

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. 53075-272F  
Parcel No. 66-385-0006

ENT 54783:2023 PG 1 of 3  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2023 Aug 21 03:10 PM FEE 40.00 BY TM  
RECORDED FOR Scalley Reading Bates Hanse  
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 executed by Ray C. Payne (htta R. Curtis Payne), married and Leslie Payne, married, as trustor(s), in which KeyBank National Association is named as beneficiary, and KeyBank National Association is appointed trustee, and filed for record on November 15, 2019, and recorded as Entry No. 119916:2019, 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 February 6, 2020 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 21<sup>st</sup> day of August, 2023.

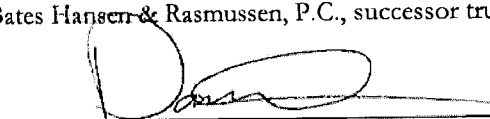
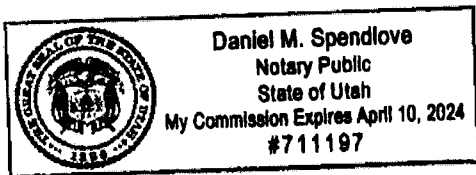
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 21<sup>st</sup> day of August, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

## EXHIBIT "A"

PARCEL 1: A PORTION OF LOT 1, PLAT "B", SPRING MEADOW RANCHES A RESIDENTIAL SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. ALSO DESCRIBED AS FOLLOWS: COMMENCING AT A POINT LOCATED SOUTH 89 DEG 51'15" WEST ALONG THE SECTION LINE 755.97 FEET AND NORTH 124.52 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 7, TOWNSHIP 5 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 88 DEG 54'50" WEST 72.22 FEET; THENCE NORTH 00°29'34" WEST 326.40 FEET; THENCE SOUTH 88 DEG 41'37" WEST 21.73 FEET; THENCE NORTH 01 DEG 18'23" WEST 26.32 FEET; THENCE ALONG A NON-TANGENT 61.0 FOOT RADIUS CURVE TO THE LEFT 79.42 FEET (CHORD BEARS NORTH 63 DEG 22'11" EAST 73.92 FEET), THENCE SOUTH 48 DEG 49'38" EAST 37.39 FEET; THENCE SOUTH 00 DEG 29'34" EAST 362.11 FEET TO THE POINT OF BEGINNING.

PARCEL 2: LOT 2 AND A PORTION OF LOT 1, PLAT "B", SPRING MEADOWS RANCHES, A RESIDENTIAL SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS: COMMENCING AT A POINT LOCATED SOUTH 89 DEG 51'15" WEST ALONG THE SECTION LINE 755.97 FEET AND NORTH 124.52 FEET AND NORTH 88 DEG 54'50" WEST 72.22 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 7, TOWNSHIP 5 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 88 DEG 54'50" WEST 168.11 FEET; THENCE NORTH 00 DEG 40'45" WEST 367.99 FEET; THENCE EAST 107.22 FEET; THENCE ALONG A 15.0 FOOT RADIUS CURVE TO THE RIGHT 11.14 FEET (CHORD BEARS SOUTH 68 DEG 43'54" EAST 10.88 FEET); THENCE ALONG A 61.0 FOOT RADIUS CURVE TO THE LEFT 33.93 FEET (CHORD BEARS SOUTH 63 DEG 23'55" EAST 33.50 FEET); THENCE SOUTH 01 DEG 18'23" EAST 26.32 FEET; THENCE NORTH 88 DEG 41'37" EAST 21.73 FEET; THENCE SOUTH 00 DEG 29'34" EAST 326.40 FEET TO THE POINT OF BEGINNING. SITUATE IN THE COUNTY OF UTAH, STATE OF UTAH.

MORE CORRECTLY DESCRIBED AS:

PARCEL 1: A PORTION OF LOT 1, PLAT "B", SPRING MEADOW RANCHES A RESIDENTIAL SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. ALSO DESCRIBED AS FOLLOWS: COMMENCING AT A POINT LOCATED SOUTH 89 DEG 51'15" WEST ALONG THE SECTION LINE 755.97 FEET AND NORTH 124.52 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 7, TOWNSHIP 5 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 88 DEG 54'50" WEST 72.22 FEET; THENCE NORTH 00°29'34" WEST 326.40 FEET; THENCE SOUTH 88 DEG 41'37" WEST 21.73 FEET; THENCE NORTH 01 DEG 18'23" WEST 26.32 FEET; THENCE ALONG A NON-TANGENT 61.0 FOOT RADIUS CURVE TO THE LEFT 79.42 FEET (CHORD BEARS NORTH 63 DEG 22'11" EAST 73.92 FEET), THENCE SOUTH 48 DEG 49'38" EAST 37.39 FEET; THENCE SOUTH 00 DEG 29'34" EAST 362.11 FEET TO THE POINT OF BEGINNING.

PARCEL 2: LOT 2 AND A PORTION OF LOT 1, PLAT "B", SPRING MEADOW RANCHES, A RESIDENTIAL SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS: COMMENCING AT A POINT LOCATED SOUTH 89 DEG 51'15" WEST ALONG THE SECTION LINE 755.97 FEET AND NORTH 124.52 FEET AND NORTH 88 DEG 54'50" WEST 72.22 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 7, TOWNSHIP 5 SOUTH, RANGE 1

EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 88 DEG 54'50" WEST 168.11 FEET; THENCE NORTH 00 DEG 40'45" WEST 367.99 FEET; THENCE EAST 107.22 FEET; THENCE ALONG A 15.0 FOOT RADIUS CURVE TO THE RIGHT 11.14 FEET (CHORD BEARS SOUTH 68 DEG 43'54" EAST 10.88 FEET); THENCE ALONG A 61.0 FOOT RADIUS CURVE TO THE LEFT 33.93 FEET (CHORD BEARS SOUTH 63 DEG 23'55" EAST 33.50 FEET); THENCE SOUTH 01 DEG 18'23" EAST 26.32 FEET; THENCE NORTH 88 DEG 41'37" EAST 21.73 FEET; THENCE SOUTH 00 DEG 29'34" EAST 326.40 FEET TO THE POINT OF BEGINNING. SITUATE IN THE COUNTY OF UTAH, STATE OF UTAH.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22918

**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 27, 2022, and executed by Brian L. Kingdon and Silvia Dolores Kingdon, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 28, 2022, as Entry No. 75084:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

BEGINNING AT A POINT ON THE NORTH LINE OF 400 NORTH STREET, OREM, UTAH, AS CONSTRUCTED, WHICH BEGINNING POINT IS EAST 765.20 FEET AND NORTH 29.55 FEET (BASED UPON THE UTAH STATE PLANE COORDINATE SYSTEM, CENTRAL ZONE, BEARINGS OF SECTION LINES) FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 6 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 00°22'00" WEST 143.71 FEET TO THE SOUTH LINE OF PLAT "A", CHATEAU CONDOMINIUMS, ACCORDING TO THE OFFICIAL PLAT THEREOF; THENCE SOUTH 89°58'00" EAST ALONG THE SOUTH LINE OF SAID CHATEAU CONDOMINIUMS 43.16 FEET; THENCE NORTH 00°23'45" WEST ALONG THE EAST LINE OF SAID CHATEAU CONDOMINIUMS, 45.86 FEET; THENCE SOUTH 88°51'40" EAST ALONG A FENCE LINE 36.87 FEET; THENCE SOUTH 00°22'00" EAST ALONG THE WEST LINE OF PLAT "A", RUTHETTA GARDENS SUBDIVISION 78.86 FEET; THENCE SOUTH 89°58'00" EAST 10.00 FEET ALONG SAID SUBDIVISION LINE; THENCE SOUTH 00°22'00" EAST 110.00 FEET ALONG THE WEST LINE OF LOT 13, PLAT "A", OF SAID RUTHETTA GARDENS SUBDIVISION; THENCE NORTH 89°58'00" WEST ALONG THE NORTH LINE OF SAID 400 NORTH STREET, 90.00 FEET TO THE POINT OF BEGINNING. TAX # 17-046-0039

Purportedly known as 125 E 400 N, Orem, UT 84057 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated this 21 day of August, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary McCormack

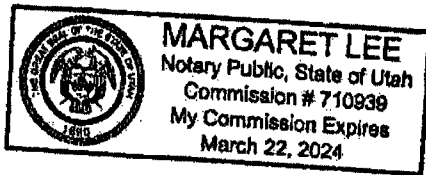
Name: Hillary McCormack

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. UT22918

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

The foregoing instrument was acknowledged before me this August 21, 2023, by Hillary McCormack 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. UT22944

ENT 54870:2023 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 22 08:33 AM FEE 40.00 BY KR  
RECORDED FOR Halliday, Watkins & Mann, P  
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 14, 2005, and executed by Charles H. Poulsen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Far West Bank, its successors and assigns as Beneficiary, but Fidelity Bank being the present Beneficiary, in which Wasatch Land and Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 18, 2005, as Entry No. 77400:2005; and modified pursuant to the Modification recorded on February 14, 2022, as Entry No. 19430:2022; and further modified pursuant to the Modification recorded on March 21, 2023, as Entry No. 17288:2023; all of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 22, Plat "C", CHERRY ORCHARD TOWNHOMES, a Planned Residential Development, Payson, Utah, as the same is identified in the Recorded Survey Map in Utah County, Utah as Entry No. 53989, and Map Filing No. 8633 (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions, recorded in Utah County, Utah as Entry No. 60103 in Book 4340 at Page 762 as Said Declaration May have heretofore been amended or Supplemented.)

TOGETHER WITH the Pertinent easements over and rights of use and enjoyment of said Project's Common Areas as established in the above mentioned Declaration of Covenants, Conditions and Restrictions. TAX # 36-863-0022

Purportedly known as 961 South 630 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 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 21 day of August, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

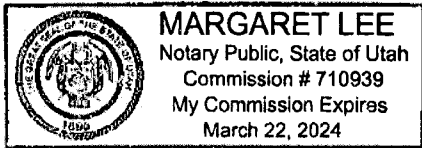
By: Hillary McCormack

Name: Hillary McCormack

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. UT22944

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

The foregoing instrument was acknowledged before me this August 21, 2023, by Hillary McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee  
Notary Public

ENT 55525:2023 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 23 04:38 PM FEE 40.00 BY MG  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22816

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 22, 2023, and executed by Z-Act LLC, as Trustor, in favor of Civic Financial Services, LLC as Beneficiary, but Civic Real Estate Holdings III, LLC being the present Beneficiary, in which Investors Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 23, 2023, as Entry No. 11076:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 106, Z-Act Subdivision, Lehi, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. State of Utah. **TAX # 56-045-0106**

Purportedly known as 1385 West 950 South, Lehi, UT 84043 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.



Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated this 23 day of August, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary McCormack

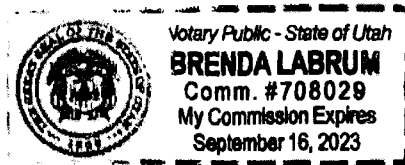
Name: Hillary McCormack

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. UT22816

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

The foregoing instrument was acknowledged before me this August 23, 2023, by Hillary McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Brenda Labrum  
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. 27089-16F  
Parcel No. 66-891-0214

NOTICE OF DEFAULT

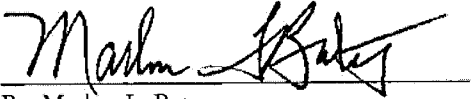
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Fidel Quintana Casillas, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns is named as beneficiary, and Bartlett Title Insurance Agency, Inc. is appointed trustee, and filed for record on August 23, 2022, and recorded as Entry No. 93264:2022, Records of Utah County, Utah.

LOT 214, PHASE "C", PLAT 2 AMENDED, SCENIC MOUNTAIN SUBDIVISION, EAGLE MOUNTAIN, UTAH, 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 April 1, 2023 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 23 day of August, 2023.

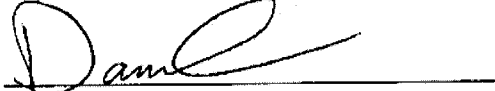
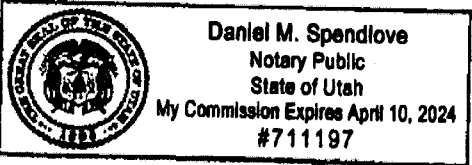
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 23 day of August, 2023, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

ENT 55599:2023 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 24 09:29 AM FEE 40.00 BY AR  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

When Recorded Mail To:  
Jenkins Bagley Sperry, PLLC  
Attn: Bruce C. Jenkins  
285 W. Tabernacle St., Suite 301  
St. George, UT 84770

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**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION**  
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Traverse Mountain Master Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for Traverse Mountain ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 18, 2007, as Entry No. 88194:2007, and any amendments thereto, concerning real property reputed to be owned by Robert Troy Robison and Lindsay Orton Robison ("**Owner**"), covering real property located at 2483 West Stonehaven Loop ("Property"), and more particularly described as follows:

Lot 23, Chapel Bend Subdivision, according to the official plat thereof, as recorded in the office of the Utah County Recorder. Parcel Identification No. 36-985-0023. Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record.

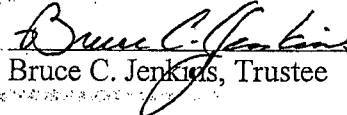
PARCEL NUMBER: 36-985-0023

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Continuing Lien ("Lien") was recorded on May 20, 2022 as Entry No. 61610:2022. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

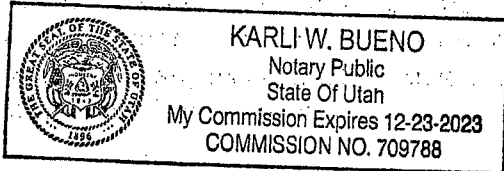
DATED this 23<sup>rd</sup> day of August 2023.

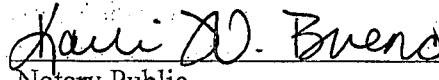
JENKINS BAGLEY SPERRY, PLLC

  
Bruce C. Jenkins, Trustee

STATE OF UTAH )  
 )  
 County of Washington )

On the 23<sup>rd</sup> day of August, 2023, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



  
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Bruce C. Jenkins, Esq.  
285 W. Tabernacle St., Suite 301, St. George, UT 84770  
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays  
Phone: (435) 656-5008, Fax: (435) 656-8201

**THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

When Recorded Return To:

Richard H. Madsen, II (Utah Bar No. 9947)  
RAY QUINNEY & NEBEKER P.C.  
36 South State Street, Suite 1400  
Salt Lake City, Utah 84111

### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Richard H. Madsen, II, Esq., Successor Trustee, that a default has occurred under that certain *Deed of Trust* dated May 6, 2016, executed by NB Park Plaza Provo, LLC, a Delaware limited liability company, as Trustor, in which Bank of American Fork, a Division of People's Intermountain Bank<sup>1</sup>, was named as Trustee, and Bank of American Fork, a Division of People's Intermountain Bank, was named as Beneficiary, and recorded on May 6, 2016, as Entry No. 40230:2016, in the official records of Utah County, State of Utah ("**Trust Deed**"). The real property affected thereby is described as follows:

See EXHIBIT "A" LEGAL DESCRIPTION attached hereto.

For information purposes only, the real property tax identification number is 22-015-0080, and the street address is commonly known as 910 North 900 East, Provo, UT 84604.

The obligation secured by the Trust Deed, as modified, includes a Promissory Note dated May 6, 2016 executed by NB Park Plaza Provo, LLC ("**Borrower**"), in the original principal amount of \$5,250,000.00, as amended by a Change in Terms Agreement dated June 15, 2021 and a Change in Terms Agreement dated June 28, 2022. Notice is also hereby given that a breach of the obligation for which the trust property was conveyed as security has occurred, in that the Note, as amended, and Trust Deed, as modified, are in default as a result of Borrower's failure to pay the required principal and interest payments and to timely pay applicable real property taxes, as required under the Note, as amended. The entire amount of the indebtedness is now due and payable, together with all accruing interest, late charges, trustee's and attorneys' fees, costs and expenses actually incurred to protect the security.

By reason of said defaults, Richard H. Madsen II, Esq., Successor Trustee, has declared and does hereby declare all sums secured by the Trust Deed, as modified, immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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<sup>1</sup> People's Intermountain Bank, a Utah corporation, which was doing business as Bank of American Fork is now known as Altabank, a Division of Glacier Bank.

*Notice of Default – Page 2*

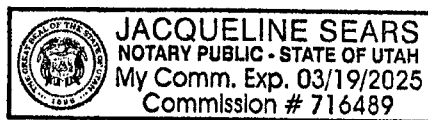
DATED this 23<sup>rd</sup> day of August, 2023.

*Richard H. Madsen, II*  
 Richard H. Madsen, II, Esq. of  
 RAY QUINNEY & NEBEKER P.C.  
 Successor Trustee  
 36 South State Street, Suite 1400  
 Salt Lake City, Utah 84111  
 (801) 532-1500

Generally available during normal business hours  
(9:00 a.m. to 5:30 p.m.) Monday through Friday

STATE OF UTAH                    )  
   : ss  
 COUNTY OF SALT LAKE    )

On this 23 day of August, 2023, personally appeared before me Richard H. Madsen II, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed; and acknowledged that he executed the Notice of Default on behalf of the Successor Trustee on the line provided above.



*Jacqueline Sears*  
 NOTARY PUBLIC

ENT 55692:2023 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 24 12:53 PM FEE 40.00 BY TM  
RECORDED FOR ServiceLink Title Agency In  
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.: 114524-UT

APN: 48:036:0003

NOTICE IS HEREBY GIVEN THAT RILEY DANE BURKETTE, UNMARRIED MAN as Trustor, INWEST TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMESIDE FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/20/2021 and recorded on 7/26/2021, as Instrument No. 130248:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 3, PLAT "A", ORCHARD PARK SUBDIVISION, PAYSON, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$261,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 3/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

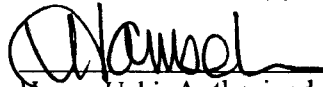
T.S. NO. 114524-UT

By reason of such default, MSR ASSET VEHICLE 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: AUG 23 2023

ORANGE TITLE INSURANCE AGENCY, INC.

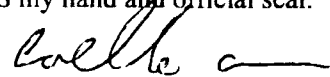
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 } ss.  
County of San Diego }

On AUG 23 2023 before me, Lorelle Aoun, 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 said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)





WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-6373

ENT 55740:2023 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 24 02:05 PM FEE 40.00 BY AR  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated NOVEMBER 25, 2020, and executed by JOSHUA WILLIAMS AND MARY MARTIN, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and SECURED LAND TITLE, as Trustee, which Trust Deed was recorded on NOVEMBER 25, 2020, as Entry No. 187879:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 5, PLAT "A", STEVE JEFFERY SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

43-028-0005

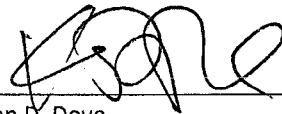
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: August 24, 2023

LINCOLN TITLE INSURANCE AGENCY

By:



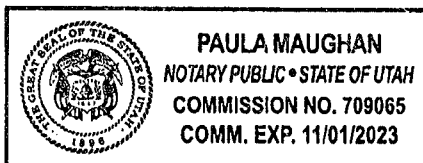
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 24, 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. UT23028

ENT 55853:2023 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 25 08:59 AM FEE 40.00 BY CS  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 21, 2018, and executed by Timothy Carter and Kaylen Carter, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Watermark Capital, Inc., its successors and assigns, as Beneficiary, but Wells Fargo Bank, N.A. being the present Beneficiary, in which American Secure Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 26, 2018, as Entry No. 18399:2018, and modified pursuant to the Modification recorded on July 22, 2022, as Entry No. 83111:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 172, Plat "I", JORDAN WILLOWS, a Planned Residential Development, according to the official plat thereof, as recorded in the Office of the UTAH County Recorder. **TAX # 43-186-0172**

Purportedly known as 2768 West Willow Drive, Lehi, UT 84043-5160 (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 24 day of August, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

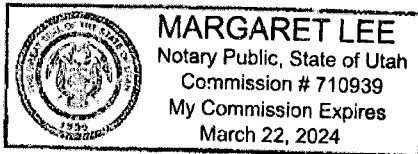
By: Hillary McCormack

Name: Hillary McCormack

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. UT23028

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

The foregoing instrument was acknowledged before me this August 24, 2023, by Hillary McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee  
Notary Public

ENT 55973:2023 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2023 Aug 25 11:49 AM FEE 40.00 BY KR  
RECORDED FOR Real Advantage Title Insura  
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:  
Real Advantage Title Insurance Company

ORANGE TITLE INSURANCE AGENCY, INC.  
374 East 720 South  
Orem, Utah 84058  
Phone: (800) 500-8757

## NOTICE OF DEFAULT

2377364-05  
T.S. NO.: 115568-UT

APN: 04:051:0019

NOTICE IS HEREBY GIVEN THAT DENNIS NORMAN HARWARD AND LUANN HARWARD, HUSBAND AND WIFE as Trustor, PROVO ABSTRACT COMPANY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NEW FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/23/2004 and recorded on 9/29/2004, as Instrument No. 111233:2004 the subject Deed of Trust was modified by Loan Modification recorded on 11/5/2014 as Instrument 79585:2014, and later modified by Loan Modification recorded on 12/27/2021 as Instrument 212032:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

The North one-half of Lot 8, Block 54, Plat "A". Provo City Survey of Building Lots.

The obligation included a Note for the principal sum of \$102,665.00. 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 8/1/2022 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. 115568-UT

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

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

DATED: AUG 24 2023

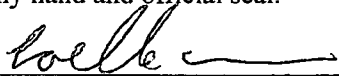
ORANGE TITLE INSURANCE AGENCY, INC.  
  
Hamsa Uchi, Authorized Agent

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 } ss.  
County of San Diego }

On AUG 24 2023 before me, Lorelle Aoun, 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 said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

