AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT24890 ENT 53989: 2024 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2024 Aug 12 02:09 PM FEE 40.00 BY TM RECORDED FOR Halliday, Watkins & Mann, P ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated March 17, 2022, and executed by Julio Adrian Villalobos Morales, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but NewRez LLC dba Shellpoint Mortgage Servicing being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 22, 2022, as Entry No. 35543:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 66, Plat "H", HARVEST RIDGE, a Planned Unit Development, Salem, Utah, according to the Official Plat thereof, as recorded in the records of Utah County, State of Utah.

Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented). Situated in Utah County. TAX # 41-753-0066

Purportedly known as 685 Strawberry Rd, aka 685 East Strawberry Rd, Salem, UT 84653 (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: _08/12/2	2024	
		HALLIDAY, WATKINS & MANN, P.C.:
		Name: Jessica Oliveri Attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee 376 East 400 South, Suite 300, Salt Lake City, UT 84111 Telephone: 801-355-2886 Office Hours: MonFri., 8AM-5PM (MST) File No. UT24890
STATE OF UTAH) : ss.	
County of Salt Lake)	
		cknowledged before me onobline thorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.	·	Signation 2034-09017 12-46-51-4-50
		Notary Public

Notarial act performed by audio-visual communication

ELIJULITH DELALUZ NOTARY PUBLIC

Commission # 734450 My Comm Exp. Dec 01, 2027 WHEN RECORDED RETURN TO:

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

ENT 54137:2024 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2024 Aug 12 04:52 PM FEE 40.00 BY MG RECORDED FOR Orange Title Insurance Agen ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 126123-UT

APN: 48:535:0322

NOTICE IS HEREBY GIVEN THAT VILI VOLAKI TUITAVAKE as Trustor, COTTONWOOD TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MY MOVE MORTGAGE, LLC, A LIMITED LIABILITY CORPORATION, DBA MOMENTUM LOANS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/30/2021 and recorded on 12/30/2021, as Instrument No. 214728:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT C322, OVERLAND SUBDIVISION PHASE C, PLAT 3, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$444,892.00.

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.

NOTICE OF DEFAULT

T.S. NO. 126123-UT

By reason of such default, PennyMac Loan Services, 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 East (801) 285 0964

Fax: (801) 285-0964

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

DATED:

AUG 1 2 2024

ORANGE TITLE INSURANCE AGENCY, INC.

Carlos Madrid, 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 1 2 2024 before me, Jennifer De La Merced , Notary Public, personally appeared Carlos Madrid 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 / PDM (

JENNIFER DE LA MERCED
Notary Public - California
San Diego County
Commission # 2479698
My Comm. Expires Jan 16, 2028

ENT 54329:2024 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2024 Aug 13 01:11 PM FEE 40.00 BY LM RECORDED FOR Utah Community Federal Cred ELECTRONICALLY RECORDED

WHEN RECORDED MAIL TO:

Office of General Counsel Utah Community Federal Credit Union 360 West 4800 North Provo, UT 84604

Notice of Default

On or about March 20, 2023, Christopher Glen Schow and Kristen Keri Schow, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original Trustee and as Beneficiary, which Trust Deed was recorded on or about March 24, 2023 as recorder's entry no. 18128:2023 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 80 S 1300 E, Pleasant Grove, UT 84062, and more particularly described as:

Commencing 1041.72 feet West and 9.40 feet South of the North quarter corner of Section 27, Township 5 South, Range 2 East of the Salt Lake Base and Meridian; which point is on the West line of the 1300 East Street in Pleasant Grove City, Utah; and running thence South 1°25' East along said street line 110 feet; thence West 100 feet; thence North 1°25' West 110 feet; thence East 100 feet to the place of beginning.

(Parcel I.D. 14-043-0013).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the Trustor and under the related Revolving-Line-Of-Credit Deed of Trust in that the Trustor has failed to make one or more payment to the Beneficiary as and when required by the Note. A substitution of trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The Successor Trustee is a member of the Utah State Bar Association. The Successor Trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779 Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

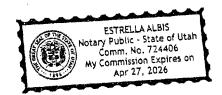
Dated June 20, 2024.

Paul D. Jarvis

UCCU General Counsel 360 West 4800 North

Provo, Utah 84604

(801) 223-7779



STATE OF UTAH)

COUNTY OF UTAH)

The above Notice of Default was executed on June 20, 2024, by Paul D. Jarvis, Trustee.

NOTARY PUBLIC

AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT23908 ENT 54364:2024 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2024 Aug 13 02:23 PM FEE 40.00 BY TM RECORDED FOR Halliday, Watkins & Mann, P ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated October 22, 2021, and executed by Domonique A. Stephan, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guaranteed Rate, Inc., its successors and assigns as Beneficiary, but Guaranteed Rate, Inc. being the present Beneficiary, in which Lydolph & Weierholt Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 22, 2021, as Entry No. 180184:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 65, Plat "C", COLLEDGE FARMS, Lehi, Utah, according to the official plat in the Utah County Recorder's Office. TAX # 65-627-0065

Purportedly known as 1283 North Oxborrow Drive, Lehi, UT 84043 (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:08/1	3/2024	
		HALLIDAY, WATKINS & MANN, P.C.:
		By: Jessica Oliveri
		Name: Jessica Oliveri Attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee 376 East 400 South, Suite 300, Salt Lake City, UT 84111 Telephone: 801-355-2886 Office Hours: MonFri., 8AM-5PM (MST) File No. UT23908
STATE OF UTAH)	
County of Salt Lake	: ss.)	
The foregoing i	nstrument was acknowledg	ed before me on08/13/2024
by Jessica Oliveri as ar	attorney and authorized a	gent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.		Special in 2004/2012 12 OF 42 - B D
NOT. UTAI Com	ULITH DELALUZ ARY PUBLIC H mission # 734450 Comm Exp. Dec 01, 2027	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. 11146-972F

ENT 54489:2024 PG 1 of 1 ANDREA ALLEN UTAH COUNTY RECORDER 2024 Aug 13 04:53 PM FEE 40.00 BY AS RECORDED FOR Scalley Reading Bates Hanse ELECTRONICALLY RECORDED

Parcel No. 54-236-0069

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Donald George Sparks, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on January 9, 2023, and recorded as Entry No. 1482:2023, Records of Utah County, Utah.

LOT 3169, THE VILLAGE OF FOX HOLLOW PLAT NEIGHBORHOOD "3-B" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the 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 3 day of August, 2024.

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

trustee

By: Marlon L. Bates Its: Supervising Partner

STATE OF UTAH

: 88

COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me this 2 day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

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

NOTARY PUBLIC

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South Orem, Utah 84058

Phone: (800) 500-8757

ENT 55001:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 15 01:27 PM FEE 40.00 BY LM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 122849-UT

APN: 37-090-0004

NOTICE IS HEREBY GIVEN THAT STEPHEN H. TIBBS AND KATHY L. TIBBS, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, TITLE WEST TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DIRECT MORTGAGE, CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/23/2009 and recorded on 1/26/2009, as Instrument No. 7496:2009, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 4, PLAT "F", DOVER ESTATES SUBDIVISION, according to the official plat thereof on file and of record in the Utah County recorder's office.

The obligation included a Note for the principal sum of \$178,266.00.

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 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.

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. 122849-UT

ENT 55001:2024 PG 2 of 2

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 1 5 2024	ORANGE TITLE INSURANCE AGENCY, INC.
	<i>y</i>	(Dimol.
		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 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)

JENNIFER DE LA MERCED Notary Public - California San Diego County Commission # 2479698 My Comm. Expires Jan 16, 2028 WHEN RECORDED, RETURN TO: Lincoln Title Insurance Agency C/O Smith Knowles, PLLC 2225 Washington Boulevard, Suite 200 Ogden, Utah 84401 Telephone: (801) 476-0303 File No. CARRO7-0828 ENT 55090: 2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 15 03:16 PM FEE 40.00 BY KR
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 JUNE 14, 2021, and executed by EFRAIN JOSE ARCE AND NANETTE LOPEZ, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR DIRECT MORTGAGE, CORP., its successors and assigns, as Beneficiary, and TITLE ONE, as Trustee, which Trust Deed was recorded on JUNE 18, 2021, as Entry No. 110786:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 20, PLAT "C", RUSTIC HILLS SUBDIVISION, AMERICAN FORK, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

51-080-0020

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

XX

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.

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

NOTARYAUBLIC

WHEN RECORDED RETURN TO:

ENT 55401:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 16 01:56 PM FEE 40.00 BY KR
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

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

NOTICE OF DEFAULT

APN: 47:010:0025

T.S. NO.: 126490-UT

NOTICE IS HEREBY GIVEN THAT WILLIAM FLORES AND SANDRA MITCHELL, AS JOINT TENANTS as Trustor, INWEST TITLE SERVICES INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR STEARNS LENDING, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/22/2019 and recorded on 5/23/2019, as Instrument No. 45876:2019 the subject Deed of Trust was modified by Loan Modification recorded on 09/02/2021 as Instrument 153087:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING AT A FENCE CORNER SOUTH 89°38' EAST 65.00 FEET FROM THE NORTHEAST CORNER OF LOT 6, BLOCK 2, NINETTA TRACT SUBDIVISION, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH; THENCE SOUTH 89°38' EAST 65.00 FEET ALONG A FENCE LINE, TO A FENCE ON THE WEST BOUNDARY OF THE NORTH UNION CANAL; THENCE ALONG SAID FENCE SOUTH 14°07' EAST 149.65 FEET; THENCE SOUTH 72°53' WEST 45.90 FEET TO NINETTA CIRCLE; THENCE ALONG SAID NINETTA CIRCLE TO THE RIGHT 60.80 FEET (CURVE RADIUS 40.00 FEET - INCLUDING ARC ANGLE 87°05'); THENCE NORTH 0°01' WEST ALONG A FENCE LINE AND A FENCE LINE EXTENDED 135.00 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING ANY PORTION WITHIN THE RIGHT OF WAY FOR THE NORTH UNION CANAL IF ANY.

SITUATE IN UTAH COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$316,658.00.

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 ENT 55401:2024 PG 2 of 2

T.S. NO. 126490-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.

AUG 1 4 2024 DATED:

ORANGE TATLE INSURANCE AGENCY, INC.

Carlos Madrid, 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.

California State of County of San Diego

AUG 1 4 2024

Jennifer De La Merced

before me, who proved to me on the basis of Public, personally appeared ______ 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.

JENNIFER DE LA MERCED lotary Public - California San Diego County Commission # 2479698 Comm. Expires Jan 16, 2028