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14261591 B: 11503 P: 355 Total Pages: 2 07/08/2024 02:36 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

#### 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 9, 2021, and executed by Larry E. Plumb and Marsha H. Plumb, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for The Federal Savings Bank, its successors and assigns as Beneficiary, but Selene Finance LP being the present Beneficiary, in which John F. Hanlon, Esq. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 24, 2021, as Entry No. 13752952, in Book 11226, at Page 9839-9853, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 41, Diamondville Subdivision, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah. TAX # 21-21-351-001-0000

Purportedly known as 3193 West Rachelle Drive, West Jordan, UT 84084 (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:0	7/08/2024	• •
		HALLIDAY, WATKINS & MANN, P.C.:
		By Jessica Oliveri Spined on 200407/08 1311:55 4:00
STATE OF UTAH County of Salt Lake	) : ss. )	Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT24134
m c ·		07/08/2024
The foregoing	instrument was acknowledge	ged before me on
by Jessica Oliveri as a	an attorney and authorized a	agent of the law firm of Halliday, Watkins & Mann, P.C., the
767 - 167	LITH DELALUZ	\$200,00175 Oppmer on 200 407/05 13 11:55 4:00
STATI	RY PUBLIC E OF UTAH	Notary Public

Notarial act performed by audio-visual communication

14261646 B: 11503 P: 484 Total Pages: 2 07/08/2024 02:45 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

#### 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 15, 2022, and executed by Amber Carter, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc., dba New American Funding, its successors and assigns as Beneficiary, but New American Funding, LLC being the present Beneficiary, in which Title Guarantee Settlement Services, A Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 15, 2022, as Entry No. 13934101, in Book 11329, at Page 3716, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 6, contained within San Francisco Condominium Phase 1 Project, as the same is identified in the Plat filed in the office of the Salt Lake County Recorder, Utah, on September 7, 1983 as Entry No. 3840734 in Book 83-9 of Plats at Page 112 and in the declaration recorded September 7, 1983 as Entry No. 3840735 in Book 5488 at Page 2493 (as said declaration may have been subsequently restated, amended and/or supplemented).

Together with the undivided ownership interest in and to the Common Areas and Facilities defined under said declaration, TAX # 21-10-478-007

Purportedly known as 1354 West Beacon Hill Drive, Taylorsville, UT 84123 (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.

	8/2024	
		HALLIDAY, WATKINS & MANN, P.C.:
		By: Jessica Oliveri
		Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT23435
STATE OF UTAH	)	
County of Salt Lake	; ss. )	
The foregoing	g instrument was acknowledged	07/08/2024 d before me on
by Jessica Oliveri as	an attorney and authorized ago	ent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.		Opping on 2014/2/06 13 17:54 4:00
N. S. C.	DIJULITH DELALUZ  OTARY PUBLIC  TATE OF UTAH  ommission # 734450  y Comm Exp. Dec 01, 2027	Notary Public

Notarial act performed by audio-visual communication

14261716 B: 11503 P: 1074 Total Pages: 1 07/08/2024 03:19 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: WESTERN MORTGAGE SERVICES 1584 S 500 W #101BOUNTIFUL. UT 84010

# Notice of Default and Election to Sell

Notice is hereby given by David J. Shaffer, Attorney at Law, as Trustee, 505 South Main Street, Bountiful, UT 84010, that a default has occurred under that certain Trust Deed dated June 24, 2020, executed by CJG, LLC, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake County State of Utah, on June 24, 2020, as Entry No. 13307678 Book 10966 Page 9310 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** 

LOT 180, BLOCK 84, HOFFMAN HEIGHTS #13, according to the official plat thereof, as recorded

in the office of the Salt Lake County Recorder, State of Utah.

Tax ID#

21-18-255-009

**Property Address:** 

4311 W 5780 S, Kearns, UT 84118

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$180,000.00, interest at the rate of 13.00% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for March 2024, – June 2024, in the amount of \$1,991.16 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$180,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 5<sup>th</sup> day of July, 2024 David. J. Shaffer, Attorney at Law

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David J. Straffer, Attorney at Law, Trustee P. Box 138, Bountiful, UT 84011

State of Utah

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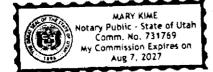
: **S**S.

County of Salt Lake

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On this 5<sup>th</sup> day of **July, 2024** personally appeared before me David J. Shaffer, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default. My Commission Expires:

Seal:



14261719 B: 11503 P: 1077 Total Pages: 1 07/08/2024 03:19 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: WESTERN MORTGAGE SERVICES 1584 S 500 W #101BOUNTIFUL, UT 84010

# Notice of Default and Election to Sell

Notice is hereby given by David J. Shaffer, Attorney at Law, as Trustee, Po Box 1387, Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated January 31, 2023, executed by CJG, LLC, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake County State of Utah, on January 31, 2023, as Entry No. 14067638 Book 11398 Page 5508 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** 

LOT 180, BLOCK 84, HOFFMAN HEIGHTS #13, according to the official plat thereof, as recorded

in the office of the Salt Lake County Recorder, State of Utah.

Tax ID#

21-18-255-009

**Property Address:** 

4311 W 5780 S, Keams, UT 84118

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$95,000.00, interest at the rate of 13.50% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for March 2024, – June 2024, in the amount of \$1,088.14 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$95,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 5<sup>th</sup> day of July, 2024

David\_\_\_Shaffer, Attorney at Law

. Shaffer, Aftorney at Law, Trustee

Box 1387, Bountiful, UT 84011

State of Utah

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: **SS**.

County of Salt Lake

Seal:

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On this 5<sup>th</sup> day of **July, 2024** personally appeared before me David J. Shaffer, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:

MARY KIME
Notary Public - State of Utah
Comm. No. 731769
My Commission Expires on
Aug 7, 2027

14261771 B: 11503 P: 1529 Total Pages: 1 07/08/2024 03:38 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: WESTERN MORTGAGE SERVICES 1584 S 500 W #101BOUNTIFUL, UT 84010

# Notice of Default and Election to Sell

Notice is hereby given by David J. Shaffer, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated August 30, 2023, executed by Centennial Commercial, LLC, a Utah Limited Liability Company, as to an undivided 51.00% interest, as tenant in common, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which David J. Shaffer, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake State of Utah, on August 30, 2023, as Entry No. 14147000 Book 11441 Page 8154 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

LEGAL DESCRIPTION:

Parcel 1:

Lot 3, AMENDED PORTION OF LOT 5, PHASE V, CENTENNIAL INDUSTRIAL PARK, a planned development subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office

Parcel 2:

Rights and easements established by that certain Declaration of Covenants, Conditions and Restrictions of AMENDED PORTION OF LOT 5, PHASE V, CENTENNIAL INDUSTRIAL PARK, a planned development subdivision recorded April 9, 2000 as Entry No. 7621217 in Book 8356 at Page 2534 of Official Records, and that certain Restated Declaration of Covenants, Conditions and Restrictions of AMENDED PORTION OF LOT 5, PHASE V, CENTENNIAL INDUSTRIAL PARK recorded August 24, 2000 as Entry No. 7704757 in Book 8383 at Page 1233 of Official Records.

Property Address: 1785 South 4490 West, Salt Lake City, UT 84104

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$225,000.00, interest at the rate of 14.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Kathleen J. Terry, as Trustee of the Lavere and Kathleen Terry Living Trust, U/A dated January 25, 2021. The promissory note obligation is in default. This note is due for April 2024, – June 2024, in the amount of \$2,665.96 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$225,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 4th day of July, 2024 David L Shaffer, Attorney at Law

Bayid J Shaffer, Attorney at Law, Trustee O. Box 1387, Bountiful, UT 84011

State of Utah

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County of Salt Lake

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On this 4th day of July, 2024 personally appeared before me David J. Shaffer, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:

Seal:

MARY KIME
Notary Public - State of Utah
Comm. No. 731769
My Commission Expires on
Aug 7, 2027

14261781 B: 11503 P: 1613 Total Pages: 1 07/08/2024 03:41 PM By: salvarado Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: WESTERN MORTGAGE SERVICES 1584 S 500 W #101BOUNTIFUL, UT 84010

# Notice of Default and Election to Sell

Notice is hereby given by David J. Shaffer, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated March 8, 2017, executed by Benjamin Daniel Johnston, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake County State of Utah, on March 13, 2017, as Entry No. 12493440 Book 10537 Page 3183 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** 

LOT 2, BURROUGH DOWNES NO. 1, According to the official plat thereof recorded in the office of the Salt

Lake County Recorder, State of Utah.

Tax ID#

21-17-278-001

**Property Address:** 

5629 S 3275 W, Taylorsville, UT 84129

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$40,000.00, interest at the rate of 12.00% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Christa D. Johnson Family Trust, with Christa D. Johnson as Trustee. The promissory note obligation is in default. This note is due for March 2024 – June 2024, in the amount of \$411.45 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$40,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 8th day of July, 2024
David J. Shaffer, Attorney at Law

ayd J. Sharfer, Attorney at Law, Trustee

O. Box 1367, Bountiful, UT 84011

State of Utah

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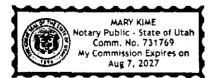
County of Salt Lake

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On this 8th day of July, 2024 personally appeared before me David J. Shaffer, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:

Seal:



14261791 B: 11503 P: 1733 Total Pages: 1 07/08/2024 03:55 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: WESTERN MORTGAGE SERVICES 1584 S 500 W #101BOUNTIFUL, UT 84010

# Notice of Default and Election to Sell

Notice is hereby given by David J. Shaffer, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated November 23, 2021, executed by Benjamin Daniel Johnston, A Single Man, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake County State of Utah, on November 29, 2021, as Entry No 13834450 Book 11274 Page 9865 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** 

LOT 2, BURROUGH DOWNES NO. 1, According to the official plat thereof recorded in the office of the Salt

Lake County Recorder, State of Utah.

Tax ID#

21-17-278-001

**Property Address:** 

5629 S 3275 W, Taylorsville, UT 84129

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$20,000.00, interest at the rate of 14.00% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for March 2024 – June 2024, in the amount of \$947.90 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the current principal balance of \$79,922.73 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 8th day of July, 2024

David J. Shaffer, Attorney at Law

Avid J. Shaffer Attorney at Law, Trustee . O. Box 1387, Bountiful, UT 84011

State of Utah

Seal:

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. SS.

County of Salt Lake

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On this 8th day of July, 2024 personally appeared before me David J. Shaffer, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:

MARY KIME
Notary Public - State of Utah
Comm. No. 731769
My Commission Expires on
Aug 7, 2027

14261792 B: 11503 P: 1734 Total Pages: 1 07/08/2024 03:55 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: WESTERN MORTGAGE SERVICES 1584 S 500 W #101BOUNTIFUL, UT 84010

# Notice of Default and Election to Sell

Notice is hereby given by David J. Shaffer, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated January 26, 2024, executed by Benjamin Daniel Johnston, A Single Man, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which David J. Shaffer, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake County State of Utah, on January 26, 2024, as Entry No. 14198253 Book 11468 Page 34010 Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** 

LOT 2, BURROUGH DOWNES NO. 1, According to the official plat thereof recorded in the office of the Salt

Lake County Recorder, State of Utah.

Tax ID#

21-17-278-001

**Property Address:** 

5629 S 3275 W, Taylorsville, UT 84129

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$ 41,000.00, interest at the rate of 17.00% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, with Steve Goorman as Trustee The promissory note obligation is in default. This note is due for March 2024 – June 2024, in the amount of \$584.53 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$41,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 6th day of July, 2024 David J. Shaffer, Attorney at Law

Day of J. Shaffer Attorney at Law, Trustee P.O. Box 1387, Bountiful, UT 84021

State of Utah

Seals

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County of Salt Lake

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On this 6<sup>th</sup> day of July, 2024 personally appeared before me David J. Shaffer, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:

MARY KIME
Notary Public - State of Utah
Comm. No. 731769
My Commission Expires on
Aug 7, 2027

14261834 B: 11503 P: 1973 Total Pages: 2 07/08/2024 04:34 PM By: zjorgensen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: ORANGE TITLE INSURANCE AGENCY 374 EAST 720 SOUTHOREM. UT 84058

#### 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.: 124834-UT

APN: 26-36-331-062-0000

NOTICE IS HEREBY GIVEN THAT CHRISTIAN K. APPIAH-KNUDSEN, AN UNMARRIED PERSON as Trustor, AMERICAN SECURE TITLE INSURANCE AGENCY as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION

as Beneficiary, under the Deed of Trust dated 1/13/2022 and recorded on 1/19/2022, as Instrument No. 13872608 in Book 11295 Page 9962, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT T-222, PARKSIDE AT HERRIMAN TOWNE CENTER PHASE 2 PLAT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) SERIAL NO. 26-36-331-062

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 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.

By reason of such default, SECURITY SERVICE 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.

## NOTICE OF DEFAULT

TRUSTEE CONTACT INFORMATION: ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South Orem, Utah 84058

Phone: (800) 500-8757 Fax: (801) 285-0964

T.S. NO. 124834-UT

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

DATED:JUL 0 82024	ORANGE TITLE INSURANCE AGENCY, INC.  Hamsa Uchi, Authorized Agent
	certificate verifies only the identity of the individual te is attached, and not the truthfulness, accuracy, or
Public, personally appeared HAMSA	Anhara Verduzco-Alejo, Notary NUCHI who proved to me on the basis of ame(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the by his/her/their signature(s) on the instrument the	e same in his/her/their authorized capacity(ies), and that person(s), or the entity upon behalf of which the under PENALTY OF PERJURY under the laws of said
WITNESS my hand and official seal.  Signature (Seal)	ANHARA VERDUZCO-ALEJO Notary Public - California San Diego County Commission # 2423752  My Comm. Expires Oct 27, 2026

WHEN RECORDED RETURN TO:

14262145 B: 11503 P: 3680 Total Pages: 2 07/09/2024 02:16 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SERVICELINK TITLE AGENCY INC. 3220 EL CAMINO REALIRVINE, CA 92602

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

# NOTICE OF DEFAULT

T.S. NO.: 122832-UT

APN: 16-29-103-036-0000

NOTICE IS HEREBY GIVEN THAT JEFFREY L. KEMP AND TAMARA L. KEMP, HIS WIFE, AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE COMPANY as Trustee, in favor of HOUSEHOLD FINANCE CORPORATION III, A

CORPORATION as Beneficiary, under the Deed of Trust dated 5/20/2000 and recorded on 5/22/2000, as Instrument No. 7643707 in Book 8363 Page 1120, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 37, SUNSHINE ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The obligation included a Note for the principal sum of \$142,317.46.

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 8/25/2023 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, UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE OF LVS TITLE TRUST XIII, 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.

## NOTICE OF DEFAULT

T.S. NO. 122832-UT

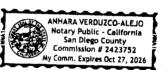
TRUSTEE CONTACT INFORMATION: ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South Orem, Utah 84058

Phone: (800) 500-8757 Fax: (801) 285-0964

Hours: Monday-Friday 9a.m5p.m.	
DATED: JUL 0 82024	ORANGE TITLE INSURANCE AGENCY, INC.  Hamsa Uchi, Authorized Agent
A notary public or other officer completing the who signed the document to which this certific validity of that document.	is certificate verifies only the identity of the individual cate is attached, and not the truthfulness, accuracy, or
State of California County of San Diego } ss.	
On 7824 before me, HAMS	Anhara Verduzco-Alejo , Notary SA UCHI who proved to me on the basis of
acknowledged to me that he/she/they executed the by his/her/their signature(s) on the instrument the	name(s) is/are subscribed to the within instrument and the same in his/her/their authorized capacity(ies), and that ne person(s), or the entity upon behalf of which the fy under PENALTY OF PERJURY under the laws of said

WITNESS ray hand and official seal.

(Seal)



14262202 B: 11503 P: 3946 Total Pages: 2 07/09/2024 02:41 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated June 28, 2018, and executed by Tyson Ray and Gabriella Rojas, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Vanguard Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 29, 2018, as Entry No. 12802094, in Book 10689, at Page 5740-5755, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 10, Silver Acres Subdivision No. 1, according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder. TAX # 22-31-130-010

Purportedly known as 289 E Tennyson Avenue, Sandy, UT 84070 (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:	07/09/2024	·
		HALLIDAY, WATKINS & MANN, P.C.:
		By: Jessica Oliveri
		Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT22977
STATE OF UTAH	)	en e
County of Salt Lake	: ss. )	
The foregoing	g instrument was ackn	owledged before me on
by Jessica Oliveri as	an attorney and autho	orized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.		and the cloth
NOTA STATI	ILITH DELALUZ RY PUBLIC E OF UTAH nission # 734450	Notary Public

Notarial act performed by audio-visual communication

14262203 B: 11503 P: 3948 Total Pages: 2 07/09/2024 02:41 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated June 29, 2022, and executed by Todd Ellison, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intercap Lending Inc., its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Stewart Title of Utah Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 7, 2022, as Entry No. 13981724, in Book 11354, at Page 7207, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 116, The Highlands Phase I, according to the official plat thereof recorded in the Office of the County Recorder of said County. TAX # 21-27-427-011

Purportedly known as 7522 South Highland Hollow Cove, West Jordan, UT 84084-4100 (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.

purpose.	
07/09/2024 Dated:	
	HALLIDAY, WATKINS & MANN, P.C.:  By: Jessica Oliveri
	Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT24688
STATE OF UTAH )	THE 110. 6 12 1000
County of Salt Lake )	
The foregoing instrument was acknowledged	d before me on
by Jessica Oliveri as an attorney and authorized ago	ent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.	NY CHOICE
ELIJULITH DELALUZ NOTARY PUBLIC STATE OF UTAH Commission # 734450 My Comm Exp. Dec 01, 2027	Spined on 2024-0700 1700 50 400  Notary Public

Notarial act performed by audio-visual communication

14262203 B: 11503 P: 3949

Page 2 of 2

14262215 B: 11503 P: 4047 Total Pages: 1 07/09/2024 02:48 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

**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. 67152-106F Parcel No. 27-25-176-008

#### 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 Trevor P. Gough, 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 August 26, 2016, and recorded as Entry No. 12351958, in Book 10468, at Page 8822, Records of Salt Lake County, Utah.

LOT 212, SUNSET AT DRAPER RIDGE PHASE 2 AMENDED, AMENDING AND EXTENDING LOTS 205-218 SUNSET AT DRAPER RIDGE PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE 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 January 31, 2024 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 9th day of July, 2024.

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

trustee

By: Marlon L. Bates Its: Supervising Partner

STATE OF UTAH

: 88

COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me this 4 day of July, 2024, by Marlon L. Bates,

the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE Notary Public State of Utah Commission Expires on: April 10, 2028 Comm. Number: 736320

NOTARY PUBLIC

14262359 B: 11503 P: 5051 Total Pages: 2 07/10/2024 08:42 AM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

### 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 19, 2016, and executed by Brittany Ogilvie, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 7, 2016, as Entry No. 12359516, in Book 10473, at Page 2050-2067, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 135, GREEN MEADOW ESTATES NO. 3, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder. TAX # 14-20-477-010-0000

Purportedly known as 2606 South Melville Drive, Magna, UT 84044 (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:	07/10/2024	
		HALLIDAY, WATKINS & MANN, P.C.:
		By: Jessica Oliveri
		Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT24728
STATE OF UTAH	)	
County of Salt Lake	: ss. )	
The foregoing	ing instrument was acknowledged	before me on
by Jessica Oliveri as	an attorney and authorized agent of	the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.		
	MARGARET LEE NOTARY PUBLIC STATE OF UTAH Commission # 736006 My Comm Exp. Mar 22, 2028	Margaret Lea Notary Public

Notarial act performed by audio-visual communication

WHEN RECORDED, RETURN TO: Lincoln Title Insurance Agency C/O Smith Knowles, PLLC 2225 Washington Boulevard, Suite 200 Ogden, Utah 84401 Telephone: (801) 476-0303 File No. CARRO7-0818 14262556 B: 11503 P: 6379 Total Pages: 1 07/10/2024 01:02 PM By: EMehanovic Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SMITH KNOWLES PC 2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

#### 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 5151 S 400 E, SUITE 101, WASHINGTON TERRACE, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 18, 2012, and executed by SIMON L. NG AND PAMALIA A. NULL, JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GRAYSTONE MORTGAGE, LLC., A LIMITED LIABILITY COMPANY, its successors and assigns, as Beneficiary, and GUARDIAN TITLE CO OF UTAH, as Trustee, which Trust Deed was recorded on OCTOBER 19, 2012, as Entry No. 11496191, in Book 10068, at Page 2678, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 108, DISCOVERY PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

20-34-380-014

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: July 10, 2024

LINCOLN TITLE INSURANCE AGENCY

\_\_\_\_

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 10, 2024, 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.

JORDAN WATCHMAN
Notary Public - State of Utah
Comm. No. 719122
My Commission Expires on
Jul 8, 2025

NOTARY PUBLIC

14262680 B: 11503 P: 7025 Total Pages: 2 07/10/2024 02:56 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

## 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 17, 2008, and executed by Jon Paul Hollingshead and Luci Hollingshead, as Trustors, in favor of U.S. Bank National Association as Beneficiary, in which U.S. Bank Trust Company National Association was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 9, 2008, as Entry No. 10516064, in Book 9641, at Page 3270-3278, and corrected pursuant to the Affidavit recorded on January 25, 2024, as Entry No. 14197488, in Book 11467, at Page 9483, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit B-406, contained within the Zions Summit, A Utah Condominium Project, as identified in the Record of Survey Map recorded January 13, 1977, as Entry Number 2897847, in Book 77-1, at Page 9 of Plats, (as said record of survey map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of the Zions Summit, recorded January 13 1977, as Entry Number 2897848, in Book 4437, at Page 1209 (as said Declaration may have been amended and/or supplemented) in the Office of the Recorder of Salt Lake County, Utah. Together with the appurtenant interest in and to the common areas, limited common areas, (including, but not limited to, parking stall PWC 262 and storage locker SWA 181) and facilities more particularly described in said record of survey map, declaration and any amendments and/or supplements thereto.

More Correctly Described As:

Unit B-406, contained within the Zion Summit, A Utah Condominium Project, as identified in the Record of Survey Map recorded January 13, 1977, as Entry Number 2897847, in Book 77-1, at Page 9 of Plats, (as said record of survey map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of the Zion Summit, recorded January 13 1977, as Entry Number 2897848, in Book 4437, at Page 1209 (as said Declaration may have been amended and/or supplemented) in the Office of the Recorder of Salt Lake County, Utah. Together with the appurtenant interest in and to the common areas, limited common areas, (including, but not limited to, parking stall PWC 262 and storage locker SWA 181) and facilities more particularly described in said record of survey map, declaration and any amendments and/or supplements thereto. **TAX # 0836438125** 

Purportedly known as 241 North Vine Street Apt 406W, Salt Lake City, UT 84103 (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:07/1	0/2024	·
		HALLIDAY, WATKINS & MANN, P.C.:
		By:
		Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT23803
STATE OF UTAH	)	1101101 0 125555
County of Salt Lake	: ss. )	
The foregoing	instrument was acknowl	edged before me on 07/10/2024
by Jessica Oliveri as a	an attorney and authorize	ed agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.		ASSAULT

**Notary Public** 

Notarial act performed by audio-visual communication

ELIJULITH DELALUZ NOTARY PUBLIC STATE OF UTAH Commission # 734450 My Comm Exp. Dec 01, 2027 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. 67152-109F Parcel No. 15-34-178-019 14262798 B: 11503 P: 7900 Total Pages: 2 07/10/2024 03:47 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

#### 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 Margarita Rios, 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 1, 2022, and recorded as Entry No. 13924754, in Book 11324, at Page 4135, Records of Salt Lake County, Utah.

#### SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 29, 2024 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 10 day of July, 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 \int \text{D} day of July, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE
Notary Public State of Utah
My Commission Expires on:
April 10, 2028
Comm. Number: 736320

NOTARY PUBLIC

#### EXHIBIT "A"

UNIT NO. 18, IN BUILDING "C", CONTAINED WITHIN THE REDWOOD VILLAGE CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON AUGUST 29, 1985 IN SALT LAKE COUNTY, AS ENTRY NO. 4130631, IN BOOK 85-8, AT PAGE 149 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON AUGUST 29, 1985 IN SALT LAKE COUNTY, AS ENTRY NO. 4130632 IN BOOK 5686 AT PAGE 230 (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.

14263248 B: 11504 P: 273 Total Pages: 2 07/11/2024 02:46 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

## 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 May 15, 2023, and executed by Pedro Cardenas Alvarado, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which 1st Liberty Title, LC. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 26, 2023, as Entry No. 14110254, in Book 11421, at Page 7285, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Situate in the County of Salt Lake, State of Utah, described as follows.

A tract of land upon a portion of UDOT parcel 0154:194:T being part of Lot 101, FOX HILLS NO. 1 according to the official plat thereof recorded October 8, 1975 as Entry No. 2749662 in Book 75-10 on Page 161, in the office of the Salt Lake County Recorder, and UDOT parcel 0154:197:T, being part of an entire tract of property situate in Lot 137, FOX HILLS NO. 2 according to the official plat thereof recorded May 23, 1978 as Entry No 3112269 in Book 78-5 on Page 149, in the office of the Salt Lake County Recorder, in the SE1/4 SW1/4 of Section 17, Township 2 South, Range 1 West, Salt Lake Base and Meridian. The boundaries of said tract of land are described as follows:

Beginning at the northwest corner of said Lot 101, and running thence East 136.39 feet along the northerly boundary line of said Lot 101 and extension thereof, to a point in the westerly highway right of way and no-access line of SR-154 (Bangerter Highway) known as Project No. S-0154(84)14; thence along said westerly highway right of way and no-access line the following two (2) courses and distances, (1) S.29°40'58" W.52.81 feet; (2) thence S.46°55'59"W. 40.40 feet to a point in the northerly highway right of way line of 6200 South of said project; thence along said northerly highway right of way line the following two (2) courses and distances, (1) S.89°59'07"W. 75.43 feet; (2) thence N.44°58'28"W. 7.48 feet to a point in the westerly boundary line of said Lot 101; thence along said westerly boundary line North 68.19 feet to the point of beginning. (Note-Rotate above bearings 00°15'33" clockwise to equal Highway bearing).

# LEGAL DESCRIPTION AS SHOWN IN THE RECORDS OF THE SALT LAKE COUNTY RECORDER:

Beginning at the Northwest corner of Lot 101, FOX HILLS NO 1, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder, and running thence East 136.39 feet; thence South 29°40'58" West 52.81 feet; thence South 46°55'59" West 40.40 feet; thence South 89°59'07" West 75.43 feet; thence North 44°58'28" West 7.48 feet; thence North 68.19 feet to beginning. **TAX # 21-17-381-035** 

Purportedly known as 6187 South Foxhills Drive, Taylorsville, UT 84129 (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:	/11/2024	
		HALLIDAY, WATKINS & MANN, P.C.:
		By: Jessina Oliveri
		Name: Jessica Oliveri 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: MonFri., 8AM-5PM (MST) File No. UT24712
STATE OF UTAH	)	1 110 110. 0 12 17 12
	: SS.	
County of Salt Lake	)	
The foregoing	g instrument was acknowledge	ed before me on
by Jessica Oliveri as	an attorney and authorized ag	gent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.		of \$2000ml

**Notary Public** 

Notarial act performed by audio-visual communication

NOTARY PUBLIC

STATE OF UTAH

Commission # 734450

My Comm Exp. Dec 01, 2027

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WHEN RECORDED, RETURN TO: MILLER HARRISON LLC 5292 So. College Drive, Ste 304 Murray, UT 84123 (801) 692-0799

14263263 B: 11504 P: 372 Total Pages: 1 07/11/2024 02:59 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: MILLER HARRISON LLC 5292 SO COLLEGE DRMURRAY, UT 84123

#### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Station Place Condominium Association, Inc., an association of unit owners (the "Association") on September 26, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14156817, a Notice of Lien upon those certain lands and premises owned by Dennis M. Ward Trustee of the Dennis M. Ward Trust, dated 3/23/2010, located at 8068 South Station Landing Way, Sandy, UT 84070, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 22, STATION PLACE CONDO AMD. 8372-2477 8506-5996 8579-8767

9052-6034 9745-4324 09812-3622

Property Address: 8068 South Station Landing Way, Sandy, UT 84070

Parcel ID #: 22-31-180-022-0000

A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Condominium for Station Place Condominiums, 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 herby 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 July 11, 2024.

MILLER HARRISON VLC

Peter H. Harrison

As authorized agent for Station Place Condominium Association, Inc.

STATE OF UTAH

) SS.

COUNTY OF SALT LAKE )

On July 11, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

KAITLYN JEAN MILLER
Notary Public, State of Utah
Commission # 735515
My Commission Expires
02/08/2028

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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.)

ELECTRONICALLY RECORDED FOR:

Trustee No. 11146-956F Parcel No. 20-02-104-015 14263365 B: 11504 P: 1153 Total Pages: 1 07/11/2024 04:26 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

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 (Secures Open-End Credit Under a Revolving Credit Line) executed by Anastasia E. Johnson, 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 May 1, 2018, and recorded as Entry No. 12764440, in Book 10670, at Page 5463, Records of Salt Lake County, Utah.

LOT 206, APOLLO HILLS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE 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 January 30, 2024 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 <u>Il</u> day of July, 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 1 day of July, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE Notary Public State of Utah My Commission Expires on: April 10, 2028 Comm. Number: 736320

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. 11146-957F

Parcel No. 16-18-301-012

14263366 B: 11504 P: 1154 Total Pages: 1 07/11/2024 04:27 PM By: vanguyen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

#### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Bryce Hickman, 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 August 4, 2023, and recorded as Entry No. 14137419, in Book 11436, at Page 5667, Records of Salt Lake County, Utah.

BEGINNING 585 FEET WEST AND 37 FEET SOUTH FROM THE NORTHEAST CORNER OF LOT 14, BLOCK 6, 5 ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 37 FEET; THENCE WEST 108 FEET; THENCE NORTH 37 FEET; THENCE EAST 108 FEET TO THE POINT OF BEGINNING.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the December 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 <u>II</u> day of July, 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 \(\begin{align\*}\) day of July, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

Notary Public State of Utah My Commission Expires on: April 10, 2028 Comm. Number: 736320

NOTARY PUBLIC