

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 53224

ENT 24586 : 2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Apr 17 10:26 AM 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 October 3, 2013, and executed by Deanne K. Aki-Kauwe, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for Castle & Cooke Mortgage, LLC, its successors and assigns, as Beneficiary, but Castle & Cooke Mortgage, LLC being the present Beneficiary, in which Title One was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 4, 2013, as Entry No. 94503:2013, and modified pursuant to the Modification recorded on November 6, 2017, as Entry No. 109908:2017, and further modified pursuant to the Modification recorded on February 22, 2019, as Entry No. 14710:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 38, Plat "A", River Park West Subdivision, Springville, Utah County, Utah, according to the Official Plat thereof on file in the office of the Recorder, Utah County, Utah. **TAX # 51:479:0038**

Purportedly known as 1177 West 150 South, Springville, UT 84663 (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: 04/17/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack

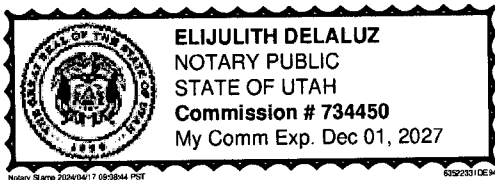
Name: Hillary R. McCormack  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. 53224

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

The foregoing instrument was acknowledged before me on 04/17/2024,  
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



Notary Public



Notarial act performed by audio-visual communication

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

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Traverse Mountain Master Association ("Association"), that a default has occurred under that certain 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 **Craig Evans and Amanda Evans, joint tenants ("Owner")**, covering real property located at 1896 W Crest Ridge Rd ("Property"), and more particularly described as follows:

Lot 69, Vista Ridge Subdivision, Phase 2, Lehi, Utah, according to the Official Plat thereof on file and of Record in the Utah County Recorder's Office, Utah. Together with all improvements and appurtenances thereunto belonging. Subject to any and all existing restrictions, exceptions, reservations, easements, rights-of-way, conditions, and covenants of whatever nature, whether or not filed for record, and is expressly subject to all municipal, city, county, and state zoning laws and other ordinances, regulations, and restrictions, including statues and other laws of municipal, county, or other governmental authorities applicable and enforceable against the premises described herein. Also subject to General Property Taxes for 2020 and thereafter.

PARCEL NUMBER: 54:209:0069

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 February 1, 2024 as Entry No. 6413:2024. 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.

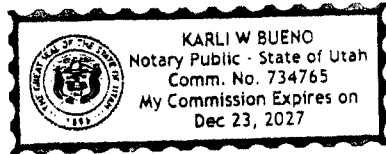
DATED this 17<sup>th</sup> day of April 2024.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington         )

On the 17<sup>th</sup> day of April, 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.**

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

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Saratoga Springs Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions, and Restrictions and Easements for Saratoga Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 24, 2006, as Entry No. 8402:2006, and any amendments thereto, concerning real property reputed to be owned by **Jared M. Powell, A Single Man ("Owner")**, covering real property located at 2308 S Chip Shot Loop ("Property"), and more particularly described as follows:

Lot 1-A, Talons Cove Subdivision, according to the official Plat thereof, recorded in the Office of the County Recorder of Utah County, Utah. Tax Parcel No.: 53-498-0001 SUBJECT TO County Taxes and Assessments not delinquent, Easements, Rights of Way, Covenants, Conditions and Restrictions now of record. TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 53:498:0001

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 February 8, 2024 as Entry No. 7954:2024. 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.

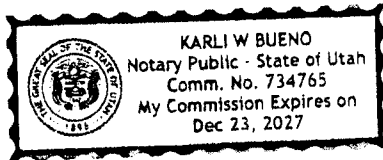
DATED this 17<sup>th</sup> day of April 2024.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH )  
 : ss.  
County of Washington )

On the 17<sup>th</sup> day of April, 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.**

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24332

ENT 24911:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Apr 18 10:12 AM 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 October 2, 2015, and executed by Markus Josephson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Direct Mortgage, Corp., its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Pro-Title and Escrow, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 8, 2015, as Entry No. 92364:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Parcel 1 - Commencing at the Northwest Corner of Lot 2, Block 54, Plat "A", Pleasant Grove City Survey of Building Lots; thence East 105.33 feet; thence South 130 feet; thence West 105.33 feet; thence North 130 feet to the place of beginning in Utah County, State of Utah. (Tax Serial No. 03:058:0024)

Parcel 2 - Commencing West 105.33 feet from the Northeast Corner of Lot 1, Block 54, Plat "A", Pleasant Grove City Survey of Building Lots; thence South 130 feet; thence West 105.34 feet; thence North 130 feet; thence East 105.34 feet to the place of beginning. (Tax Serial No. 03:058:0022). **TAX # 03-058-0024; 03-058-0022**

Purportedly known as 366 East 300 North, Pleasant Grove, 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 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: 04/18/2024


HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack

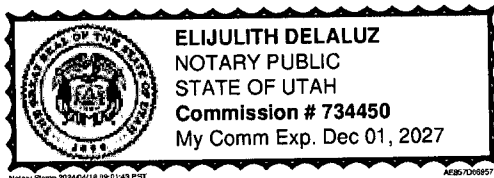
Name: Hillary R. McCormack  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24332

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

The foregoing instrument was acknowledged before me on 04/18/2024  
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.

  
Signed on 2024/04/18 09:01:43 -0700

Notary Public



Notarial act performed by audio-visual communication



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24343

ENT 24913:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Apr 18 10:13 AM 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 August 4, 2017, and executed by Joshua M. Underwood, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which North American Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 7, 2017, as Entry No. 76426:2017, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit "D", Building 6, contained within the Oak Crest Condominium, Amended, a Condominium Project, as the same is identified in the Record of survey Map recorded in Utah County, Utah, as Entry No. 16040 and Map Filing No. 1413( as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded in Utah County, Utah, as Entry No. 5070, in Book 1364, at Page 799 (as said Declaration may have heretofore been amended or supplemented). Together with the appurtenant undivided interest in said Project's Common Areas as established in said Declaration and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the Common Areas and Facilities to which said interest relates.

More correctly described as:

Unit "D", Building 6, contained within the Oak Crest Condominium, Amended, a Condominium Project, as the same is identified in the Record of Survey Map recorded in Utah County, Utah, as Entry No. 16040 and Map Filing No. 1413(as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded in Utah County, Utah, as Entry No. 5070, in Book 1364, at Page 799 (as said Declaration may have heretofore been amended or supplemented). Together with the appurtenant undivided interest in said Project's Common Areas as established in said Declaration and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the Common Areas and Facilities to which said interest relates. **TAX # 48-004-0044**

Purportedly known as 201 W Garden Park, Orem, UT 84057 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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.**

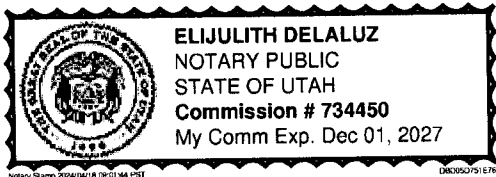
Dated: 04/18/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack  
Signed on 2024/04/18 09:01:44 -8:00  
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. UT24343

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

The foregoing instrument was acknowledged before me on 04/18/2024  
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



[Signature]  
Signed on 2024/04/18 09:01:44 -8:00

Notary Public

Notarial act performed by audio-visual communication