

14278016 B: 11512 P: 4861 Total Pages: 2
08/19/2024 04:46 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 92040-783F
Parcel No. 22-05-452-226

NOTICE OF DEFAULT

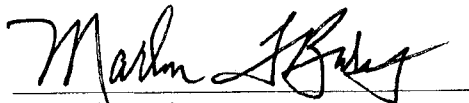
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Jack Clark, as trustor(s), in which Utah First Federal Credit Union is named as beneficiary, and First Amerian Title Insurance Agency is appointed trustee, and filed for record on May 5, 2022, and recorded as Entry No. 13946490, in Book 11336, at Page 1424, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor has deceased and trustor failed to pay the June 25, 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 19 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 19 day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

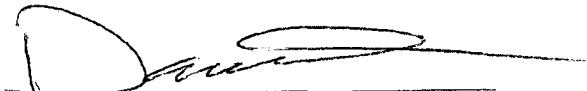
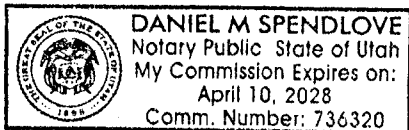

NOTARY PUBLIC

EXHIBIT "A"

UNIT I, IN BUILDING 4633, CONTAINED WITHIN THE QUAILBROOK EAST CONDOMINIUM, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED OCTOBER 30, 1978, IN BOOK 78-10, AT PAGE 302 OF PLATS, (AS SAID RECORD OF SURVEY MAP MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF THE QUAILBROOK EAST CONDOMINIUM, RECORDED OCTOBER 30, 1978 AS ENTRY NO. 3189589, IN BOOK 4762, AT PAGE 1423 (AS SAID DECLARATION MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN AND TO THE COMMON AREAS AND FACILITIES MORE PARTICULARLY DESCRIBED IN SAID DECLARATION AND ANY AMENDMENTS AND/OR SUPPLEMENTS THERETO.

Tax Parcel No.:
27-19-180-009-0000

14278102 B: 11512 P: 5195 Total Pages: 3
08/20/2024 09:03 AM By: adavis Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ROBERTSON ALGER & SPJUTE
8 EAST BROADWAY, SUITE 550, SASALT LAKE CITY, UT 84111

WHEN RECORDED RETURN TO:
ROBERTSON ALGER & SPJUTE
8 East Broadway, Suite 550
Salt Lake City, UT 84111

Space above for County Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by ROBERT T. SPJUTE, ESQ., of the law firm of Robertson Alger & Spjute, located at 8 East Broadway, Suite 550, Salt Lake City, Utah 84111, as trustee ("**Trustee**") that a default has occurred under the Community Charter for Daybreak ("**Community Charter**"), filed for record on February 27, 2004, and recorded in Book 8950, Page 7784-7908, and Covenants, Conditions, and Restrictions for Soda Row ("**Community CCR's**"), filed for record on January 26, 2010, and recorded in Book 9799, Page 3280-3322, Records of Salt Lake, Utah. Section 57-8a-302 of the Utah Code expressly provides that an association "may cause a lot to be sold through non-judicial foreclosure as though the lien were a deed of trust." Daybreak Community Association Inc. and Soda Row Townhome Association, Inc., ("**Beneficiaries**"), the beneficiaries under the Community Charter and Community CCR's, has a lien against that certain parcel of real property subject to the Community Charter and Community CCR's, which is situated in Salt Lake County, Utah, and is more particularly described on the attached **Exhibit A** (the "**Property**"), and owned by Derek Ross ("**Association Member**"), for failure to pay all assessments levied against the Property.

That the default which has occurred is the breach of the obligations under the Community Charter and Community CCR's which includes the failure of the Association Member, and subsequent owner if any, to pay the assessments when 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 Trustee declares all sums secured immediately due and payable and elects to sell the Property. 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 American, or certified funds. Personal checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the beneficiaries and or the beneficiaries' agent, hereafter, the Beneficiaries, and/or the Beneficiaries' agent, does not necessarily intend to instruct the Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the beneficiaries specifically agrees otherwise in writing.

The purpose of this notice ("**Notice**") is to collect a debt and any information obtained may be used for that purpose.

DATED this 14^m day of August, 2024.

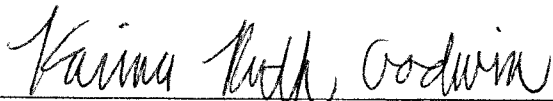
TRUSTEE:



ROBERT T. SPJUTE, ESQ.,
ROBERTSON ALGER & SPJUTE
8 East Broadway, Suite 550
Salt Lake City, Utah 84111
Telephone: (801) 478-8080
Facsimile: (801) 478-8088

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

On 19 day of August 2024, before me, Karina Godwin, a notary public in and for said state, personally appeared Robert T. Spjute, Esq., an active member of the Utah State Bar residing in Salt Lake County, Utah personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within **NOTICE OF DEFAULT AND ELECTION TO SELL** and acknowledged to me that he executed the same in his authorized capacity as Trustee under the aforementioned Deed of Trust, and that by his signature on the instrument, he acted and executed the **NOTICE OF DEFAULT AND ELECTION TO SELL**.



NOTARY PUBLIC

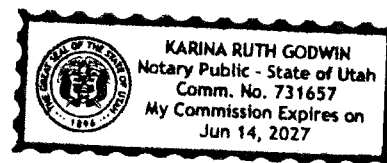


EXHIBIT A: DESCRIPTION OF PROPERTY

Legal Description of Property: LOT 301, KENNECOTT DAYBREAK VC1 MULTI FAMILY
#6. 10389-8681 10397-7278 10521-7443 10668-8230 10920-5536 10958-5436 11166-0224
11250-3319

Tax Parcel Number: (for reference purposes only) 27-19-180-009-0000

The address of said property is: 4521 W. Daybreak Rim Way, South Jordan, Utah 84009 (the undersigned disclaims liability for any error in the address)

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 July 21, 2023, Muriel Seye and Mouhamet Seye as Trustors 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 July 27, 2023 as recorder's entry no. 14133553, book 11434, page 4551 in the Official Records of the Salt Lake County Recorder's Office, Salt Lake County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Salt Lake County, State of Utah, at 11191 S Old Ridge Rd, South Jordan, UT 84009, and more particularly described as:

Lot 876, Daybreak Village 8 Plat 6 Subdivision, amending Lots Z105 and Z-106 of the VP Daybreak Operations-Investments Plat 1 Subdivision, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

(Parcel I.D. 26-23-135-006).

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 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.

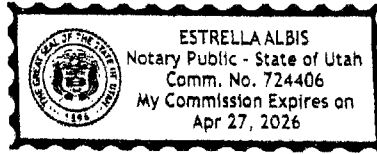
Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

Dated August 20, 2024.


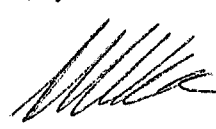


Paul D. Jarvis
UCCU General Counsel
360 West 4800 North
Provo, Utah 84604
(801) 223-7779

STATE OF UTAH)
:
COUNTY OF UTAH)



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

NOTARY PUBLIC

Tax Parcel No.:
26-13-151-002-0000

14278471 B: 11512 P: 7393 Total Pages: 3
08/21/2024 10:02 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ROBERTSON ALGER & SPJUTE
8 EAST BROADWAY, SUITE 550, SASALT LAKE CITY, UT 84111

WHEN RECORDED RETURN TO:
ROBERTSON ALGER & SPJUTE
8 East Broadway, Suite 550
Salt Lake City, UT 84111

Space above for County Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by ROBERT T. SPJUTE, ESQ., of the law firm of Robertson Alger & Spjute located at 8 East Broadway, Suite 550, Salt Lake City, Utah 84111, as trustee ("**Trustee**") that a default has occurred under the Community Charter for Daybreak ("**Community Charter**"), filed for record on February 27, 2004, and recorded in Book 8950, Page 7784-7908, Records of Salt Lake, Utah. Section 57-8a-302 of the Utah Code expressly provides that an association "may cause a lot to be sold through non-judicial foreclosure as though the lien were a deed of trust." Daybreak Community Association Inc. ("**Beneficiary**"), the beneficiary under the Community Charter, has a lien against that certain parcel of real property subject to the Community Charter, which is situated in Salt Lake County, Utah, and is more particularly described on the attached **Exhibit A** (the "**Property**"), and owned by Christopher Shaffer ("**Association Member**"), for failure to pay all assessments levied against the Property.

That the default which has occurred is the breach of the obligations under the Community Charter which includes the failure of the Association Member, and subsequent owners if any, to pay the assessments when 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 Trustee declares all sums secured immediately due and payable and elects to sell the Property. 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 American, 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 the Beneficiary's agent, does not necessarily intend to instruct the 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.

The purpose of this notice ("*Notice*") is to collect a debt and any information obtained may be used for that purpose.

DATED this 20th day of August, 2024.

TRUSTEE:



ROBERT T. SPJUTE, ESQ.,
ROBERTSON ALGER & SPJUTE
8 East Broadway, Suite 550
Salt Lake City, Utah 84111
Telephone: (801) 478-8080
Facsimile: (801) 478-8088

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

On 20 August 2024, before me, Karina Godwin, a notary public in and for said state, personally appeared Robert T. Spjute, Esq., an active member of the Utah State Bar residing in Salt Lake County, Utah personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within NOTICE OF DEFAULT AND ELECTION TO SELL and acknowledged to me that he executed the same in his authorized capacity as Trustee under the aforementioned Deed of Trust, and that by his signature on the instrument, he acted and executed the NOTICE OF DEFAULT AND ELECTION TO SELL.



NOTARY PUBLIC

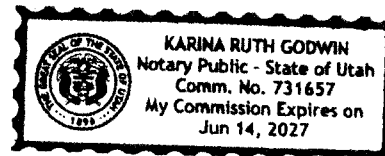


EXHIBIT A: DESCRIPTION OF PROPERTY

The land referred to is situated in the County of Utah, State of Utah, and described as follows:
LOT 336, KENNECOTT DAYBREAK VILLAGE 5 PLAT 4 10365-616 10429-1754 10429-
1755 10640-8170

Tax Parcel Number: 26-13-151-002-0000 (for reference purposes only)

The address of said property is: 5431 W. Copper Needle Way, South Jordan, UT 84009 (the undersigned disclaims liability for any error in the address)

WHEN RECORDED, RETURN TO:

Russell A. Nevers, Esq.
BUCHALTER, P.C.
60 E South Temple, Suite 1200
Salt Lake City, Utah 84111

14278521 B: 11512 P: 7748 Total Pages: 1
08/21/2024 11:23 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BUCHALTER, A PROFESSIONAL CORPORATION
1000 WILSHIRE BLVD LOS ANGELES, CA 90017

MAIL TAX STATEMENTS TO:

Indicate Capital REIT, LLC
2828 N Speer Blvd., Suite 210
Denver, CO 80211


NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about July 28, 2022, ACC Investments, LLC, as Grantor, executed a Deed of Trust, Security Agreement, Assignment of Leases and Rents and Financing Statement (the "Deed of Trust") to secure the performance of a certain Promissory Note dated July 28, 2022, in the original amount of \$442,500.00, and any and all written amendments thereto (the "Promissory Note"). The Deed of Trust was filed for record on July 29, 2022, with recorder's Entry No. 13992855, Salt Lake County, Utah, and covers the following property:

- Legal Description:** Lot 118, CONTINENTAL ESTATES NO. 1, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder.
- Property:** 5604 S Ferron Drive, Taylorsville, Utah 84129
- Tax Parcel No.:** 21-16-178-001

The payment obligation set forth in the Promissory Note is in default because Grantor has failed to pay all amounts due thereunder. All delinquent payments, together with all unpaid taxes, insurance, and other obligations under the Promissory Note and the Deed of Trust are due. Under the provisions of the Promissory Note and the Deed of Trust, the unpaid principal balance is now due, together with accruing interest, late charges, costs, and Trustees' and attorneys' fees. The Beneficiary (and holder of the Promissory Note) has demanded and does hereby demand payment of all amounts due under the Promissory Note, as amended. No such payment has been tendered. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust.

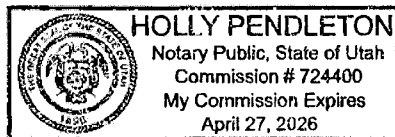
Dated this 21st day of August 2024.

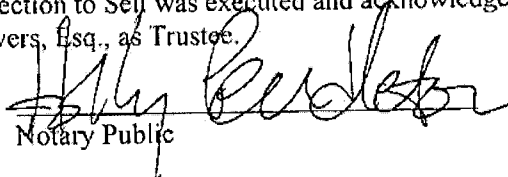


Russell A. Nevers, Esq.
Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this 21st day of August 2024, by Russell A. Nevers, Esq., as Trustee.





Notary Public

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-6628

14278853 B: 11512 P: 9446 Total Pages: 1
08/21/2024 03:38 PM By: adavis Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated SEPTEMBER 17, 2021, and executed by JOSHUA ASHTON THOMAS AND JAMIE ROWE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, its successors and assigns, as Beneficiary, and NOVATION TITLE, as Trustee, which Trust Deed was recorded on SEPTEMBER 20, 2021, as Entry No. 13777803, in Book 11241, at Page 7400, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

UNIT 2, BUILDING NO. 10, ROSECREST VILLAGE PLAT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

32-12-253-120

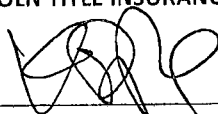
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 21, 2024

LINCOLN TITLE INSURANCE AGENCY

By:

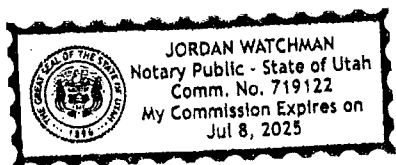


Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 21, 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

14278862 B: 11512 P: 9497 Total Pages: 1
08/21/2024 03:40 PM By: tpham 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. 27050-626F
Parcel No. 33-14-130-008

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the RESPA Deed of Trust executed by Heather Wasden and William E. Turek, wife and husband as joint tenants, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and Title One, Inc., is appointed trustee, and filed for record on August 9, 2019, and recorded as Entry No. 13048469, in Book 10814, at Page 3253, Records of Salt Lake County, Utah.

ALL OF LOT 107, DAY RANCH ESTATES PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 1, 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 21 day of August, 2024.

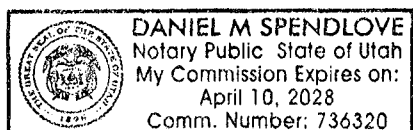
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 21 day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7542

Tax ID/Parcel Nos.: 21-07-229-016 & 27-34-152-004

14278915 B: 11512 P: 9800 Total Pages: 2

08/21/2024 04:38 PM By: srigby Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: GT TITLE SERVICES

1250 E. 200 S., SUITE 3DLEHI, UT 84043

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN that a default has occurred under the Promissory Note in the original principal amount of \$293,550.00 and the Trust Deed executed by Michael F. Thompson and Kristin Thompson, as Trustors, delivered to Pinnacle Title Insurance Agency Corp., as Trustee, for the benefit of Pine Valley Investments, LLC, as Beneficiary, filed for record October 15, 2021, with Recorder's Entry No. 13799530, Salt Lake County, Utah, securing real property legally described as follows:

Parcel 1: LOT 94, BLOCK 100, HOFFMAN HEIGHTS NO. 15, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. LESS AND EXCEPTING THE FOLLOWING: A PARCEL OF LAND IN FEE FOR THE WIDENING AND ROADWAY IMPROVEMENTS OF THE EXISTING 4700 SOUTH STREET KNOWN AS PROJECT F-2240(2)0, UPON PART OF AN ENTIRE TRACT OF PROPERTY, IN LOT 94, BLOCK 100, HOFFMAN HEIGHTS NO. 15, ENTRY NO. 1570377, BOOK S, PAGE 18 IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, SITUATE IN THE NE 1/4 NE 1/4 OF SECTION 7, T.2S, R1W, S.L.B.&M. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 94, IN THE EXISTING SOUTHERLY RIGHT OF WAY LINE OF 4700 SOUTH STREET, WHICH CORNER IS 48.10 FEET PERPENDICULARLY DISTANT SOUTHERLY FROM THE 4700 SOUTH STREET CONTROL LINE OPPOSITE ENGINEER STATION 1108+42.39; AND RUNNING THENCE S. 89°54'30" E. 7.61 FEET TO A POINT 48.09 FEET PERPENDICULARLY DISTANT SOUTHERLY FROM SAID CONTROL LINE OPPOSITE ENGINEER STATION 1108+50.00; THENCE S. 33°48'00" W. 13.71 FEET TO A POINT 59.50 FEET PERPENDICULARLY DISTANT SOUTHERLY FROM SAID CONTROL LINE OPPOSITE ENGINEER STATION 1108+42.40; THENCE N. 00°05'30" E. 11.40 FEET TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAP OF SAID PROJECT ON FILE AT THE OFFICE OF THE UTAH DEPARTMENT OF TRANSPORTATION. (NOTE: ROTATE ALL BEARINGS IN THE ABOVE DESCRIPTION 00°17'29" CLOCKWISE TO OBTAIN HIGHWAY BEARINGS.)

(Tax ID/Parcel: 21-07-229-016. Formerly known as 21-07-229-001)

Parcel 2: LOT 3, MOUNTAIN VIEW ESTATES NO. 25, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER, SALT LAKE COUNTY, UTAH. (Tax ID/Parcel: 27-34-152-004)

The purported street addresses are 4165 W. 4715 S., Kearns, UT 84118 (Parcel 1), and 12867 S. 2200 W., Riverton, UT 84065 (Parcel 2). The undersigned disclaims liability for any error in the addresses.

A breach of an obligation for which the real property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Promissory Note and Trust Deed. The payoff deadline has passed and all sums owed under the terms of the Promissory Note and secured by the Trust Deed are immediately due in full. As a result of this

default, the Trustee elects to invoke the Trust Deed's power of sale by commencing foreclosure pursuant to Utah law. If the Trustor's obligations to the Beneficiary under the Promissory Note, Trust Deed, applicable law, and any other agreements are not fully satisfied within three months from the recording date of this Notice, the Trustee may elect to sell the real property at public auction to satisfy the defaulted obligations.

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

Dated 8-21-2024

PRO R.E.SOURCE, LLC, Trustee

STATE OF UTAH)

: ss.

COUNTY OF UTAH)

Brad D. Boyce

By: Brad D. Boyce, Attorney

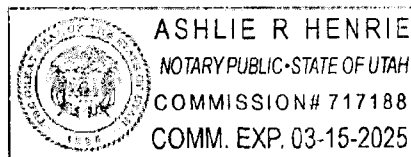
1771 S. Range Rd., Saratoga Springs, UT 84045

Phone: 801-244-1375; Hours: 9AM-5PM M-F

On 8.21.2024, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Ashlie R. Henrie

NOTARY PUBLIC



RECORD & RETURN TO:

Brad D. Boyce
1771 S. Range Road
Saratoga Springs, UT 84045
File No.: 7544
Tax/Parcel No.: 22-05-102-015

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN that a default has occurred under the Promissory Note in the original principal amount of \$463,950.00 and the Trust Deed executed by D3CADE HOME CO., a Utah corporation, as Trustor, delivered to Tyler J. Turner, Esq., as Trustee, for the benefit of Sierra-West Capital, LLC, a Utah limited liability company, as Trustee of The 4198 S. Ewell Dr. Loan Trust, u/a/d May 04, 2022, as Beneficiary, filed for record May 9, 2022, with Recorder's Entry No. 13947909, Salt Lake County, Utah, securing real property legally described as follows:

LOT 5, EWELL SUBDIVISION, IN THE COUNTY OF SALT LAKE, STATE OF UTAH, ACCORDING TO THE PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The purported street address is 4198 S. Ewell Dr., Murray, UT 84107 (The undersigned disclaims liability for any error in the address).

A breach of an obligation for which the real property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Promissory Note and Trust Deed. The payoff deadline has passed and all sums owed under the terms of the Promissory Note and secured by the Trust Deed are immediately due in full. As a result of this default, the Trustee elects to invoke the Trust Deed's power of sale by commencing foreclosure pursuant to Utah law. If the Trustor's obligations to the Beneficiary under the Promissory Note, Trust Deed, applicable law, and any other agreements are not fully satisfied within three months from the recording date of this Notice, the Trustee may elect to sell the real property at public auction to satisfy the defaulted obligations.

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

PRO R.E.SOURCE, LLC, Trustee

Dated 8-21-2024

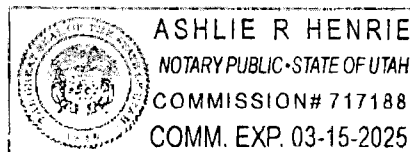
Brad D. Boyce
By: Brad D. Boyce, Attorney

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

1771 S. Range Rd., Saratoga Springs, UT 84045
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On 8.21.2024, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

ASHLIE R HENRIE
NOTARY PUBLIC



When Recorded Return To:

Richard H. Madsen, II (Utah Bar No. 9947)
RAY QUINNEY & NEBEKER P.C.
36 South State Street, Suite 1400
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Richard H. Madsen, II, Esq., Successor Trustee, that a default has occurred under that certain *Deed of Trust* dated September 13, 2010, executed by IPAWD, INC., a Utah corporation, as Trustor, in which Zions Bancorporation N.A. dba Zions First National Bank (f/k/a Zions First National Bank) (“Zions” or “Lender”) was named as Trustee and Beneficiary, and recorded on September 15, 2010, as Entry No. 11032439, in Book 9859 at Page 448 et seq., in the official records of Salt Lake County, State of Utah (“Trust Deed”). The real property affected thereby is described as follows:

See Exhibit “A” Attached.

For information purposes only, the real property or its address is commonly known as 1221 East 3300 South, Salt Lake City, Utah 84106. The real property tax identification numbers are 16-29-427-044 and 16-29-427-045.

The obligation secured by the Trust Deed includes a promissory note (“Note”) dated September 13, 2010, executed by IPAWD, INC. (“Borrower”), in the original principal amount of \$691,231.05, as amended and/or increased or decreased from time to time. Notice is also hereby given that a breach of the obligation for which the trust property was conveyed as security has occurred, in that the Note and the Trust Deed are in default as a result of Borrower’s failure to pay the required monthly principal and interest payments and to timely pay applicable real property taxes, as required under the Note and Trust Deed.

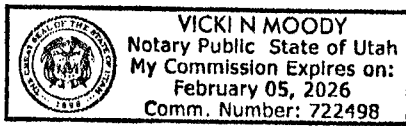
By reason of said default, Richard H. Madsen, II, Esq., Successor Trustee, has declared and does hereby declare all sums secured by the Trust Deed immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED this 22 day of August, 2024.

Richard H. Madsen, II
Richard H. Madsen, II, Esq., Successor Trustee
RAY QUINNEY & NEBEKER P.C.
36 South State Street, Suite 1400
Salt Lake City, Utah 84111
(801) 532-1500
Generally available during normal business hours
(9:00 a.m. to 5:30 p.m.) Monday through Friday

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

On this 22 day of August, 2024, personally appeared before me Richard H. Madsen, II, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed, and acknowledged that he executed the Notice of Default on behalf of the Successor Trustee on the line provided above.



Vicki N. Moody

NOTARY PUBLIC

1680882

EXHIBIT "A"

PARCEL 1:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 1, BLOCK 27, TEN ACRE PLAT A, BIG FIELD SURVEY; THENCE NORTH 170.17 FEET; THENCE NORTH $89^{\circ}47'10''$ EAST 42.40 FEET; THENCE SOUTH 4 FEET; THENCE NORTH $89^{\circ}47'10''$ EAST 31.85 FEET; THENCE SOUTH 166.17 FEET; THENCE SOUTH $89^{\circ}47'10''$ WEST 74.25 FEET TO THE POINT OF BEGINNING,

PARCEL 2:

BEGINNING 170.17 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 1, BLOCK 27, TEN ACRE PLAT A, BIG FIELD SURVEY; THENCE NORTH 108.83 FEET; THENCE NORTH $89^{\circ}47'10''$ EAST 74.25 FEET; THENCE SOUTH 112.83 FEET; THENCE SOUTH $89^{\circ}47'10''$ WEST 31.85 FEET; THENCE NORTH 4 FEET; THENCE SOUTH $89^{\circ}47'10''$ WEST 42.40 FEET TO THE POINT OF BEGINNING.

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 River Run Homeowners Association, an association of unit owners (the "Association") on January 08, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14192601, a Notice of Lien upon those certain lands and premises owned by **Milan Obradovic**, located at 3848 South Salt River Way #3, Salt Lake City, Utah 84119, lying in Salt Lake County, Utah and further described as follows:

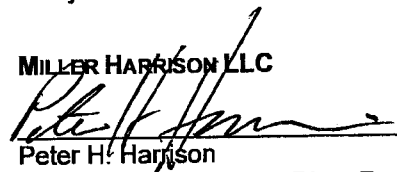
Legal Description: **UNIT 156, RIVER RUN CONDO PH 6. 8090-0760 8294-8066 9532-3938 9718-308**
Property Address: **3848 South Salt River Way #3, Salt Lake City, Utah 84119**
Parcel ID #: **15-35-326-158-0000**

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

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this August 21, 2024.

MILLER HARRISON LLC



Peter H. Harrison
As authorized agent for River Run Homeowners

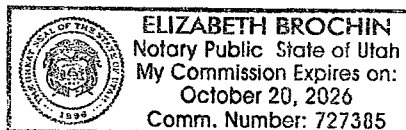
Association

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

On August 21, 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



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24905

14279228 B: 11513 P: 1826 Total Pages: 2
08/22/2024 04:19 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 December 9, 2022, and executed by America Cepeda, 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 Lakeview Loan Servicing, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 9, 2022, as Entry No. 14051519, in Book 11390, at Page 2382, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. F-2, contained within the EAST TOWN VILLAGE PHASE "23", a Condominium Project, as the same is identified in the Record of Survey Map, recorded on July 10, 2007, as Entry No. 10158032, in Book 2007P, at Page 278, of the Official Records (as said Record of Survey Map may have heretofore been amended and/or supplemented), and in the Declaration of Condominium for East Town Village Condominium, recorded March 5, 2007, as Entry No. 10023015, in Book 9430, at Page 7885, of the Official Records (as said Declaration may have heretofore been amended and/or supplemented). Together with the appurtenant undivided interest in said Project's common areas as established in said Declaration, and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the common areas and facilities to which said interest relates. **TAX # 22-31-303-142**

Purportedly known as 116 E Resaca Drive #F2, 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 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: 08/22/2024

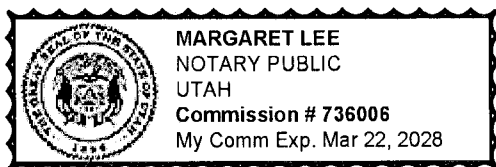
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24905

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

The foregoing instrument was acknowledged before me on 08/22/2024,
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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24912

14279229 B: 11513 P: 1828 Total Pages: 2
08/22/2024 04:19 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 February 3, 2022, and executed by Cheyenne Lund and Carrie Lund, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for loanDepot.com, LLC, its successors and assigns as Beneficiary, but loanDepot.com, LLC being the present Beneficiary, in which WFG National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 9, 2022, as Entry No. 13887514, in Book 11303, at Page 9975, and modified pursuant to the Modification recorded on October 18, 2023, as Entry No. 14164560, in Book 11451, at Page 2485, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 239, WOODVIEW HEIGHTS SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. **TAX # 20-14-302-050**

Purportedly known as 5836 South Woodview Drive, Salt Lake City, UT 84118 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 08/22/2024

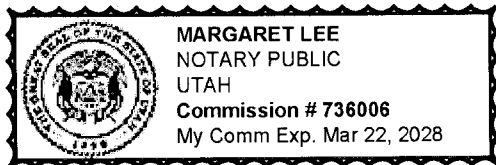
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24912

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

The foregoing instrument was acknowledged before me on 08/22/2024,
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

14279733 B: 11513 P: 4526 Total Pages: 1
08/23/2024 02:14 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SOUTH VALLEY TITLE INSURANCE AGENCY, INC
11075 S STATE ST STE 7ASANDY, UT 840705110

After Recording Return To:
Brian R. Barnhill, Successor Trustee
OSBORNE BARNHILL & BARFUSS
11576 S. State Street, Suite 204
Draper, UT 84020

Parcel No. 21-34-329-002

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about the 27th day of November, 2019, Armando Martinez Amador and Isabel Martinez Amador as Trustors, executed and delivered a Trust Deed ("Trust Deed") to Utah Mountain Title, as Trustee and Victor Rojo, as Beneficiary, to secure certain obligations set forth therein including, without limitation, the payment of that certain Note ("Note") in the original amount of \$350,000.00 in favor of Beneficiary. The Trust Deed was recorded in the Salt Lake County Recorder's Office on November 27, 2019, as Entry No. 13135045 in Book 10865 at Page 9155-9158 of the Official Records. The Trust Deed covers real property situated in Salt Lake County, State of Utah, being more particularly described as follows:

LOT 21, RASPBERRY PLACE NO. 1 SUBDIVISION, according to the official plat on file with the Salt Lake County Recorder's Office.

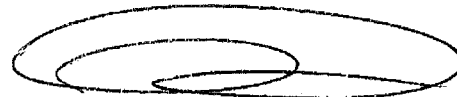
Brian R. Barnhill, as Successor Trustee, hereby gives notice that certain obligations in the Note and Trust Deed have been breached by failing, among other things:

1. to pay monthly installments when due, plus accrued and accruing interest on the total unpaid balance of the Note; and
2. to pay late fees in the amount of \$75.00 per month for each past due installment.

Under the provisions of said Note and Trust Deed, the entire principal and interest are accelerated and are now due and owing, together with the amounts in default set forth above plus all foreclosure costs and trustee's and attorney's fees and all other sums which are or may become due and payable under the Note, Trust Deed or applicable law.

The undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the Trust Deed to satisfy the obligations thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

DATED this 23 day of August, 2024.



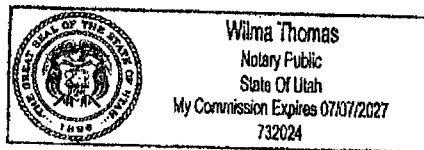
Brian R. Barnhill, Successor Trustee

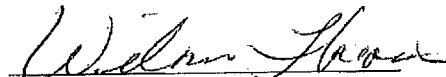
COURTESY RECORDING

This document is being recorded solely as a courtesy and as an accommodation only to the parties named therein. SOUTH VALLEY TITLE INSURANCE AGENCY, INC. hereby expressly disclaims any responsibility or liability for the accuracy of the content thereof.

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

On this 23 day of August, 2024 personally appeared before me Brian R. Barnhill, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is signed on the foregoing instrument and duly acknowledged to me that he signed it voluntarily for its stated purposes.




Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24943

14279805 B: 11513 P: 5214 Total Pages: 2
08/23/2024 03:05 PM By: tpham 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 9, 2023, and executed by Lori A. Moore, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Pacific Residential Mortgage, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which 1st Liberty Title LC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 14, 2023, as Entry No. 14140593, in Book 11438, at Page 3408, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 14, The Horizon Phase 1, according to the official plat thereof, recorded in Salt Lake County Recorder's Office.
TAX # 21-17-351-018

Purportedly known as 3873 West Vixen Way, Taylorsville, UT 84129 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 08/23/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri
Signed on 2024/08/23 13:28:47 -0500

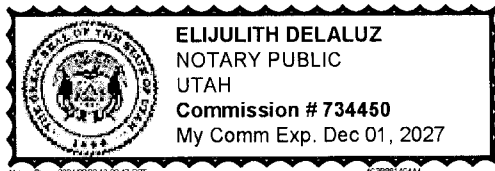
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24943

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

The foregoing instrument was acknowledged before me on 08/23/2024,
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 2024/08/23 13:28:47 -0500

Notary Public



Notarial act performed by audio-visual communication