

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.: 123698-UT

APN: 54-001-0008

NOTICE IS HEREBY GIVEN THAT KENT CAMERON MCDONALD, A SINGLE MAN as Trustor, COTTONWOOD TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/16/2021 and recorded on 12/21/2021, as Instrument No. 210591:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 8, PLAT "A", VALE MANOR SUBDIVISION, 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 \$242,931.00.

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 10/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

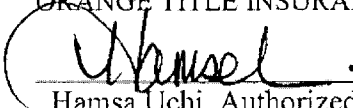
By reason of such default, SAILFISH SERVICING, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, 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. 123698-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 1 2024

ORANGE TITLE INSURANCE AGENCY, INC.


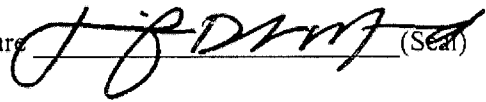
Hamsa Uchi, Authorized Agent

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 1 2024 before me, Jennifer De La Merced , Notary Public, personally appeared HAMSU 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. UT24798

ENT 52279:2024 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 05 12:58 PM FEE 40.00 BY MG
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 July 10, 2021, and executed by Nadyne May fka Nadyne B. Gull, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 15, 2021, as Entry No. 125093:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Land situated in the County of Utah in the State of UT
Lot 10, Plat "H", Dover Estates Subdivision, Spanish Fork, Utah, according to the official plat thereof on file in the Office of the Recorder of Utah County, Utah. **TAX # 371020010**

Purportedly known as 1586 Mountain View Drive aka 1586 East Mountain View Drive , Spanish Fork, UT 84660-2783 (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

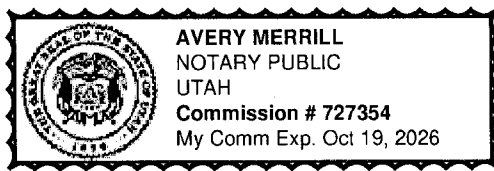
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

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. UT24798

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

Notary Public

Notarial act performed by audio-visual communication



NOD.docx

DocVerify ID: 0AFD0726-5D89-4306-8199-14A9884AA7A6
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 11:39:36 -8:00 [6AA484CC4523] [74.63.179.221]
jessicaol@hwmlawfirm.com (Principal) (Personally Known)

E-Signature Notary: Avery Merrill (AM)

August 05, 2024 11:39:36 -8:00 [8B231903F80A] [72.164.197.211]
averym@hwmlawfirm.com
I, Avery Merrill, did witness the participants named above electronically sign this document.



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. UTAH04-6605

ENT 52362:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 05 02:46 PM FEE 40.00 BY LM
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 29, 2023, and executed by WILLIAM NICHOLAS WORKMAN AND TASHA WORKMAN, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PLAINS COMMERCE BANK, its successors and assigns, as Beneficiary, and MERIDIAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on JUNE 30, 2023, as Entry No. 42611:2023, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 7, BLOCK 3, WEST PARK SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

55-027-0045


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 5, 2024

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove
Its: Authorized Agent

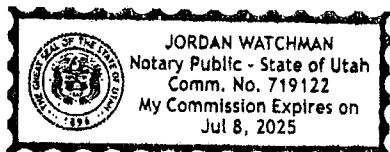
STATE OF UTAH

COUNTY OF WEBER

On August 5, 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. UT24653

ENT 52459:2024 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 06 08:31 AM FEE 40.00 BY CS
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 13, 2009, and executed by Roberta M. Nielsen, as Trustor, in favor of Financial Freedom Senior Funding Corporation as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 18, 2009, as Entry No. 28641:2009, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 12, EVERGREEN EAST P.U.D., Phase II, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 38-200-0012**

Purportedly known as 460 East 90 North, Orem, UT 84097 (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 entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on August 27, 2023. 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: 08/02/2024

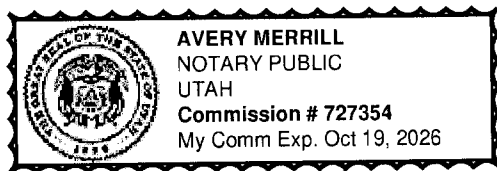
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24653

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

The foregoing instrument was acknowledged before me on 08/02/2024
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Avery Merrill

Notary Public

Notarial act performed by audio-visual communication



NOD.docx

DocVerify ID: 521AC739-DB91-4FAC-934C-25180E0C166A
 Created: August 02, 2024 13:31:56 -8:00
 Pages: 2
 Remote Notary: Yes / State: UT

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E-Signature Summary

E-Signature 1: Jessica Oliveri (JO)
 August 02, 2024 13:38:53 -8:00 [E10252027112] [74.63.179.221]
 jessica@hwmlawfirm.com (Principal) (Personally Known)

E-Signature Notary: Avery Merrill (AM)
 August 02, 2024 13:38:53 -8:00 [3C5531A0DC12] [72.164.197.211]
 averym@hwmlawfirm.com
 I, Avery Merrill, did witness the participants named above electronically sign this document.



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22848

ENT 53165:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 08 11:38 AM FEE 40.00 BY LM
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 April 15, 2022, and executed by Jose Ibarra-Linares, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Gateway Mortgage, a division of Gateway First Bank, its successors and assigns as Beneficiary, but Gateway Mortgage, a division of Gateway First Bank being the present Beneficiary, in which US Title Co was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 20, 2022, as Entry No. 49047:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3, Plat "A", Alexis Court Subdivision, Orem, Utah, according to the Official Plat thereof on file in the Office of the Recorder of Utah County, Utah. **TAX # 34-293-0003**

Purportedly known as 838 West 200 North, Orem, UT 84057-4788 (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: 08/07/2024

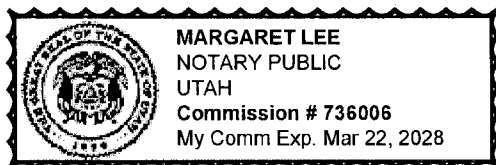
HALLIDAY, WATKINS & MANN, P.C.:

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. UT22848

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

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated July 27, 2020, executed by VICTOR E. NUGENT AND VERNA H. NUGENT (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on July 27, 2020, as Entry No. 107455:2020, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

Commencing at a point on the South line of a 12 foot right of way on the west side of 800 East Street; said point is located West 17.92 feet and South 0° 18' 00" West 65 feet from the East Quarter Corner of Section 26, Township 6 South, Range 2 East, Salt Lake Base and Meridian; thence South 0° 11' 03" West along the West line of 800 East Street 87.67 feet; thence West along a fence 114.235 feet to a fence post; thence North 0° 23' 00" West along a chain link fence 97.886 feet to a fence post; thence North 89° 08' 00" East 15.16 feet; thence South 0° 11' 14" East 11.914 feet to the South line of a 12 foot right of way; thence North 89° 08' 00" East along the South line of the 12 foot right of way 99.986 feet to the point of beginning.

The Trust Property or its address is approximately known as follows: 1620 South 800 East, Orem, Utah 84097. The Trust Property's tax identification number is known as: 19:023:0159. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the obligations which are represented by the following:

1. That certain U.S. Small Business Administration Note, dated July 27, 2020, in the original principal sum of \$157,000.00 (the "**Note**"), which AJS CARPET CLEANING, INC. ("**Borrower**"), as borrower, made, executed and delivered to CENTRAL BANK; and

2. Those certain U.S. Small Business Administration Unconditional Guarantees (collectively, the "**Guarantees**"), dated July 27, 2020, which Trustors, as guarantors, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note and the Guarantees are past due and owing, and have not been paid;
2. The accrued interest under the Note and the Guarantees is past due and owing, and has not been paid;
3. The late fees under the Note and the Guarantees are past due and owing, and have not been paid;
4. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustors and/or Borrowers;
5. There have been material adverse changes in Trustors' and/or Borrower's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired; and
6. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Guarantees, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable the Note, the Guarantees and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

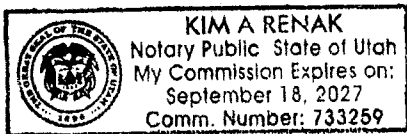
DATED this 8th day of August 2024.

SUCCESSOR TRUSTEE:

By: *J. Scott Brown*
J. Scott Brown
Successor Trustee

STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 8th day of August 2024, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



Kim A Renak
Notary Public

My Commission Expires:
9/18/27

Residing at:
Salt Lake County

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[55154.40]

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24670

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 17, 2022, and executed by Christopher Berrett, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but MCLP Asset Company, Inc. being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 21, 2022, as Entry No. 111537: 2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 35, Plat "A", BOX ELDER SOUTH SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah.

Together with : (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Project providing for periodic alteration both in magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) . **TAX # 35-692-0035**

Purportedly known as 13073 N Prospector Way, Alpine, UT 84004 (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: 08/08/2024

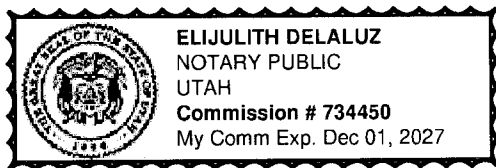
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24670

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.



[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. UT24826

ENT 53369:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 08 04:34 PM FEE 40.00 BY KR
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 May 31, 2022, and executed by Alison Eaton and Andrew Eaton, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Beam Lending, LLC, its successors and assigns as Beneficiary, but Flagstar Bank, N.A. being the present Beneficiary, in which Richland Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 31, 2022, as Entry No. 65549:2022, and re-recorded on June 1, 2022, as Entry No. 66013:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at the Northwest Corner of Lot 6, Block 6, Plat "B", Santaquin Townsite Survey of Building Lots; thence East 80 feet; thence South 160 feet, thence West 80 feet; thence North 160 feet to the place of beginning. **TAX # 09-079-0009**

Purportedly known as 231 W 300 S, Santaquin, UT 84655 (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
Signed on 2024/08/08 13:00:34 -0500

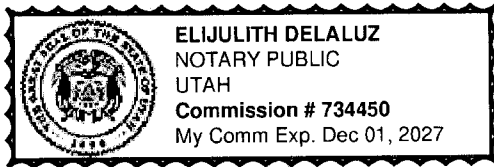
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24826

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.

[Signature]
Signed on 2024/08/08 13:00:34 -0500

Notary Public



Notarial act performed by audio-visual communication

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 Ridgeview Master Association, an association of unit owners (the "Association") on August 22, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 54945:2023, a Notice of Lien upon those certain lands and premises owned by Benjamin Egan, located at 9766 North Caldwell Place, Highland, Utah 84003, lying in Utah County, Utah and further described as follows:

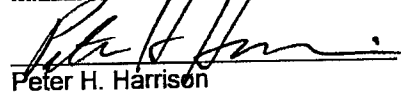
Legal Description: **LOT 251, PLAT D, RIDGEVIEW SUB AREA 0.061**
Property Address: **9766 North Caldwell Place, Highland, Utah 84003**
Parcel ID #: **51:691:0251**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Ridgeview Master 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, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this August 8, 2024.


MILLER HARRISON LLC


Peter H. Harrison

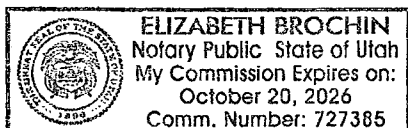
As authorized agent for Ridgeview Master Association

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

On August 8, 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



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

ENT 53376:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 08 04:36 PM FEE 40.00 BY KR
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Harbor Pointe Home Owners Association, Inc., an association of unit owners (the "Association") on January 06, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 1054:2023, a Notice of Lien upon those certain lands and premises owned by **Carlos Rodriguez-Villasenor**, located at 3424 West Newland Loop #4, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 196, PLAT 3, KAUFMAN AND BROAD AT PILGRIMS LANDING SUBDV. AREA 0.142 AC.**
Property Address: **3424 West Newland Loop #4, Lehi, Utah 84043**
Parcel ID #: **44:157:0196**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Harbor Pointe Home Owners 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, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this August 8, 2024.

MILLER HARRISON LLC

Peter H. Harrison
Peter H. Harrison

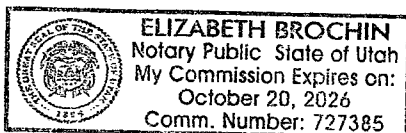
As authorized agent for Harbor Pointe Home Owners Association, Inc.

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

On August 8, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

[Signature]

Notary Public



This is an attempt to collect a debt and any information will be used for that purpose

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

ENT 53382:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 08 04:52 PM FEE 40.00 BY KR
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Ridgeview Master Association, an association of unit owners (the "Association") on April 19, 2024, recorded in the offices of the Utah County Recorder, as Entry No. 25324:2024, a Notice of Lien upon those certain lands and premises owned by **Andrew Petterson**, located at 9765 North Featherstone Drive, Highland, Utah 84003, lying in Utah County, Utah and further described as follows:

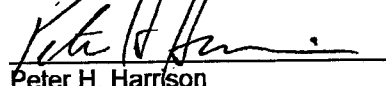
Legal Description: **LOT 265, PLAT D, RIDGEVIEW SUB AREA 0.088 AC.**
Property Address: **9765 North Featherstone Drive, Highland, Utah 84003**
Parcel ID #: **51:691:0265**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Ridgeview Master 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/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 8, 2024.

MILLER HARRISON LLC



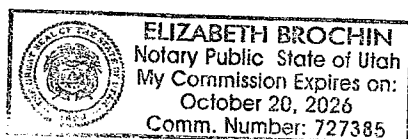
Peter H. Harrison
As authorized agent for Ridgeview Master
Association

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

On August 8, 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



This is an attempt to collect a debt and any information will be used for that purpose

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT10405

ENT 53650:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 09 02:07 PM FEE 40.00 BY LM
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 5, 2005, and executed by Florence A. Coombs aka Florence A. Clark Coombs, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary as nominee for ComUnity Lending, Incorporated, a California Corporation, DBA CreditFlex Funding, its successors and assigns as Beneficiary, but 1900 CAPITAL TRUST II, BY US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE being the present Beneficiary, in which Horizon Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 13, 2005, as Entry No. 116686:2005, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing 172.5 feet South of the Northwest corner of Block 41, Plat B, Santaquin Townsite Survey of Building Lots; thence East 165 feet; thence South 75 feet; thence West 165 feet; thence North 75 feet to the beginning. **TAX # 09:102:0008**

Purportedly known as 264 North 100 East, Santaquin, UT 84655 (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: 08/09/2024

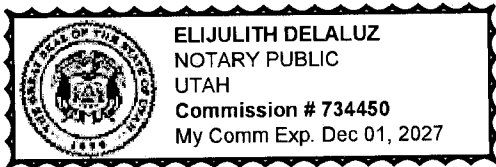
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT10405

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]

Notary Public

Notarial act performed by audio-visual communication