

WHEN RECORDED, RETURN TO:

Russell A. Nevers, Esq.
FREEMAN LOVELL, PLLC
4568 S Highland Drive, Suite 290
Salt Lake City, Utah 84117

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about February 10, 2023, Scott Gemmell, as Grantor, executed a Deed of Trust, Security Agreement, Assignment of Leases and Rents and Financing Statement (the "Deed of Trust") to secure the performance of a certain Promissory Note dated February 10, 2023, in the original amount of \$743,750.00, and any and all written amendments thereto (the "Promissory Note"). The Deed of Trust was filed for record on February 16, 2023, with recorder's Entry No. 9655:2023, Utah County, Utah, and covers the following property:


Legal Description: LOT 1, PLAT "C", PARK VALE ESTATES, OREM, UTAH, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah.

Property: 617 West 1475 South, Orem, Utah 84057

Tax Parcel No.: 49-476-0001

The payment obligation set forth in the Promissory Note is in default because Grantor has failed to pay all amounts due thereunder. All delinquent payments, together with all unpaid taxes, insurance, and other obligations under the Promissory Note and the Deed of Trust are due. Under the provisions of the Promissory Note and the Deed of Trust, the unpaid principal balance is now due, together with accruing interest, late charges, costs, and Trustees' and attorneys' fees. The Beneficiary (and holder of the Promissory Note) has demanded and does hereby demand payment of all amounts due under the Promissory Note, as amended. No such payment has been tendered. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust.

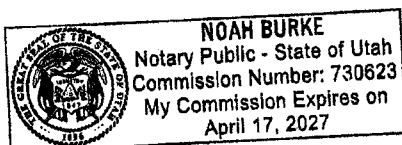
Dated this 18th day of December 2023.




Russell A. Nevers, Esq.
Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this 18th day of December 2023, by Russell A. Nevers, Esq., as Trustee.





Notary Public

WHEN RECORDED, RETURN TO:

Russell A. Nevers, Esq.
FREEMAN LOVELL, PLLC
4568 S Highland Drive, Suite 290
Salt Lake City, Utah 84117

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about March 24, 2023, Moso Real Estate, LLC, as Grantor, executed a Deed of Trust, Security Agreement, Assignment of Leases and Rents and Financing Statement (the "Deed of Trust") to secure the performance of a certain Promissory Note dated March 24, 2023, in the original amount of \$634,300.00, and any and all written amendments thereto (the "Promissory Note"). The Deed of Trust was filed for record on March 28, 2023, with recorder's Entry No. 18837:2023, Utah County, Utah, and covers the following property:

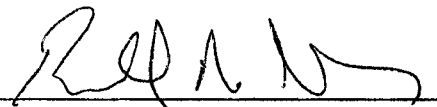
Legal Description: Lot 6, BONNEVILLE COURT PLAT "A", according to the official plat thereof as recorded in the office of the Utah County Recorder.

Property: 940 West 1240 North, Orem, Utah 84057

Tax Parcel No.: 35-789-0006

The payment obligation set forth in the Promissory Note is in default because Grantor has failed to pay all amounts due thereunder. All delinquent payments, together with all unpaid taxes, insurance, and other obligations under the Promissory Note and the Deed of Trust are due. Under the provisions of the Promissory Note and the Deed of Trust, the unpaid principal balance is now due, together with accruing interest, late charges, costs, and Trustees' and attorneys' fees. The Beneficiary (and holder of the Promissory Note) has demanded and does hereby demand payment of all amounts due under the Promissory Note, as amended. No such payment has been tendered. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust.

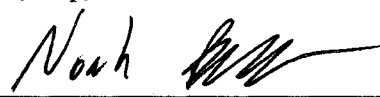
Dated this 18th day of December 2023.



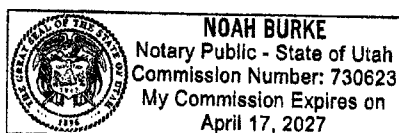
Russell A. Nevers, Esq.
Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this 18th day of December 2023, by Russell A. Nevers, Esq., as Trustee.



Notary Public



WHEN RECORDED, RETURN TO:

Russell A. Nevers, Esq.
FREEMAN LOVELL, PLLC
4568 S Highland Drive, Suite 290
Salt Lake City, Utah 84117

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about March 24, 2023, Moso Real Estate, LLC, as Grantor, executed a Deed of Trust, Security Agreement, Assignment of Leases and Rents and Financing Statement (the "Deed of Trust") to secure the performance of a certain Promissory Note dated March 24, 2023, in the original amount of \$636,850.00, and any and all written amendments thereto (the "Promissory Note"). The Deed of Trust was filed for record on March 27, 2023, with recorder's Entry No. 18777:2023, Utah County, Utah, and covers the following property:

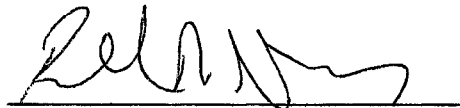
Legal Description: Lot 9, BONNEVILLE COURT PLAT "A", according to the official plat thereof as recorded in the office of the Utah County Recorder.

Property: 1213 North 900 West, Orem, Utah 84057

Tax Parcel No.: 35-789-0009

The payment obligation set forth in the Promissory Note is in default because Grantor has failed to pay all amounts due thereunder. All delinquent payments, together with all unpaid taxes, insurance, and other obligations under the Promissory Note and the Deed of Trust are due. Under the provisions of the Promissory Note and the Deed of Trust, the unpaid principal balance is now due, together with accruing interest, late charges, costs, and Trustees' and attorneys' fees. The Beneficiary (and holder of the Promissory Note) has demanded and does hereby demand payment of all amounts due under the Promissory Note, as amended. No such payment has been tendered. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust.

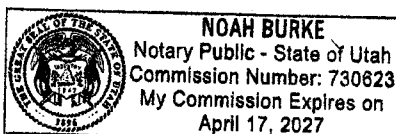
Dated this 18th day of December 2023.



Russell A. Nevers, Esq.
Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this 18th day of December 2023, by Russell A. Nevers, Esq., as Trustee.



Notary Public

WHEN RECORDED, RETURN TO:

Russell A. Nevers, Esq.
FREEMAN LOVELL, PLLC
4568 S Highland Drive, Suite 290
Salt Lake City, Utah 84117

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about March 24, 2023, Moso Real Estate, LLC, as Grantor, executed a Deed of Trust, Security Agreement, Assignment of Leases and Rents and Financing Statement (the "Deed of Trust") to secure the performance of a certain Promissory Note dated March 24, 2023, in the original amount of \$708,150.00, and any and all written amendments thereto (the "Promissory Note"). The Deed of Trust was filed for record on March 27, 2023, with recorder's Entry No. 18775:2023, Utah County, Utah, and covers the following property:

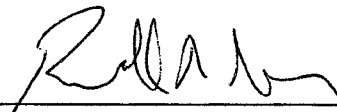
Legal Description: Lot 1, BONNEVILLE COURT PLAT "A", according to the official plat thereof as recorded in the office of the Utah County Recorder.

Property: 1210 North 900 West, Orem, Utah 84057

Tax Parcel No.: 35-789-0001

The payment obligation set forth in the Promissory Note is in default because Grantor has failed to pay all amounts due thereunder. All delinquent payments, together with all unpaid taxes, insurance, and other obligations under the Promissory Note and the Deed of Trust are due. Under the provisions of the Promissory Note and the Deed of Trust, the unpaid principal balance is now due, together with accruing interest, late charges, costs, and Trustees' and attorneys' fees. The Beneficiary (and holder of the Promissory Note) has demanded and does hereby demand payment of all amounts due under the Promissory Note, as amended. No such payment has been tendered. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust.

Dated this 18th day of December 2023.



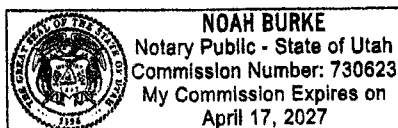
Russell A. Nevers, Esq.
Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this 18th day of December 2023, by Russell A. Nevers, Esq., as Trustee.



Notary Public



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23380

ENT 81552:2023 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 18 04:44 PM FEE 40.00 BY LT
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 December 21, 2007, and executed by Helen J. Witbeck, as Trustor, in favor of World Savings Bank, FSB, its Successors and/or Assignees as Beneficiary, but Towd Point Mortgage Trust 2020-2, U.S. Bank National Association, as Indenture Trustee being the present Beneficiary, in which American Title Insurance Company Of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 28, 2007, as Entry No. 177934:2007, and modified pursuant to the Modification recorded on May 18, 2016, as Entry No. 44118:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 36, PLAT "B", BRETON WOODS SUBDIVISION, OREM, UTAH, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah. **TAX # 35-074-0036**

Purportedly known as 143 N 1200 E, Orem, UT 84097 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated this 18 day of December, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

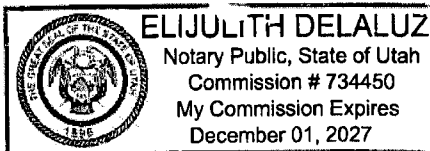
By: Hillary McCormack

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. UT23380

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

The foregoing instrument was acknowledged before me this December 18, 2023, by Elijulith Delaluz as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Elijulith Delaluz
Notary Public

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-6457

ENT 81556:2023 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 18 04:45 PM FEE 40.00 BY LT
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 MAY 23, 2017, and executed by LAURA HUNTER, MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and REAL ADVANTAGE TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on MAY 24, 2017, as Entry No. 49925:2017, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 1137, AS SHOWN IN THE PLAT OF PHASE 11(ELEVEN) SARATOGA SPRINGS PLANNED UNIT DEVELOPMENT, RECORDED IN THE COUNTY RECORDER OF UTAH COUNTY, UTAH, AS ENTRY NO. 37738 AND MAP FILING NO. 8097. SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS OF PHASE 11 (ELEVEN) SARATOGA SPRINGS, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AS ENTRY NO. 31198:2000 (AS THE SAME AMENDED OR MODIFIED).

TOGETHER WITH THE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREA DESCRIBED, AND AS PROVIDED FOR IN SAID DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

52-775-0137

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: December 18, 2023

LINCOLN TITLE INSURANCE AGENCY

By:

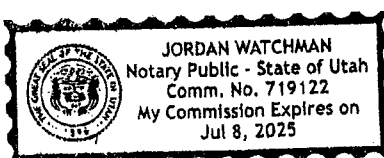
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 18, 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. UT23380

ENT 81557:2023 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 18 04:57 PM FEE 40.00 BY AR
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 December 21, 2007, and executed by Helen J. Witbeck, as Trustor, in favor of World Savings Bank, FSB, its Successors and/or Assignees as Beneficiary, but Towd Point Mortgage Trust 2020-2, U.S. Bank National Association, as Indenture Trustee being the present Beneficiary, in which American Title Insurance Company Of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 28, 2007, as Entry No. 177934:2007, and modified pursuant to the Modification recorded on May 18, 2016, as Entry No. 44118:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 36, PLAT "B", BRETON WOODS SUBDIVISION, OREM, UTAH, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah. **TAX # 35-074-0036**

Purportedly known as 143 N 1200 E, Orem, UT 84097 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated this 18 day of December, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

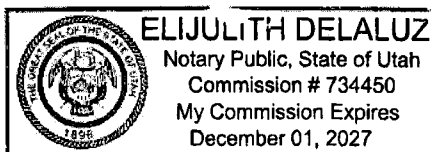
By: Hillary McCormack

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. UT23380

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

The foregoing instrument was acknowledged before me this December 18, 2023, by Hillary McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



[Signature]
Notary Public

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. CARRO7-0768

ENT 81766:2023 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 19 02:41 PM FEE 40.00 BY LT
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah 84401, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 22, 2010, and executed by TYLER J. COOK AND RACHEL J. COOK, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of GRAYSTONE MORTGAGE, LLC., A LIMITED LIABILITY COMPANY, its successors and assigns, as Beneficiary, and CORNERSTONE TITLE INS AGENCY, LLC, as Trustee, which Trust Deed was recorded on OCTOBER 28, 2010, as Entry No. 93158:2010, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

ALL OF UNIT NO. 76, CONTAINED WITHIN CLUBVIEW TOWNS AT IVORY RIDGE, PLAT "B", A PLANNED UNIT COMMUNITY DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE PLAT MAP RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 56815:2007 (AS SAID PLAT MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR THE CLUBVIEW TOWNS AT IVORY RIDGE, RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 156291:2006 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES, INCLUDING A NON-EXCLUSIVE RIGHT TO USE THE SWIM AND TENNIS CLUB, SUBJECT TO THE PROVISIONS OF THE MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, AND RESERVATIONS OF EASEMENTS FOR IVORY RIDGE PROPERTIES SWIM AND TENNIS CLUB RECORDED AS ENTRY NO. 152736:2006 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF UTAH COUNTY.

SUBJECT TO A TRANSFER FEE OR FEE'S PAYABLE TO IVORY RIDGE MASTER ASSOCIATION FOR EACH SALE, TRANSFER OR CONVEYANCE OF SAID PROPERTY.

LESS AND EXCEPTING THEREFROM ANY AND ALL OUTSTANDING OIL AND GAS, MINING AND MINERAL RIGHTS, MINERALS AND ORES SITUATED IN, UPON OR UNDER THE ABOVE DESCRIBED TRACT OF LAND.

65-255-0076

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: December 19, 2023

LINCOLN TITLE INSURANCE AGENCY

By:

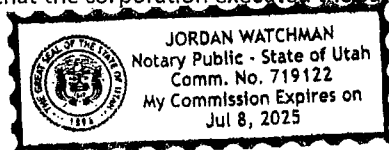
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 19, 2023, personally appeared before me, 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. UT23666

ENT 82435:2023 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 20 04:58 PM FEE 40.00 BY AR
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 December 12, 2020, and executed by Amber Dawn Hawkins, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but Arvest Bank being the present Beneficiary, in which Cottonwood Title Insurance was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 16, 2020, as Entry No. 200644:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 168, Foothill Village Subdivision Plat "G", according to the official plat thereof as recorded in the office of the Utah County Recorder, State of Utah. TAX # 39-315-0168

Purportedly known as 1180 South Raintree Lane, 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 20 day of December, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

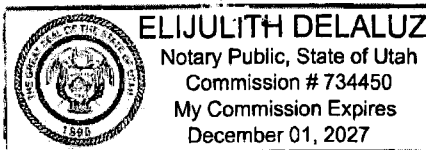
By: Hillary McCormack

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. UT23666

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

The foregoing instrument was acknowledged before me this December 20, 2023, by Hillary McCormack 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. 67152-61F
Parcel No. 55-351-0099

ENT 82848:2023 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 21 04:26 PM FEE 40.00 BY AR
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 to Secure Home Equity Line of Credit Agreement executed by Traci A. Turner and Gregory B. Turner, 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 21, 2021, and recorded as Entry No. 179108:2021, Records of Utah County, Utah.

LOT 61A, PLAT "B" WHITE HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF 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 June 30, 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 21 day of December, 2023.

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



By: Marlon L. Bates

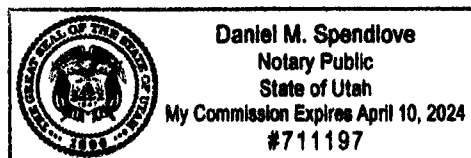
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21 day of December, 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. 67152-60F
Parcel No. 43-146-0216

ENT 82849:2023 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 21 04:27 PM FEE 40.00 BY AR
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 to Secure Home Equity Line of Credit Agreement executed by Ashley L. Walter, 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 April 9, 2021, and recorded as Entry No. 67718:2021, Records of Utah County, Utah.

LOT 216, PLAT "J", JORDAN WILLOWS II, A PLANNED RESIDENTIAL DEVELOPMENT, 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 June 30, 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 21 day of December, 2023.

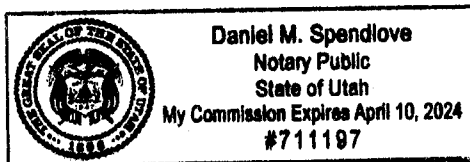
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

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




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23751

ENT 82850:2023 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2023 Dec 21 04:29 PM FEE 40.00 BY AR
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 April 12, 2016, and executed by Maureen Kirkland and Travis Kirkland, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG Mortgage, Inc dba CMG Financial, its successors and assigns as Beneficiary, but Ally Bank being the present Beneficiary, in which Title One was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 19, 2016, as Entry No. 33852:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 6, Plat B, BOX ELDER SUBDIVISION, Alpine, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office. TAX # 35-207-0006

Purportedly known as 1522 Prospect Lane, Alpine, UT 84004 (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 December, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

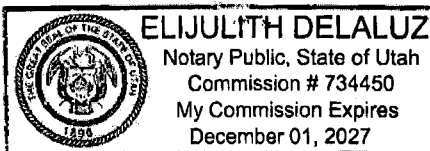
By: Hillary McCormack

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. UT23751

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

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



Elijulith Delaluz
Notary Public