

TS No.: 2024-00029-UT

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

14275071 B: 11510 P: 7723 Total Pages: 4
08/12/2024 10:27 AM By: adavis Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

TS No: 2024-00029-UT

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

The past due amount is **\$10,766.13** as of **07/30/2024** and will increase until your account becomes current.

If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Wells Fargo Bank, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2007-1, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, **(844) 960-8299** between the hours of 8:00 AM to 5:00 PM Mountain time on Monday through Friday.

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 10/10/2006, executed by: KEVIN L STRAUP AND SHELBY L STRAUP, as Trustor(s) to secure certain obligations in favor of FIELDSTONE MORTGAGE COMPANY, as Lender, Mortgage Electronic Registration Systems, Inc., acting as nominee for Lender and Lender's successors and assigns as Beneficiary, recorded on 10/16/2006, as Instrument No. 9876919, 9365, page 8104 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$136,000.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 01/01/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER
DEED OF TRUST**

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other 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 as provided in Title 57, Chapter 1, of the Utah Code.

Dated: July 30, 2024

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On July 30, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC



COMMISSION EXPIRES JAN 24, 2028
Commission Number 734583

Exhibit A

Legal Description

LOT 1, COUNTRY CREEK ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF,
AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OS SAID COUNTY.

APN Number : 14-32-429-002-0000

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

NOTICE OF DEFAULT AND ELECTION TO SELL

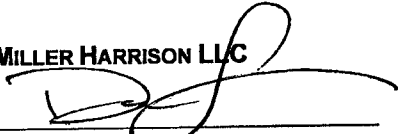
NOTICE IS HEREBY GIVEN THAT Anthem 1 Homeowners Association, an association of unit owners (the "Association") on August 01, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14135587, a Notice of Lien upon those certain lands and premises owned by **Pierson Davidson and Kayla Tumala**, located at 5422 West Mammoth Peak Place, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT T-126, BLDG 3, YOSEMITE PARK LOFTS PHASE 1 SUB.**
Property Address: **5422 West Mammoth Peak Place, Herriman, Utah 84096**
Parcel ID #: **26-25-103-018-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Anthem 1 Homeowners Association, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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


IN WITNESS HEREOF, Douglas Shumway, as attorney for the Association, has caused his name to be hereto affixed this August 12, 2024.

MILLER HARRISON LLC


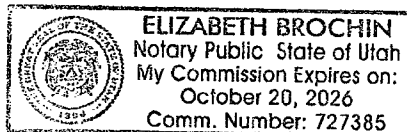
Douglas Shumway
As authorized agent for Anthem 1 Homeowners Association

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

On August 12, 2024, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



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

14275157 B: 11510 P: 8147 Total Pages: 1
08/12/2024 01:03 PM By: ECarter Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Rosecrest Village Homeowners Association, Inc., an association of unit owners (the "Association") on March 1, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14211064, a Notice of Lien upon those certain lands and premises owned by **Rachel Van Orden**, located at 5072 West Valmont Way, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 2, BLDG 19, ROSECREST VILLAGE PL 2. 09609-7853**
Property Address: **5072 West Valmont Way, Herriman, Utah 84096**
Parcel ID #: **32-12-253-111-0000**

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

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


IN WITNESS HEREOF, Douglas Shumway, as attorney for the Association, has caused his name to be hereto affixed this August 12, 2024.

MILLER HARRISON LLC

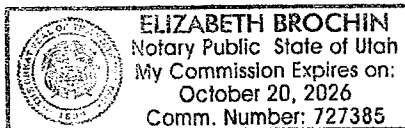

Douglas Shumway
As authorized agent for Rosecrest Village Homeowners Association, Inc.

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

On August 12, 2024, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 51007

14275249 B: 11510 P: 8663 Total Pages: 2
08/12/2024 02:04 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT 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 September 28, 2015, and executed by Carrie Bell, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Graystone Mortgage, LLC, a Limited Liability Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Backman Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 30, 2015, as Entry No. 12143136, in Book 10366, at Page 7181-7191, and modified pursuant to the Modification recorded on December 20, 2023, as Entry No. 14187512, in Book 11462, at Page 7939, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lots 16 and 17, Block 6, Miles and Hamilton's Addition, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 15-03-232-002-0000**

Purportedly known as 139 South Pueblo Street, Salt Lake City, UT 84104 (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: 08/12/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

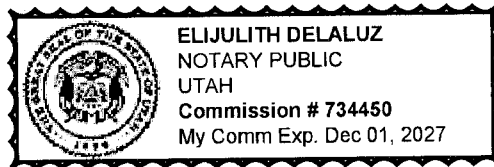
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. 51007

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

The foregoing instrument was acknowledged before me on 08/12/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

[Signature]

Notary Public



Notarial act performed by audio-visual communication

14275531 B: 11511 P: 249 Total Pages: 2
08/13/2024 08:14 AM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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. UTAH04-6616

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, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 8, 2018, and executed by JOSHUA DALE SUTER AND LEAH KATHLEEN EARLS, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMCAP MORTGAGE, LTD., its successors and assigns, as Beneficiary, and INWEST TITLE SERVICES, as Trustee, which Trust Deed was recorded on AUGUST 9, 2018, as Entry No. 12826901, in Book 10701, at Page 5539, 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:

PARCEL 1:

BEGINNING AT A POINT SOUTH 1244 FEET FROM THE WEST QUARTER CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 89°56'20" EAST 162 FEET, MORE OR LESS, TO THE WESTERLY FACING BLOCK WALL DESCRIBED IN WARRANTY DEED RECORDED JULY 8, 1992 AS ENTRY NO. 5289594 IN BOOK 6483 AT PAGE 1703; THENCE NORTH ALONG SAID BLOCK WALL 60.98 FEET; THENCE SOUTH 89°56'20" WEST 162 FEET; THENCE SOUTH 60.98 FEET TO THE POINT OF BEGINNING, LESS AND EXCEPTING THAT PORTION LYING WITHIN 3200 WEST STREET.

ALSO LESS AND EXCEPTING THEREFROM THE FOLLOWING TWO LEGAL DESCRIPTIONS:

BEGINNING AT A POINT WHICH IS NORTH 1458.5 FEET AND NORTH 89°56'20" EAST 143.0 FEET FROM THE SOUTHWEST CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 77.85 FEET; THENCE NORTH 89°56'20" EAST 114 FEET; THENCE SOUTH 77.85 FEET; THENCE SOUTH 89°56'20" WEST 114.0 FEET TO THE POINT OF BEGINNING.

BEGINNING AT A POINT WHICH IS NORTH 1458.2 FEET AND NORTH 89°56'20" EAST 33.0 FEET FROM THE SOUTHWEST CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 WEST SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 77.85 FEET; THENCE NORTH 89°56'20" EAST 110.0 FEET; THENCE SOUTH 77.85 FEET; THENCE SOUTH 89°56'20" WEST 110.0 FEET TO THE POINT OF BEGINNING.

PARCEL 1A:

TOGETHER WITH A RIGHT OF WAY OVER AND ACROSS THE FOLLOWING DESCRIBED PROPERTY:

BEGINNING AT A POINT WHICH IS NORTH 1468.5 FEET AND NORTH 89°56'20" EAST 33.0 FEET FROM THE SOUTHWEST CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 89°56'20" EAST 224.0 FEET; THENCE SOUTH 40.0 FEET THENCE SOUTH 89°56'20" WEST 70.0 FEET THENCE NORTH 20.0 FEET THENCE SOUTH 89°56'20" WEST 154.0 FEET THENCE NORTH 20.0 FEET TO THE POINT OF BEGINNING.
SITUATE IN SALT LAKE COUNTY, STATE OF UTAH.

15-33-304-023

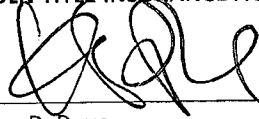
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: August 12, 2024

LINCOLN TITLE INSURANCE AGENCY

By:



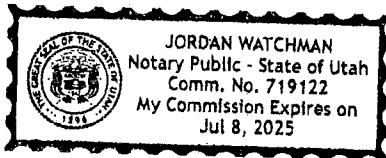
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 12, 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.


NOTARY PUBLIC

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. UTAH04-6619

14275534 B: 11511 P: 253 Total Pages: 1
08/13/2024 08:15 AM By: BGORDON 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, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JULY 26, 2021, and executed by ARLENE B ARCE, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GUARANTEED RATE, INC, its successors and assigns, as Beneficiary, and VANGUARD TITLE, as Trustee, which Trust Deed was recorded on JULY 27, 2021, as Entry No. 13728942, in Book 11212, at Page 9753, 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 36, OQUIRRH HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

14-29-127-004

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: August 12, 2024

LINCOLN TITLE INSURANCE AGENCY

By:

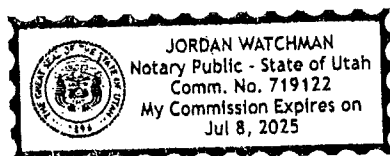


Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 12, 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.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21846

14276196 B: 11511 P: 4244 Total Pages: 2
08/14/2024 02:25 PM By: adavis Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT 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 February 29, 2016, and executed by Rachel A. Feifer and Robert A. Feifer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Nationstar Mortgage LLC d/b/a Mr. Cooper being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 4, 2016, as Entry No. 12234569, in Book 10408, at Page 7075-7093, and modified pursuant to the Modification recorded on March 4, 2019, as Entry No. 12943005, in Book 10757, at Page 3647-3654, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 5571, The COVE AT HERRIMAN SPRINGS Phase 5E, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 32-10-452-009-0000**

Purportedly known as 6786 West Buck Ridge Drive, Herriman, UT 84096 (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: 08/14/2024

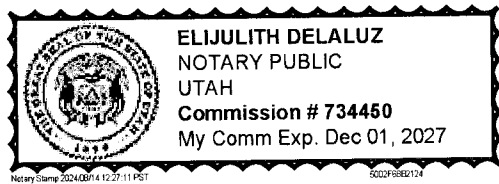
HALLIDAY, WATKINS & MANN, P.C.:

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: Mon.-Fri., 8AM-5PM (MST)
File No. UT21846

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

The foregoing instrument was acknowledged before me on 08/14/2024
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.



[Signature]

Notary Public

Notarial act performed by audio-visual communication

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24939

14276205 B: 11511 P: 4286 Total Pages: 2
08/14/2024 02:38 PM By: dkilpack Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT 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 January 12, 2021, and executed by Erica Jones and Ryan Jones, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Loanpal, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Placer Title Insurance Agency of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 20, 2021, as Entry No. 13538503, in Book 11102, at Page 4187-4202, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 7, STALLION'S SUBDIVISION, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 14-28-102-052-0000**

Purportedly known as 2823 South Painted Pony Circle, 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 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: 08/14/2024

HALLIDAY, WATKINS & MANN, P.C.:

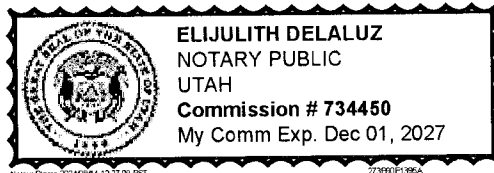
By: Jessica Oliveri
Signed on 2024/08/14 12:27:09 -8:00

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: Mon.-Fri., 8AM-5PM (MST)
File No. UT24939

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

08/14/2024

The foregoing 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.



[Signature]
Signed on 2024/08/14 12:27:09 -8:00

Notary Public

Notarial act performed by audio-visual communication

14276718 B: 11511 P: 7128 Total Pages: 2
08/15/2024 02:11 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REAL IRVINE, CA 92602

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.: 126587-UT

APN: 27-02-485-009

NOTICE IS HEREBY GIVEN THAT TYSON A RODGERS, UNMARRIED MAN as Trustor, LUNDBERG & ASSOCIATES, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOME POINT FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/4/2020 and recorded on 9/4/2020, as Instrument No. 13385732 in Book 11013 Page 6702-6717, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 243, SOUTH MEADOW PHASE II SUBDIVISION, according to the official plat thereof on file and of Record in the SALT LAKE Recorders Office.

The obligation included a Note for the principal sum of \$328,500.00.

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 4/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

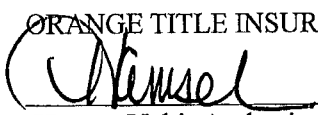
By reason of such default, Nationstar Mortgage LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, 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. 126587-UT

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: AUG 15 2024

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

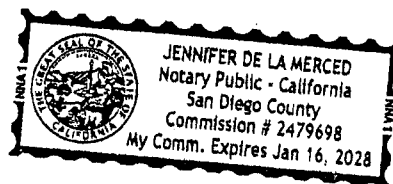
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 15 2024 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24924

14276752 B: 11511 P: 7345 Total Pages: 2
08/15/2024 02:32 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT 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 27, 2021, and executed by Monica Lucila Ruiz-Cortes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 27, 2021, as Entry No. 13675997, in Book 11181, at Page 5312-5326, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

ALL OF LOT 89, BLOCK 112, HOFFMAN HEIGHTS #18, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. TAX # 21-07-406-003-0000

Purportedly known as 4375 West 5175 South, Salt Lake City aka Kearns, UT 84118 (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: 08/15/2024

HALLIDAY, WATKINS & MANN, P.C.:

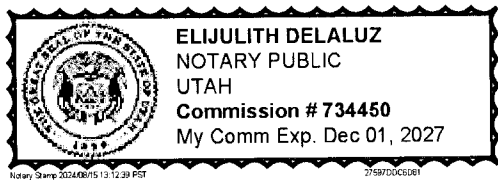
By: Jessica Oliveri

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: Mon.-Fri., 8AM-5PM (MST)
File No. UT24924

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

08/15/2024

The foregoing 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.



[Signature]

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. CARR07-0830

14276815 B: 11511 P: 7850 Total Pages: 1
08/15/2024 03:22 PM By: adavis 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, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 18, 2012, and executed by ROBERT SENDEJAS, A SINGLE MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CASTLE & COOKE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and UNITED TITLE SERVICES, as Trustee, which Trust Deed was recorded on APRIL 19, 2012, as Entry No. 11374031, in Book 10009, at Page 9387, 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 21, WHITEWOOD ESTATES NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-17-131-013

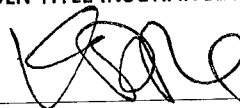
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: August 15, 2024

LINCOLN TITLE INSURANCE AGENCY

By:



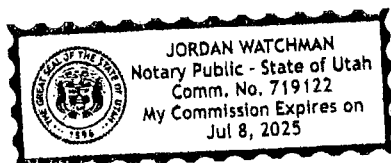
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 15, 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.




NOTARY PUBLIC

14277310 B: 11512 P: 742 Total Pages: 2
08/16/2024 02:40 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REALIRVINE, CA 92602

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.: 126577-UT

APN: 21-18-202-007-0000

NOTICE IS HEREBY GIVEN THAT RUSSELL B. HENDRICKS, AN UNMARRIED MAN as Trustor, US TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MOUNTAIN AMERICA FEDERAL CREDIT UNION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/6/2006 and recorded on 3/10/2006, as Instrument No. 9658846 in Book 9265 Page 269-281, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 9, BLOCK 7, KEARNS TOWNSITE PLAT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$88,400.00.

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 4/1/2024 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, Nationstar Mortgage LLC, 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.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24412

14277333 B: 11512 P: 875 Total Pages: 2
08/16/2024 03:01 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT 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 December 29, 2022, and executed by Alicia Hill and Harley Ferron Hill, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc. d/b/a New American Funding, its successors and assigns as Beneficiary, but New American Funding, LLC being the present Beneficiary, in which Aspen Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 29, 2022, as Entry No. 14057861, in Book 11393, at Page 6749, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 27, JOHNSONWAY SUBDIVISION #2, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 22-32-353-010-0000**

Purportedly known as 8537 South Ray Circle, Sandy, UT 84094 (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: 08/16/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

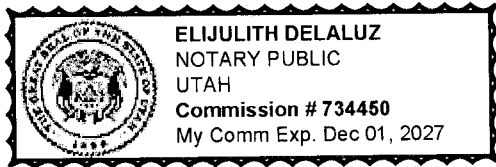
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24412

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

The foregoing instrument was acknowledged before me on 08/16/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

[Signature]
Signed on 2024/08/16 12:00:50 -0500

Notary Public



Notarial act performed by audio-visual communication