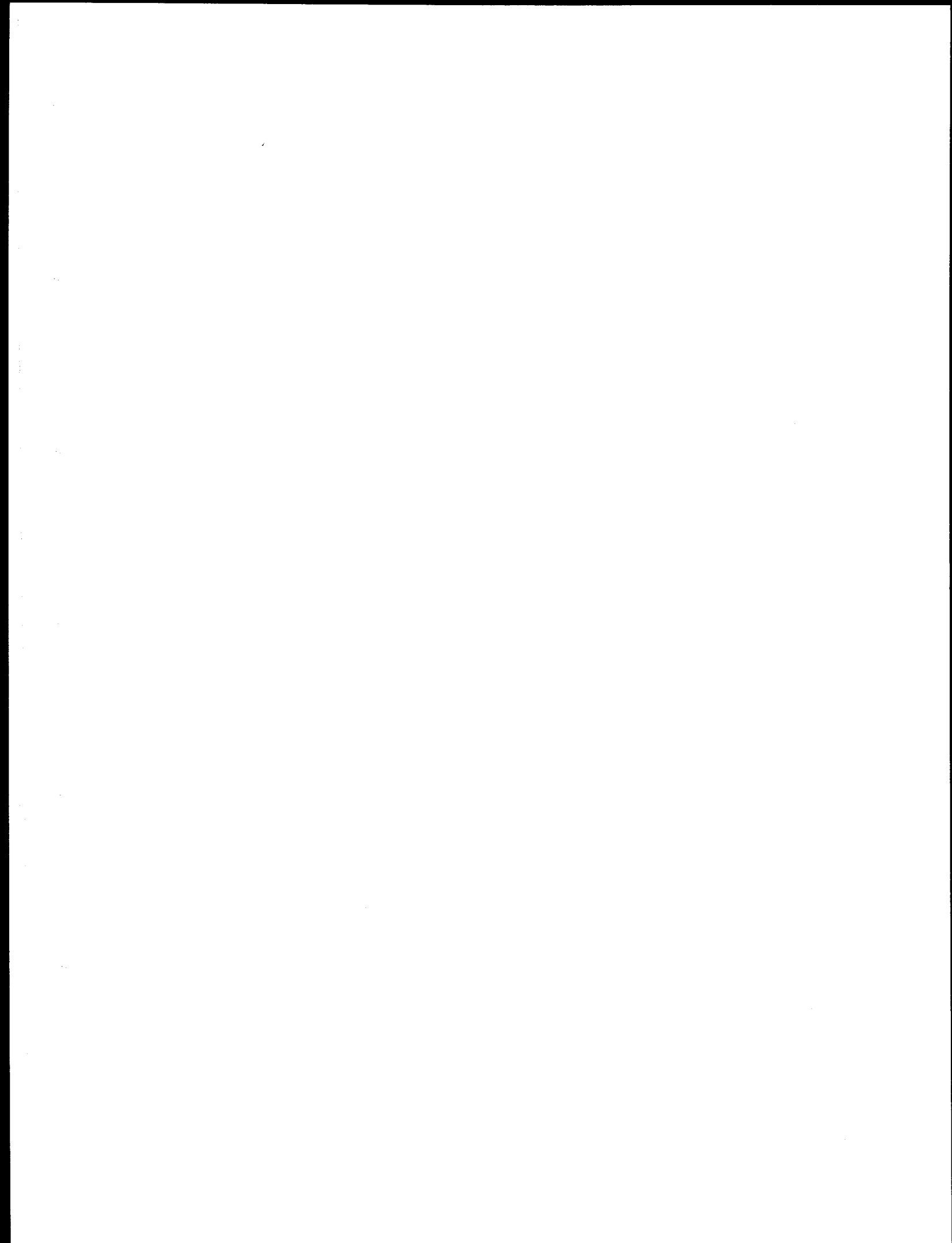
On MAY 01 2023 before me, Lorelle Aoun, a Notary Public, personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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. UT22119

ENT 27706:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 02 11:32 AM FEE 40.00 BY AR
RECORDED FOR Halliday, Watkins & Mann, P.C.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated June 25, 2021, and executed by Peter M. Kearney and Sylvia C. Kearney, as Trustors, in favor of Citizens Bank as Beneficiary, in which Covius Settlement Services LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 1, 2021, as Entry No. 117894:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

The following described tract(s) of land situated in Utah County, State of Utah, to-wit:
Lot 2, Block 6, Plat "B", Growfield Village Subdivision, according to the official plat thereof on file and of record in the Office of the Utah County Recorder. TAX # 40-058-0027

Purportedly known as 870 Walnut Avenue, Provo, UT 84604 (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 2nd day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

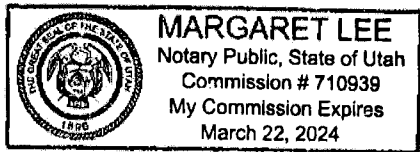
Name: Armand J. Howell

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. UT22119

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

The foregoing instrument was acknowledged before me this May 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



WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. CARR07-0715

ENT27904:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 May 02 04:29 PM FEE 40.00 BY KR
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 SEPTEMBER 16, 2021, and executed by TANNER J. QUARNBERG, A SINGLE MAN, AND ADRIANNA K ROBINSON, 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 UNITED WHOLESALE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on SEPTEMBER 17, 2021, as Entry No. 161851:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

COMMENCING AT THE SOUTHEAST CORNER OF LOT 4, BLOCK 111, PLAT "A", SPANISH FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 99 FEET; THENCE NORTH 60 FEET; THENCE EAST 99 FEET; THENCE SOUTH 60 FEET TO THE PLACE OF BEGINNING.

07-111-0013

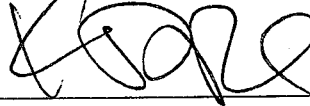
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: May 2, 2023

LINCOLN TITLE INSURANCE AGENCY

By:

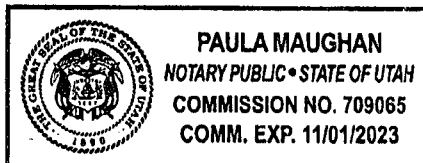


Kenyon D. Dove
Its: Authorized Agent

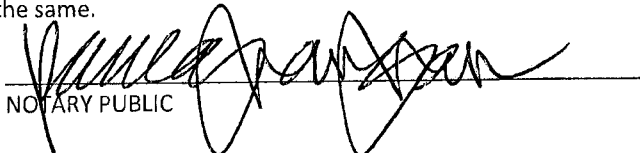
STATE OF UTAH

COUNTY OF WEBER

On May 2, 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. UT12067

ENT28039:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 03 01:18 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 April 30, 2015, and executed by Brian De St Jeor and Natalie De St Jeor, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DiTech Mortgage Corp, its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 1, 2015, as Entry No. 37359:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3, Plat "A", Oakridge Heights Subdivision, Woodland Hills, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder.

Less and Excepting:

Commencing at a point on the common lot line between Lots 2 & 3, Plat "A", Oakridge Heights Subdivision according to the Official Plat of record on file at the Utah County Recorder's Office, said point being located South 43°00'00" East, along said common lot line, 36.05 feet from the Northwest corner of said Lot 3, Plat "A", Oakridge Heights Subdivision; thence around an existing structure the following three (3) courses: South 64°27'18" West 9.11 feet, South 25°32'42" East 37.70 feet and North 64°27'18" East 20.96 feet to said common lot line between Lots 2 & 3; thence North 43°00'00" West 39.52 feet along said common lot line between Lots 2 & 3 to the point of beginning. Together with a Driveway Right of Way, Recorded April 28, 2006, as Entry No. 51667:2006, Utah County Recorder's Office. **TAX # 48-115-0005**

Purportedly known as 195 South Oak Drive, Woodland Hills, UT 84653 (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 May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

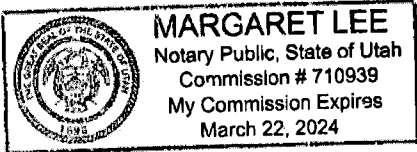
By: [Signature]
Name: Armand J. Howell

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. UT12067

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

The foregoing instrument was acknowledged before me this May 3, 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. UT21871

ENT28111:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 03 02:40 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 31, 2018, and executed by Alexis Hancock, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Vanguard Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 4, 2018, as Entry No. 84311:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 117, Cold Springs at Red Hawk Ranch Phase 1, a Planned Unit Development, Eagle Mountain, Utah, as the same is identified in the recorded survey map in Utah County, Utah, as Entry No. 79922:2001, Map Filing No. 9188 (as said survey map may have heretofore been amended or supplemented) and in the Supplemental Declaration of Covenants, Conditions and Restrictions recorded as Entry No. 79925:2001 (as said declaration may have heretofore been amended or supplemented). Together with the appurtenant interest in said projects common areas as established in the aforementioned declaration. **TAX # 36-926-0117**

Purportedly known as 3395 East Peregrine Road, Eagle Mountain, UT 84005 (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 3rd day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

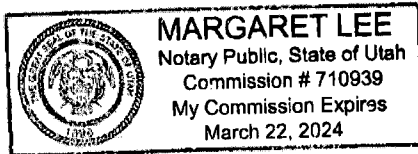
By: [Signature]
Name: Armand J. Howell

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. UT21871

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

The foregoing instrument was acknowledged before me this May 3, 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. UT12096

ENT28128:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 03 03:02 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 September 24, 2014, and executed by Richard Kunkel, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, a Utah Corporation, its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Absolute Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 25, 2014, as Entry No. 68755:2014, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at the Northwest Corner of Block 4, Plat "C", Santaquin Townsite Survey of Building Lots; thence East 123 feet; thence South 80 feet; thence West 13 feet; thence South 97.5 feet; thence West 4.5 feet; thence North 97.5 feet; thence West 105.5 feet; thence North 80 feet to the place of beginning.

Less and Excepting any portion deeded to Frank G. Staheli and Kara J. Staheli in a Quit Claim Deed dated September 14, 2010, recorded September 23, 2010 as Entry No. 80612:2010 in the Utah County Recorder's Office, also described as follows:

Commencing at a point located South 80.00 feet and East 110.0 feet from the Northwest Corner of Block 4, Plat "C", Santaquin Townsite Survey of Building Lots; thence South 97.50 feet; thence West 4.50 feet; thence North 97.50 feet; thence East 4.50 feet to the point of beginning. TAX # 09-124-0033

Purportedly known as 415 South Center Street, Santaquin, UT 84655 (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 3rd day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]

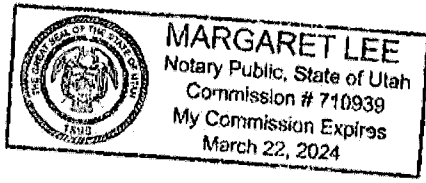
Name: Armand J. Howell

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. UT12096

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

The foregoing instrument was acknowledged before me this May 3, 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



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. 67152-23F
Parcel No. 52-715-0007

ENT28158:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 May 03 04:32 PM FEE 40.00 BY AR
RECORDED FOR Scalley Reading Bates Hansen & Rasmussen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

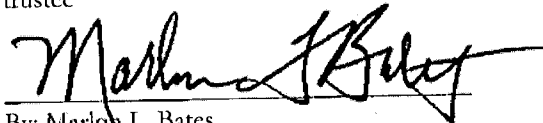
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Dominic M. Lyman, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on October 13, 2021, and recorded as Entry No. 175365:2021, Records of Utah County, Utah.

LOT 907, SARATOGA SPRINGS NO. 9, PLANNED UNIT DEVELOPMENT SUBDIVISION, AS SHOWN BY THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 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 3 day of May, 2023.

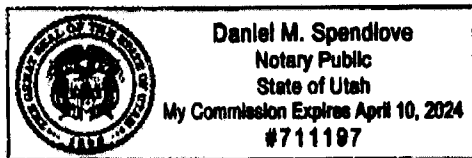
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 3 day of May, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


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. 67152-24F
Parcel No. 36 537 0031

ENT28160:2023 PG 1 of 1
Andrea Allen
Utah County Recorder
2023 May 03 04:33 PM FEE 40.00 BY AR
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 to Secure Real Estate Secured Loan Note executed by Sergio Ortinez and Claudia E. Ortinez, 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 January 3, 2020, and recorded as Entry No. 993:2020, Records of Utah County, Utah.

LOT 31, PLAT "A", CAMBRIDGE ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 10, 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 3 day of May, 2023.

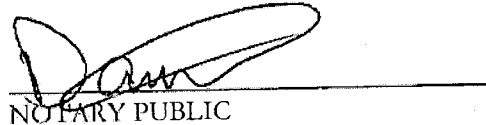
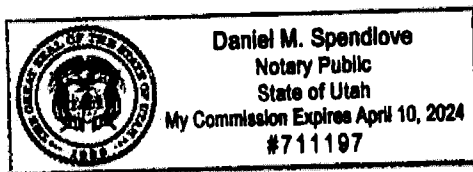
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 3 day of May, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



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.: 112707-UT

APN: 51:505:0055

NOTICE IS HEREBY GIVEN THAT DALLIN JOSEPH DUPAIX, UNMARRIED MAN as Trustor, CAPSTONE TITLE & ESCROW, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/23/2020 and recorded on 11/25/2020, as Instrument No. 188186:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 7, BUILDING M, PHASE 2, ROCK CREEK CONDOMINIUMS, AN EXPANDABLE UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, AS ENTRY NO. 155366:2007, AND MAP FILING NO. 12534-138, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AS ENTRY NO. 131939:2002 OF OFFICIAL RECORDS (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 AND 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 \$230,175.00.

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 11/1/2022 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. 112707-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: MAY 03 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 MAY 03 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.: 112472-UT

APN: 65:150:0171

NOTICE IS HEREBY GIVEN THAT KEVEN D ROBERTSON AND KECIA A ROBERTSON;
HUSBAND AND WIFE
AS JOINT TENANTS as Trustor, BACKMAN TITLE SERVICES, LTD. as Trustee, in favor of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE
FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the
Deed of Trust dated 8/22/2016 and recorded on 8/26/2016, as Instrument No. 82412:2016 the subject
Deed of Trust was modified by Loan Modification recorded on 4/6/2022 as Instrument 42742:2022, in the
official records of Utah County, Utah, covering the following described real property situated in said
County and State, to-wit:

LOT 171, PLAT "A", CEDAR POINT AT SUMMIT RIDGE SUBDIVISION, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH
COUNTY RECORDER.

The obligation included a Note for the principal sum of \$242,254.00.
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 12/1/2022 plus late charges, and all subsequent installments of principal, interest, balloon
payments, plus impounds and/or advances and late charges that become payable.

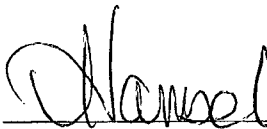
T.S. NO. 112472-UT

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: MAY 03 2023

ORANGE TITLE INSURANCE AGENCY, INC.



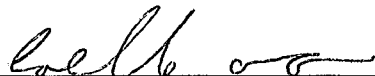
Hamsa Uchi, Authorized Agent

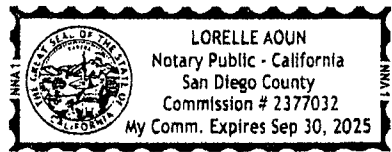
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)

On MAY 03 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. 55047

ENT28431:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 May 04 02:40 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 April 25, 2015, and executed by Christopher Zimmer Martinez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, a Utah Corporation, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Keystone Title Ins. Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 30, 2015, as Entry No. 36750:2015, and modified pursuant to the Modification recorded on May 23, 2022, as Entry No. 62307:2022, and modified pursuant to the Modification recorded on October 12, 2022, as Entry No. 109146:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 30, Plat "B", Riderwood Village Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office. TAX # 51-247-0030

Purportedly known as 2742 West 1060 North, Provo, UT 84601 (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 4th day of May, 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. 55047

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

The foregoing instrument was acknowledged before me this May 4, 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

