

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24669

14272652 B: 11509 P: 3948 Total Pages: 3  
08/05/2024 01:36 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 August 2, 2018, and executed by Gene Dinger, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Security Financial Corporation, its successors and assigns as Beneficiary, but Servis One, Inc. DBA BSI Financial Services being the present Beneficiary, in which Paradise Settlement Services LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 2, 2018, as Entry No. 12822546, in Book 10699, at Page 5122-5139, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 336, KENNECOTT DAYBREAK VILLAGE 5 PLAT 4 SUBDIVISION, Amending Lots 0S2, V3 and T3 of the Kennecott Master Subdivision #1 Amended, South Jordan City, Salt Lake County, Utah according to the Official Plat thereof as recorded in the office of the Salt Lake County recorder, state of Utah. **TAX # 26-13-151-002-0000**

Purportedly known as 5431 West Copper Needle Way, South Jordan, UT 84009 (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.**

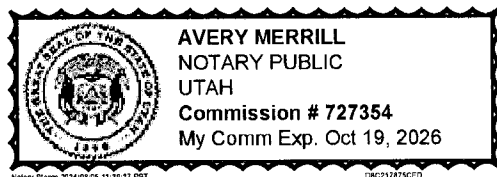
Dated: 08/05/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri  
Signed on 2024/08/05 11:29:37 -0500  
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. UT24669

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

The foregoing instrument was acknowledged before me on 08/05/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



Avery Merrill  
Signed on 2024/08/05 11:30:37 -0500

Notary Public

Notarial act performed by audio-visual communication



## NOD.docx

DocVerify ID: F8597827-5B3C-4B9B-8FBD-B3BF6E8A1F8C  
Created: August 05, 2024 11:34:25 -8:00  
Pages: 2  
Remote Notary: Yes / State: UT

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### E-Signature Summary

#### E-Signature 1: Jessica Oliveri (JO)

August 05, 2024 11:39:37 -8:00 [D32F04CF9916] [74.63.179.221]  
jessicao@hwmlawfirm.com (Principal) (Personally Known)

#### E-Signature Notary: Avery Merrill (AM)

August 05, 2024 11:39:37 -8:00 [D8C217875CED] [72.164.197.211]  
averym@hwmlawfirm.com  
I, Avery Merrill, did witness the participants named above electronically sign this document.



14272652 B: 11509 P: 3950 Page 3 of 3

14272700 B: 11509 P: 4100 Total Pages: 2  
08/05/2024 01:52 PM By: dkilpack Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK - UTAH  
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.: 126412-UT

APN: 22-30-307-075

NOTICE IS HEREBY GIVEN THAT TYLER K. ROPELATO, MARRIED MAN as Trustor, INTEGRATED TITLE SERVICES as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GRAYSTONE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/6/2017 and recorded on 11/13/2017, as Instrument No. 12657344 in Book 10618 Page 8820, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 2, COLIN DUNN SUBDIVISION, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

Together with a non-exclusive right-of-way, more particularly described below, as established in that certain Warranty Deed recorded October 5, 1946 as Entry No. 1059393, in Book 500, at Page 359 of the official records of the Salt Lake County recorder, and as further defined and provided for in that certain right of way deed recorded May 7, 1973 as Entry No. 2537606 in Book 3319 at Page 11 of the official records of the Salt Lake County Recorder.

Beginning in the center of State Road 10.5 rods East and 100 feet South of the Northwest corner of Lot 4, Section 30, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence East 1974 feet; thence South 16.5 feet; thence West 1974 feet; thence North 16.5 feet to the point of beginning.

The obligation included a Note for the principal sum of \$296,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2024 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, Wells Fargo Bank, N.A., 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.

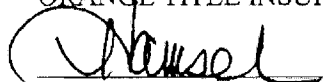
NOTICE OF DEFAULT

T.S. NO. 126412-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 02 2024

ORANGE TITLE INSURANCE AGENCY, INC.



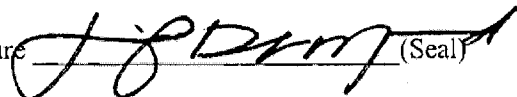
Hamsa Uchi, Authorized Agent

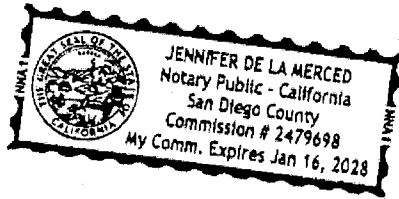
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On AUG 02 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. UT24792

14272796 B: 11509 P: 4684 Total Pages: 3  
08/05/2024 02:56 PM By: srigby 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 November 28, 2012, and executed by Lee Ashton and Linda Ashton, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Axiom Financial, LLC, a Limited Liability Company, its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which First American was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 5, 2012, as Entry No. 11529490, in Book 10084, at Page 7717-7730, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 31, CHERRY RIDGE ESTATES, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder. **TAX # 22-31-204-010-0000**

Purportedly known as 7822 South 450 East, 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: 08/05/2024

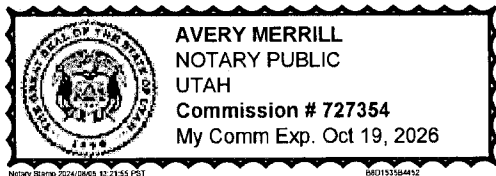
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri  
Signed on 20240805 13:21:05 -6:00

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. UT24792

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

The foregoing instrument was acknowledged before me on 08/05/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



Avery Merrill  
Signed on 20240805 13:21:58 -6:00

Notary Public

Notarial act performed by audio-visual communication



## NOD.docx

DocVerify ID: 1B4B9A23-6AB1-4C8F-8D5C-4604DA293CB2  
Created: August 05, 2024 13:15:31 -8:00  
Pages: 5  
Remote Notary: Yes / State: UT

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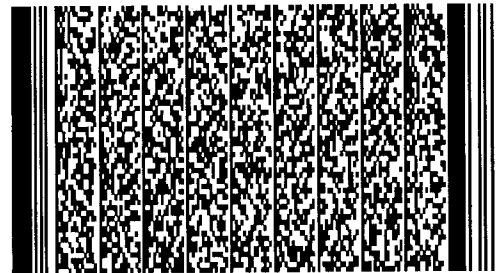
### E-Signature Summary

#### E-Signature 1: Jessica Oliveri (JO)

August 05, 2024 13:21:55 -8:00 [79CDAB01B099] [74.63.179.221]  
jessicao@hwmlawfirm.com (Principal) (Personally Known)

#### E-Signature Notary: Avery Merrill (AM)

August 05, 2024 13:21:55 -8:00 [B8D1535B4452] [72.164.197.211]  
averym@hwmlawfirm.com  
I, Avery Merrill, did witness the participants named above electronically sign this document.





14273143 B: 11509 P: 6437 Total Pages: 2  
08/06/2024 12:40 PM By: dkilpack Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: BENNETT TUELLER JOHNSON AND DEERE  
3165 E. MILLROCK DR. SUITE 500 SALT LAKE CITY, UT 84121

WHEN RECORDED, MAIL TO:  
Joshua L. Lee  
BENNETT TUELLER JOHNSON & DEERE, P.C.  
3165 East Millrock Drive, Suite 500  
Salt Lake City, Utah 84121  
(801) 438-2000

Tax Parcel No. 33-03-329-004-0000

**NOTICE OF DEFAULT AND ELECTION TO SELL**

JOSHUA L. LEE, Successor Trustee under that certain Trust Deed, dated May 29, 2024, from C,C, & L Enterprises, LLC, a Utah limited liability company, as Trustor, in favor of TAG SLC, LLC, a Utah limited liability company, as Beneficiary (the "*Trust Deed*") hereby files this Notice of Default and Election to Sell. The Trust Deed was filed for recording on May 30, 2024 as Entry Number 14246146, Book 11494, Page 5136 in the Official Records of Salt Lake County, State of Utah. The real property encumbered by the Trust Deed is situated in Salt Lake County, Utah, and more particularly described as:

LOT 3, 1780 WEST PHASE 1 SUBDIVISION, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

Together with the rights under that Easement for Ingress, Egress, Cross access and Parking recorded May 8, 2024 as Entry No. 14237855 in Book 11490 at Page 143.

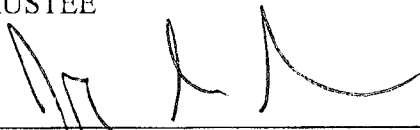
The Trust Deed secures obligations to Beneficiary including that certain Trust Deed Note (the "*Note*") in the original principal amount of \$Not Disclosed. A default of the obligations under the Note has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, hazard insurance, property taxes, trustee's and attorney's fees, and expenses that were actually incurred and Trustor committed or permitted a violation of law upon the property in violation of the Trust Deed (the "*Obligations*").

By reason of such default, the Trustee does hereby declare all sums secured by the Trust Deed immediately due and payable and elects to cause the Property to be sold, pursuant to the Trust Deed and the laws of the State of Utah, to satisfy the Obligations.

***[END – Signatures Appear on Next Page]***

DATED this 1<sup>st</sup> day of August, 2024.

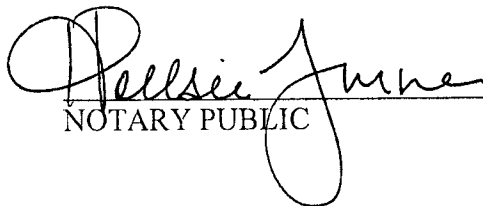
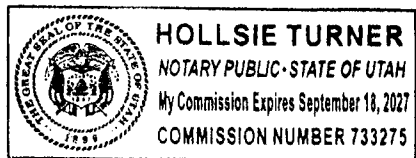
TRUSTEE



Joshua L. Lee  
Bennett Tueller Johnson & Deere  
3165 East Millrock Drive, Suite 500  
Salt Lake City, Utah 84121  
Telephone: (801) 438-2000  
Office Hours Mon-Fri 8 AM – 5 PM

STATE OF UTAH                    )  
  :SS  
COUNTY OF SALT LAKE    )

The foregoing instrument was acknowledged before me this 1<sup>st</sup> day of August, 2024, by JOSHUA L. LEE.



NOTARY PUBLIC

14273298 B: 11509 P: 7157 Total Pages: 2  
08/06/2024 02:38 PM By: srigby 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.: 126164-UT

APN: 26-36-426-014-0000

NOTICE IS HEREBY GIVEN THAT ARCADIO IBARRA ESTRADA, A SINGLE MAN, AS SOLE OWNERSHIP as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/8/2022 and recorded on 7/8/2022, as Instrument No. 13982688 in Book 11355 Page 2620, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 24, PHASE 2, THE TOWERS PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, UTAH.

TOGETHER WITH ALL RIGHTS, PRIVILEGES AND APPURTENANCES BELONGING OR IN ANYWISE APPERTAINING THERETO, BEING SUBJECT, HOWEVER, TO EASEMENTS, RIGHTS OF WAY, RESTRICTIONS, ETC., OF RECORD OR ENFORCEABLE IN LAW OR EQUITY.

The obligation included a Note for the principal sum of \$498,575.00.

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 3/1/2024 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, LAKEVIEW LOAN SERVICING, 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.

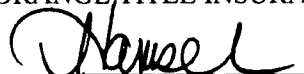
NOTICE OF DEFAULT

T.S. NO. 126164-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 0 5 2024

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

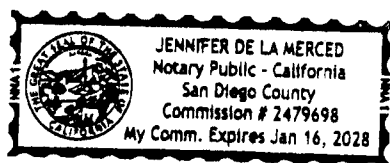
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On AUG 0 5 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 J De La Merced (Seal)



14273301 B: 11509 P: 7163 Total Pages: 2  
08/06/2024 02:39 PM By: srigby 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.: 126124-UT

APN: 27-14-276-016-0000

NOTICE IS HEREBY GIVEN THAT ROBERT E. HARMAN, AN UNMARRIED MAN AND TERESA BUTCHER, AN UNMARRIED WOMAN, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, WFG NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR loanDepot.com, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/29/2021 and recorded on 2/10/2021, as Instrument No. 13562893 in Book 11115 Page 9311-9326, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LAND SITUATED IN THE COUNTY OF SALT LAKE IN THE STATE OF UTAH

PARCEL 1:

BEGINNING AT A POINT LOCATED 1183.14 FEET WEST AND 443.08 FEET NORTH FROM THE EAST QUARTER CORNER OF SECTION 14, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 84 DEGREES30'19" EAST 212.14 FEET; THENCE SOUTH 12 DEGREES20'37" EAST 34.68 FEET; THENCE SOUTH 3 DEGREES09'05" WEST 57.48 FEET; THENCE NORTH 84 DEGREES26'25" WEST ALONG THE NORTH SIDE OF AN EXISTING WALL AND LINE EXTENDED 225.11 FEET; THENCE NORTH 5 DEGREES29'41" EAST 90.19 FEET TO THE POINT OF BEGINNING.

PARCEL 1A:

TOGETHER WITH AN EASEMENT AND RIGHT OF WAY TO BE USED FOR ROADWAY PURPOSES, WATER, SEWER, POWER, AND OTHER UTILITIES, AS CREATED BY THAT CERTAIN "EASEMENT", RECORDED JANUARY 24, 1980, AS ENTRY NO. 3392307, IN BOOK 5033; AT PAGE 338 OF THE OFFICIAL RECORDS, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT LOCATED ON THE NORTH RIGHT OF WAY OF 10600 SOUTH STREET, SAID POINT BEING 976.59 FEET WEST AND 170.58 FEET NORTH FROM THE EAST QUARTER CORNER OF SECTION 14, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE: (SAID DESCRIPTION IS THE CENTER LINE OF A 20.0 FOOT WIDE RIGHT OF WAY) NORTH 3 DEGREES09'05" EAST 218.65 FEET THENCE NORTH 12 DEGREES20'37" WEST 286.91 FEET TO THE TERMINUS OF SAID RIGHT OF WAY.

The obligation included a Note for the principal sum of \$385,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

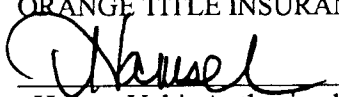
NOTICE OF DEFAULT

T.S. NO. 126124-UT

By reason of such default, loanDepot.com, 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.

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 0 5 2024


ORANGE TITLE INSURANCE AGENCY, INC.  
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

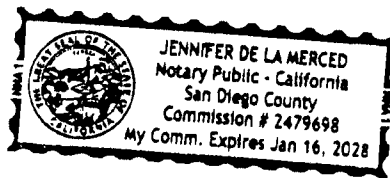
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **California** } ss.  
County of **San Diego** }

On AUG 0 5 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)



14273344 B: 11509 P: 7417 Total Pages: 1  
08/06/2024 03:28 PM By: adavis Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT 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. 67152-112F  
Parcel No. 34-07-455-005

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 Nathan A. Kenyon and Melanie C. Kenyon, 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 November 8, 2017, and recorded as Entry No. 12655074, in Book 10617, at Page 7513, Records of Salt Lake County, Utah.

LOT 39, CENTENNIAL HEIGHTS PLAT B, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "95-10P" OF PLATS, AT PAGE 277 OF THE OFFICIAL RECORDS OF THE SALT LAKE 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 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 6 day of August, 2024.

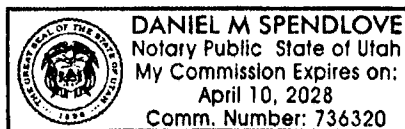
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 6 day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
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. 67152-114F  
Parcel No. 20-36-204-042

14273426 B: 11509 P: 8032 Total Pages: 1  
08/06/2024 04:34 PM By: BGORDON Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

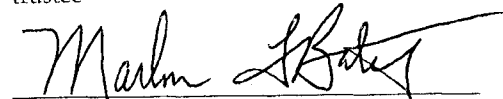
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Kristall Jolley and Dale G. Bachman, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on April 10, 2023, and recorded as Entry No. 14091955, in Book 11411, at Page 7505, Records of Salt Lake County, Utah.

UNIT G-6, CONTAINED WITHIN STONE CREEK CONDOMINIUMS PHASE 1 AMENDED, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP, RECORDED APRIL 25, 2002, AS ENTRY NO. 8215241, IN BOOK 2002P, AT PAGE 93 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 STONE CREEK CONDOMINIUMS PHASE 1, RECORDED APRIL 3, 2001, AS ENTRY NO. 7860782, IN BOOK 8441, AT PAGE 8470 (AS SAID DECLARATION MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) AND IN THE OFFICE OF THE RECORDER OF THE SALT LAKE COUNTY, UTAH.

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 6<sup>th</sup> day of August, 2024.


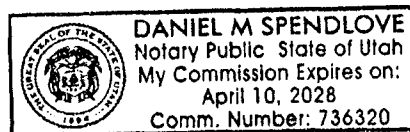
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 6<sup>TH</sup> day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC





Your account is being charged

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# Document Details Entry Number

Entry Number: 14273770

Search

« Previous Entry No.

Next Entry No. »

[Printer-Friendly Version](#)

**Entry Number:** 14273770 **Document Type:** NT DF **Book:** 11509 **Page:** 9818 **Date:** 8/7/2024 **Time:** 2:01:55 PM

**Requesting Party:** HALLIDAY, WATKINS & MANN, P.C. **Non-Conveyance**

**First Parties Found: 2**

First Party Name

EAVES, BILL

HALLIDAY, WATKINS & MANN, PC

**Second Parties Found: 1**

Second Party Name

TO WHOM IT MAY CONCERN

[View Document Images](#)

[View by Single Page](#)

**Document Page Count: 2**

[View Page 1](#)

[View Page 2](#)

[View All Pages](#)

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22755

14273828 B: 11510 P: 133 Total Pages: 2  
08/07/2024 02:55 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 March 24, 2022, and executed by Evgeni Stoyanov and Preslava Stoyanova, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Nexera Holding, LLC dba Newfi Lending, its successors and assigns as Beneficiary, but Athene Annuity and Life Company 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 March 29, 2022, as Entry No. 13921260, in Book 11322, at Page 4106, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 310, Hill Acres No. 3 Subdivision, according to the official plat thereof on file and recorded in the office of the Salt Lake County Recorder. **TAX # 22-06-277-014**

Purportedly known as 4325 S Park St, Salt Lake City a/k/a Millcreek, UT 84107 (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: 08/07/2024

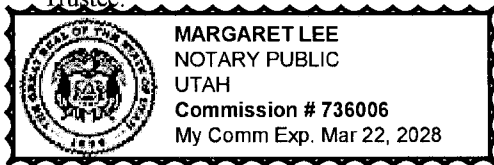
HALLIDAY, WATKINS & MANN, P.C.:

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. UT22755

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

The foregoing instrument was acknowledged before me on 08/07/2024,  
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

Notarial act performed by audio-visual communication

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

14273831 B: 11510 P: 155 Total Pages: 1  
08/07/2024 02:56 PM By: dkilpack 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**

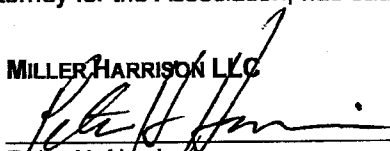
NOTICE IS HEREBY GIVEN THAT Cottages at Fairway Hollow Homeowners Association, an association of unit owners (the "Association") on February 2, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14200618, a Notice of Lien upon those certain lands and premises owned by **Steven Diaz** located at 13968 South Fairway Ridge Road, Draper, Utah 84020, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 36, COTTAGES AT FAIRWAY HOLLOW PHASE B. 8865-8841 8997-7711 9074-4213 9830-1479 10219-6194 10227-8360 10430-0680 10570-6691**  
Property Address: **13968 South Fairway Ridge Road, Draper, Utah 84020**  
Parcel ID #: **34-04-329-036-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions of The Cottages at Fairway Hollow, recorded as entry number 8142139, on February 5, 2002, in the Salt Lake County Recorder's Office, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure, to be immediately due and payable. The association further herby 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, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this August 7, 2024.

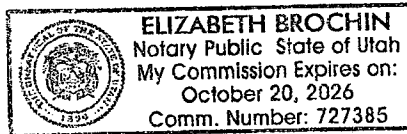
MILLER HARRISON LLC  
  
Peter H. Harrison  
As authorized agent for Cottages at Fairway Hollow Homeowners Association

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

On August 7, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



14274029 B: 11510 P: 1356 Total Pages: 2  
08/08/2024 08:52 AM By: BGORDON 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.: 125808-UT

APN: 34-18-105-001-0000

NOTICE IS HEREBY GIVEN THAT TROY J. BROADHEAD, AN UNMARRIED MAN as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/12/2022 and recorded on 11/21/2022, as Instrument No. 14044083 in Book 11386 Page 4550, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 28, DEARBOURNE HEIGHTS P.U.D. PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$367,780.00.

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 7/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 125808-UT

By reason of such default, ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, 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.

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 07 2024

ORANGE TITLE INSURANCE AGENCY, INC.

*Hamsa Uchi*  
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 07 2024 before me, Anhara Verduzco-Alejo, 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 *Anhara* (Seal)



WHEN RECORDED RETURN TO:

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

14274331 B: 11510 P: 3100 Total Pages: 2  
08/08/2024 03:48 PM By: BGDORON Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
3220 EL CAMINO REALIRVINE, CA 92602

## NOTICE OF DEFAULT

T.S. NO.: 119440-UT

APN: 16-09-411-017-0000

NOTICE IS HEREBY GIVEN THAT ALICE F COZAKOS as Trustor, EQUITY TITLE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WHOLESAL AMERICA MORTGAGE, INC - CRMLA 4150037, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/12/2006 and recorded on 4/20/2006, as Instrument No. 9699865 in Book 9283 Page 1959-1975, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 17, PRINCETON PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$110,000.00.

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 7/1/2023 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, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF FOR CSMC 2018-RPL12 TRUST, 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. 119440-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 07 2024

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi  
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 07 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 J De La Merced (Seal)





AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT23327

**14274357 B: 11510 P: 3280 Total Pages: 2**  
**08/08/2024 04:31 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 September 30, 2022, and executed by Chace McGrath and Linsey McGrath, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lennar Mortgage, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Silver Leaf Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 30, 2022, as Entry No. 14023804, in Book 11376, at Page 4952, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 513, SUNSET HILLS P.U.D., PHASE 5, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. **TAX # 20-21-283-022**

Purportedly known as 7381 W Sparkling Sky Dr, West Valley City, UT 84081 (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: 08/08/2024


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

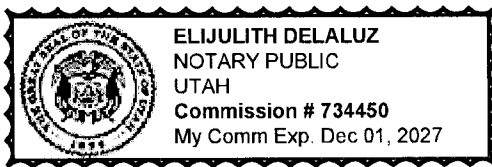
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT23327

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

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

  
Signed on 2024/08/08 09:01:27 -8:00

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. UT10296

14274706 B: 11510 P: 5668 Total Pages: 2  
08/09/2024 02:50 PM By: srigby 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 July 19, 2016, and executed by Christopher D. Anderson and Wendy C. Anderson, as Trustors, 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 August 1, 2016, as Entry No. 12332898, in Book 10459, at Page 1087-1104, and modified pursuant to the Modification recorded on April 26, 2022, as Entry No. 13940180, in Book 11332, at Page 6139, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Real property in the City of West Jordan, County of Salt Lake, State of Utah, described as follows:

Lot 439, Suncrest Ridge No. 4 Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 20-23-431-014-0000**

Purportedly known as 5752 W Early Dawn Dr, West Jordan, UT 84081 (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.**

08/09/2024  
Dated: \_\_\_\_\_

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri \_\_\_\_\_  
Signed on 2024/08/09 12:57:05 -8:00

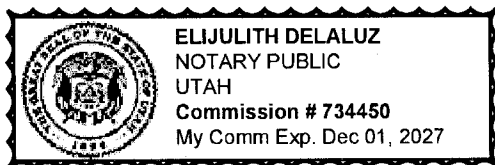
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT10296

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

The foregoing instrument was acknowledged before me on 08/09/2024  
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 2024/08/09 12:57:05 -8:00

\_\_\_\_\_  
Notary Public



Notarial act performed by audio-visual communication

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. 67152-115F  
Parcel No. 08-36-290-034

**14274787 B: 11510 P: 6333 Total Pages: 1**  
**08/09/2024 03:37 PM By: ctafoya Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.**  
**15 W SOUTH TEMPLE, STE 600 SALT 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 Clyde J. Saylor, 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 May 24, 2023, and recorded as Entry No. 14109502, in Book 11421, at Page 3352, Records of Salt Lake County, Utah.

UNIT NO. 309 CONTAINED WITHIN THE GOVERNOR'S SQUARE CONDOMINIUMS, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 3596232, IN BOOK 81-8, AT PAGE 122, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE GOVERNOR'S SQUARE CONDOMINIUMS, RECORDED IN SALT LAKE COUNTY, UTAH, ON AUGUST 18, 1981, AS ENTRY NO. 3596233, IN BOOK 5282, AT PAGE 1285.

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT.

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 9 day of August, 2024.

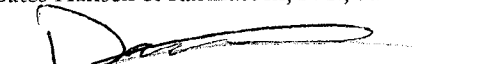
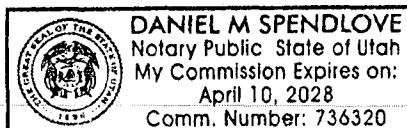
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 9 day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC