

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.: 115463-UT

APN: 37:137:0017

NOTICE IS HEREBY GIVEN THAT CHRISTOPHER N COLTHARP AND ALISHA M COLTHARP as Trustor, RELIABLE TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/8/2007 and recorded on 1/12/2007, as Instrument No. 6826:2007, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1

LOT 17, PLAT "TWO" DAVENCOURT AT PILGRIM'S LANDING, A PLANNED UNIT COMMUNITY DEVELOPMENT (EXPANDABLE), LEHI, UTAH, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 80601, AND MAP FILING NO. 8144, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE MASTER DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 80602, BOOK 5152 AT PAGE 762, AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

PARCEL 2

TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE PROJECTS COMMON AREA.

The obligation included a Note for the principal sum of \$124,800.00.

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 6/1/2023 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. 115463-UT

By reason of such default, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-FF2, 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 4 2024

ORANGE TITLE INSURANCE AGENCY, INC.

[Signature]

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 4 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 *[Signature]* (Seal)



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. 67152-72F
Parcel No. 66-673-0066

ENT 14482:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 06 01:10 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 to Secure Home Equity Line of Credit Agreement executed by Anyelo Labarca, 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 March 25, 2022, and recorded as Entry No. 37531:2022, Records of Utah County, Utah.

LOT 2066, PLAT 20, SILVERLAKE, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the August 31, 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 6th day of March, 2024.

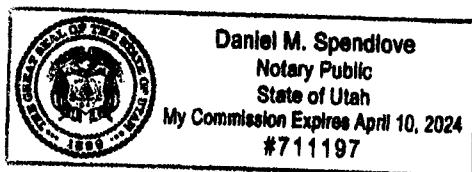
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 6 day of March, 2024, 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. UT24152

ENT 14590:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 06 04:49 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 February 11, 2022, and executed by Jeffrey Preece and Mandi Preece, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Vanguard was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 16, 2022, as Entry No. 20559:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11, PLAT "G", CANYON HEIGHTS AT CEDAR HILLS, according to the official plat thereof on file and of record in the Utah County Recorder's Office. TAX # 65-132-0011

Purportedly known as 9432 North Timpanogos Cove, Cedar Hills, UT 84062 (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.

36A6E9B2-6FAC-4DE5-BF56-5D25A1ABE22E -- 2024/03/06 14:13:42 -500 -- Remote Notary



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.

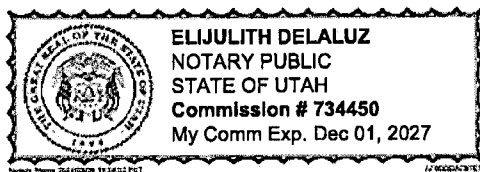
Dated: 03/06/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack
Stamp: 03/06/2024 14:24:02 -0800
 Name: Hillary R. 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. UT24152

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

The foregoing instrument was acknowledged before me on 03/06/2024
 by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
 Successor Trustee.



[Signature]
Stamp: 03/06/2024 14:24:02 -0800

Notary Public

Notarial act performed by audio-visual communication

36A6E9B2-6FAC-4DE5-BF56-5D25A1ABE22E — 2024/03/06 14:13:42 -0800 — Remote Notary



AFTER RECORDING RETURN TO:

IDEA Law Group, LLC
4530 S. Eastern Ave., Ste. 10
Las Vegas, NV 89119

NOTICE: WE MAY BE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTION.

NOTICE OF DEFAULT

Notice is hereby given by Lincoln Title Insurance, Successor Trustee, that a default has occurred under a Trust Deed dated March 21, 2007, and executed by David B. Smith and Cheryl A. Smith, as Trustors. The Trust Deed was filed for record on March 26, 2007, with recorder's entry No. 43356:2007, Utah County, Utah and covers the following real property:

Lot 22, Plat E, NORTH PARK ESTATES SUBDIVISION, American Fork, Utah, according to the official plat thereof, on file in the office of the County Recorder, Utah County, Utah.

Together with all improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now, or hereafter a part of the property.

Parcel #: 471950022

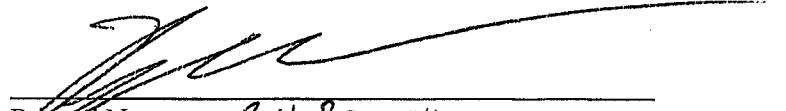
Purportedly known as 544 North 780 West, American Fork, UT 84003 (the undersigned disclaims any liability for any error in the address).

The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with accruing late charges and interest, unpaid and accruing taxes, assessments, trustee's fees, attorney's fees, and any amounts advanced to protect the security associated with this foreclosure. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorney's fees, and any amounts advanced to

protect the security associated with this foreclosure. Accordingly, the beneficiary elects to sell or cause the trust property to be sold to satisfy said obligation.

DATED: 3/7/2024

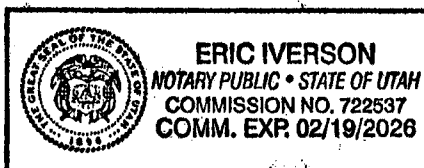
Lincoln Title Insurance, Trustee


 Printed Name: BEN BROUGH
 Authorized Officer: VP, LINCOLN TITLE INSURANCE
 5151 South 400 East, Suite 100
 Washington Terrace, UT 84405
 Telephone: 801-479-4699
 Office Hours: Mon-Fri., 8 AM – 5 PM

STATE OF VT)
) ss:)
 COUNTY OF WEBER)

On this 7 day of MARCH, 2024, personally appeared BEN BROUGH, who acknowledged that she/he signed the within foregoing instrument as her/his free and voluntary act and deed for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.




 Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24041

ENT 15259:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 08 04:12 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 February 10, 2022, and executed by David M. Gotcher and Amy M. Gotcher, as Trustors in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, where Rocket Mortgage, LLC, FKA Quicken Loans, LLC is the current Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 11, 2022, as Entry No. 89828:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 124, Plat A, TUSCANY FARMS SUBDIVISION, according to the official plat as recorded in the office of the Utah County Recorder. TAX # 53-263-0124

Purportedly known as 2007 Tuscany Way aka 2007 North Tuscany Way, Pleasant Grove, UT 84062-8565, (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.

2CE1B199-3FB1-4A43-8E72-FC5C01C26F48 — 2024/03/08 13:29:15 -8:00 — Remote Notary



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: 03/08/2024

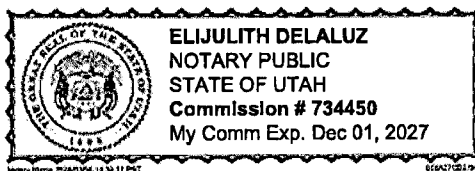
HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack

Name: Hillary R. 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. UT24041

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

The foregoing instrument was acknowledged before me on 03/08/2024
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.



[Signature]
Notary Public

Notarial act performed by audio-visual communication

2CE1B199-3FB1-4A43-8E72-FC5C01C26F48 — 2024/03/08 13:29:15 -8:00 — Remote Notary



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24081

ENT 15260:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 08 04:14 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 23, 2021, and executed by Tracy Daemlux, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for EverLend Mortgage Company, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Vanguard Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 30, 2021, as Entry No. 214674:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 2681, Plat 26, LAKESIDE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder. TAX # 45-653-0081

Purportedly known as 2641 South Shorewood Drive, Saratoga Springs, UT 84045 (the undersigned disclaims liability for any error in the address).

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

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

2CE1B199-3FB1-4A43-8E72-FC5C01C26F48 --- 2024/03/08 13:29:15 -8:00 --- Remold Nolay



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.

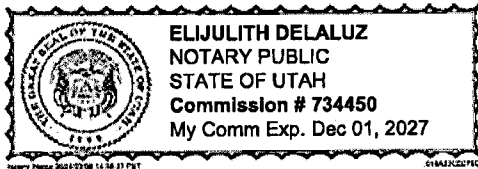
Dated: 03/08/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack
 Name: Hillary R. 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. UT24081

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

The foregoing instrument was acknowledged before me on 03/08/2024,
 by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
 Successor Trustee.



[Signature]
 Notary Public

Notarial act performed by audio-visual communication

2CE1B199-3FB1-4A43-8E72-FC5C01C26F48 — 2024/03/08 13:29:15 -8:00 — Remote Notary



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 51980

ENT 15261:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Mar 08 04:16 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 July 6, 2004, and executed by Katie M. Nicholes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2022-1 being the present Beneficiary, in which Provo Land Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 8, 2004, as Entry No. 78213:2004, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 20, Plat "B", Glenwood Estates Subdivision, according to the Official Plat thereof on file in the office of the Utah County Recorder. **TAX # 40:063:0020**

Purportedly known as 574 East 1050 North, 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.

03/08/2024

Dated: _____

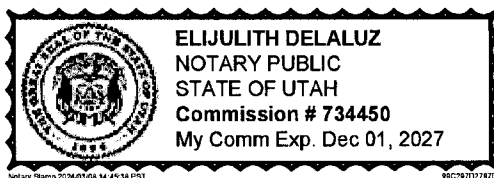
HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack

Name: Hillary R. 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. 51980

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

The foregoing instrument was acknowledged before me on 03/08/2024,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.



[Signature]

Notary Public

Notarial act performed by audio-visual communication

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

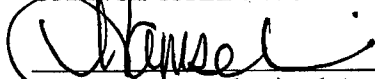
T.S. NO. 120899-UT

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)