

WHEN RECORDED RETURN TO:

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

ENT 15525:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 11 03:16 PM FEE 40.00 BY CS
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 120899-UT

APN: 66:453:0405

NOTICE IS HEREBY GIVEN THAT JOSH WORTHINGTON AND SAMANTHA WORTHINGTON, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, MERIDIAN TITLE as Trustee, in favor of DESERET FIRST FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 8/3/2022 and recorded on 8/8/2022, as Instrument No. 88388:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 405, SKYE ESTATES PHASE 4, FINAL PLAT, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$1,348,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2023 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. 120899-UT

By reason of such default, Deseret First Federal Credit Union, 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

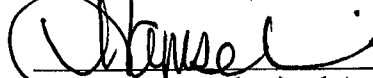
Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: MAR 07 2024

ORANGE TITLE INSURANCE AGENCY, INC.

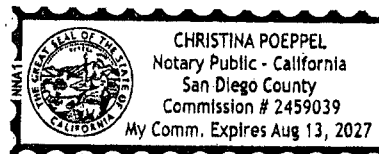

 Hamsa Uchi, Authorized Agent

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 MAR 07 2024 before me, Christina Poeppel, 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:
MILLER HARRISON LLC
5292 So. College Drive, Ste 304
Murray, UT 84123
(801) 692-0799

ENT 16033:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 13 02:32 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT The Commons Owners Association, an association of unit owners (the "Association") on September 20, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 62011:2023, a Notice of Lien upon those certain lands and premises owned by **Tyler Johnson**, located at 119 S 1800 W, Pleasant Grove, UT 84062 lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 220, PLAT A, THE COMMONS AMENDED SUB AREA 0.019 AC.**
Property Address: **119 S 1800 W, Pleasant Grove, UT 84062**
Parcel ID #: **65:408:0220**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, and Restrictions for The Commons, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s) to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this March 13, 2024.

MILLER HARRISON LLC

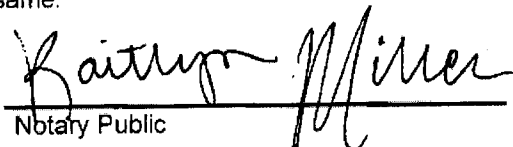
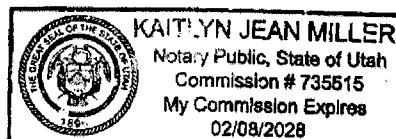


Peter H. Harrison

As authorized agent for The Commons Owners Association

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

On March 13, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public

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

ENT 16065:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 13 03:15 PM FEE 40.00 BY CS
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT The Springs at Harvest Hills Condominium Owners Association, Inc., an association of unit owners (the "Association") on July 12, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 45110:2023, a Notice of Lien upon those certain lands and premises owned by **Danielle Owens** located at 2166 North Springtime Drive, Saratoga Springs, Utah 84045, Utah County and further described as follows:

Legal Description: **UNIT 212, THE SPRINGS AT HARVEST HILLS CONDOS. AREA 0.033 AC.**

Property Address: **2166 North Springtime Drive, Saratoga Springs, Utah 84045**

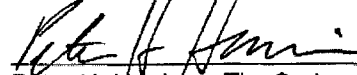
Parcel ID #: **66:177:0212**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for The Springs at Harvest Hills Condominiums, recorded as Entry No. 163422:2006, on December 5, 2006, in the Recorder's Office of Utah County, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure, in the present amount of **\$6,398.42**, as of the date of this notice, to be immediately due and payable. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this February 14, 2024.

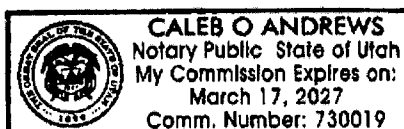
MILLER HARRISON LLC



Peter H. Harrison, The Springs at Harvest Hills
Condominium Owners Association, Inc.

) ss.
COUNTY OF SALT LAKE)

On February 14, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he-executed the same.


Notary Public

This is an attempt to collect a debt and any information will be used for that purpose

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

ENT 16074:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 13 03:49 PM FEE 40.00 BY CS
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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 Amended And Restated Master Declaration Of Covenants, Conditions, Restrictions And Reservation of Easements For Traverse Mountain A Master Planned Community ("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 **Christopher & Nancy Miller, as joint tenants ("Owner")**, covering real property located at 864 West Horizon Drive ("Property"), and more particularly described as follows:

Lot 144, Crossing at Traverse Phase I, according to the Plat thereof as recorded in the office of the Utah County Recorder. Tax Parcel No. 65-403-0144. Subject to general property taxes for the current year and thereafter. Subject to easements, conditions, covenants and restrictions of record. TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 65:403:0144

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on October 27, 2023 as Entry No. 70606:2023. 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.

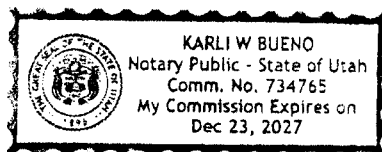
DATED this 13th day of March 2024.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 13th day of March, 2024, 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.



Karli W. Bueno
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.

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. 11146-918F

Parcel No. 17-050-0005

ENT 16081:2024 PG 1 of 2

ANDREA ALLEN

UTAH COUNTY RECORDER

2024 Mar 13 03:58 PM FEE 40.00 BY CS

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 Trust Deed executed by Thayne D. Wilde, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on September 15, 2014, and recorded as Entry No. 65627:2014, 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 September 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 13 day of March, 2024.

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 13 day of March, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


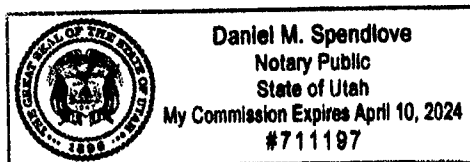

NOTARY PUBLIC

EXHIBIT "A"

BEGINNING AT THE NORTHWEST CORNER OF THE RICHARD W. KIELER AND LAUREL KIELER PROPERTY, WHICH POINT IS DESCRIBED BY DEED RECORDED AUGUST 24, 1984, IN BOOK 2159, PAGE 350, ENTRY NO. 25411, AS BEING WEST ALONG SECTION LINE 33 FEET AND SOUTH 25.2 FEET AND WEST 118 FEET FROM THE NORTH QUARTER OF SECTION 11, TOWNSHIP 6 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 00°27' EAST ALONG THE WEST LINE OF THE KIELER PROPERTY 117.0 FEET TO THE NORTH LINE OF PLAT "C" MOUNTAIN GREEN SUBDIVISION, OREM, UTAH; THENCE SOUTH 89°54'33" WEST ALONG SAID SUBDIVISION LINE 102.22 FEET; THENCE NORTH 0°42'38" WEST ALONG THE EAST LINE OF THE PROPERTY OF BRIAN SMITH, DESCRIBED IN DEED RECORDED JUNE 18, 1986, IN BOOK 2313, PAGE 708, ENTRY NO. 18998, AND SAID EAST LINE EXTENDED 117.16 FEET; THENCE EAST 102.75 FEET TO THE POINT OF BEGINNING.

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive #304
Murray, Utah 84123
(801) 692-0799

ENT 16102:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 13 04:12 PM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Willow Point Townhome Association, an association of unit owners (the "Association") on April 19, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 24585:2023, a Notice of Lien upon those certain lands and premises owned by **Patrick Foley & Daniel Goldfinger**, located at 3964 West Hardman Way, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

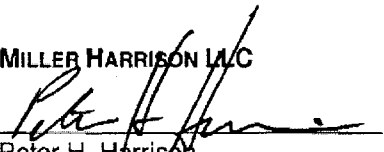
Legal Description: **LOT 202, WILLOW POINT, PHASE 1 SUB AREA 0.029 AC.**
Property Address: **3964 West Hardman Way, Lehi, Utah 84043**
Parcel ID #: **55:934:0202**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions for Willow Point Townhomes, recorded as Entry No. 132703:2021 on July 29, 2021, in the Utah County Recorder's Office, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure, in the present amount of \$5,452.47 as of the date of this notice, to be immediately due and payable. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this March 13, 2024.

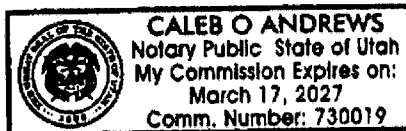
MILLER HARRISON LLC


Peter H. Harrison

As authorized agent for Horizon Heights
Homeowners Association

) ss.
COUNTY OF SALT LAKE)

On March 13, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

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.: 115883-UT

APN: 36-883-0356

NOTICE IS HEREBY GIVEN THAT KIMBERLY J COVINGTON, UNMARRIED WOMAN as Trustor, UTAH FIRST TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PANORAMA MORTGAGE GROUP, LLC DBA INSPIRO FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/22/2021 and recorded on 1/27/2021, as Instrument No. 15313:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 356, PLAT "F", CHAPPEL VALLEY PHASE "T", PRD, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$220,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

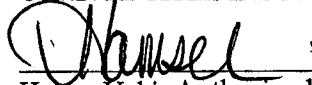
By reason of such default, SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

T.S. NO. 115883-UT

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: MAR 1 2 2024

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 MAR 1 2 2024 before me, Christina Poeppel, 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:
MILLER HARRISON LLC
5292 So. College Drive, Ste 304
Murray, UT 84123
(801) 692-0799

ENT 16307:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 14 10:21 AM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Pointe Meadows Master Association, an association of unit owners (the "Association") on October 24, 2022, recorded in the offices of the Utah County Recorder, as Entry No. 112556:2022, a Notice of Lien upon those certain lands and premises owned by **Scott L. Ridinger and Rita L. Ridinger**, located at 2344 N Pointe Meadow Loop, Lehi, UT 84043, lying in Utah County, Utah and further described as follows:

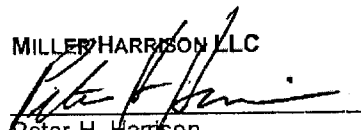
Legal Description: **LOT 201, POINTE MEADOWS PHASE II SUBDV. AREA 0.359 AC.**
Property Address: **2344 N Pointe Meadow Loop, Lehi, UT 84043**
Parcel ID #: **49-485-0201**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Pointe Meadows Master Association, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforestated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s) to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this March 13, 2024.


MILLER HARRISON LLC


Peter H. Harrison

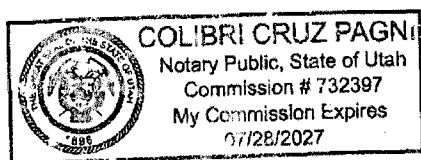
As authorized agent for Pointe Meadows Master Association

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

On March 13, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



This is an attempt to collect a debt and any information will be used for that purpose

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.: 121767-UT

APN: 48:248:0020

NOTICE IS HEREBY GIVEN THAT TERESA VINROE, A MARRIED WOMAN as Trustor, AMERICAN PREFERRED TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CATALYST LENDING, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/19/2016 and recorded on 5/24/2016, as Instrument No. 45829:2016, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 18, AMENDED PLAT "0", ORCHARD COVE SUBDIVISION, SANTAQUIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY.

LESS AND EXCEPTING THE SOUTH 1 FOOT OF LOT 18, AMENDED PLAT "0", ORCHARD COVE SUBDIVISION, SANTAQUIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$206,911.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, NewRez LLC D/B/A Shellpoint Mortgage Servicing, 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.

T.S. NO. 121767-UT

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: MAR 13 2024

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 MAR 13 2024 before me, Christina Poeppel, 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:

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

NOTICE OF DEFAULT

T.S. NO.: 120203-UT

APN: 41:104:0003

NOTICE IS HEREBY GIVEN THAT JEFF SMITH, A MARRIED MAN as Trustor, NATIONS TITLE as Trustee, in favor of HOMECOMINGS FINANCIAL NETWORK, INC. as Beneficiary, under the Deed of Trust dated 9/27/2006 and recorded on 10/6/2006, as Instrument No. 133077:2006, 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, HOLMAN, PAYSON, UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of \$136,000.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 8/1/2023 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. 120203-UT

By reason of such default, DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-QS16, 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: MAR 13 2024

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 }

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WITNESS my hand and official seal.

Signature  (Seal)