

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24843

ENT 56180:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 20 03:31 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 September 5, 2018, and executed by Daniel Aleman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Financial Resources, Inc., its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Cottonwood Title Insurance Agency Inc, A Utah Trust was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 10, 2018, as Entry No. 86526:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 2, LINDSTROM SUBDIVISION, PLAT "A", according to the official plat thereof on file and of record in the Utah County Recorder's office. **TAX # 45-273-0002**

Purportedly known as 4502 West 9600 South, Payson, UT 84651 (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: 08/20/2024

HALLIDAY, WATKINS & MANN, P.C.:


By:  _____
Signed on 2024/08/20 14:06:43 -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. UT24843

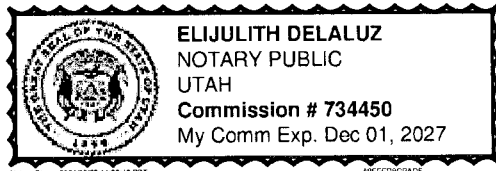
STATE OF UTAH)
 : ss.
County of Salt Lake)

08/20/2024

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

 _____
Signed on 2024/08/20 14:06:43 -0500

Notary Public



Notarial act performed by audio-visual communication

EXHIBIT "A"
LEGAL DESCRIPTION OF PROPERTY/COLLATERAL

Commencing North 181.46 feet and East 120.27 feet and North 5°50' East 88.60 feet from the Southwest corner of Section 28, Township 5 South, Range 2 East, Salt Lake Base and Meridian; thence North 7°24' East along a fence 188.72 feet to the North fence line; thence East 134.24 feet along a fence; thence South 178.15 feet; thence South 86°51'2" West 158.36 feet to the place of beginning.

Parcel No.: 14-046-0039

After Recording Return to:
Glenn R. Bronson, Esq.
Trask Britt
230 South 500 East, Suite 300
Salt Lake City, UT 84102
Tel: (801) 532-1922

ENT 56456:2024 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 21 12:39 PM FEE 40.00 BY MG
RECORDED FOR TraskBritt, P.C.
ELECTRONICALLY RECORDED

Tax Serial No: 07-049-0017

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about March 28, 2016, REECE A. WILBERG and JOAN M. WILBERG, as Trustors, executed and delivered to ZIONS BANCORPORATION, N.A. fka ZB, N.A. d/b/a ZIONS FIRST NATIONAL BANK, as Trustee, for the benefit of ZB, N.A. d/b/a ZIONS FIRST NATIONAL BANK, as Beneficiary, a certain Revolving Credit Deed of Trust ("**Deed of Trust**") to secure the performance of the obligations under a Home Equity Line Credit Agreement and Disclosure ("**Agreement**"). The Deed of Trust was recorded in the office of the of the Utah County Recorder, State of Utah, on April 29, 2016, as Entry No. 37859:2016, pp. 1-20, and covered the following real property situated in Utah County, State of Utah:

THAT CERTAIN PIECE OR PARCEL OF LAND, AND THE BUILDINGS AND IMPROVEMENTS

THEREON, KNOWN AS: 61 N 100 W

IN THE TOWN OF: SPANISH FORK

COUNTY OF: UTAH

AND STATE OF: UT

LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF UTAH, STATE OF UTAH, TO WIT:

COMMENCING AT THE SOUTHEAST CORNER OF LOT 4, BLOCK 49, PLAT "A" SPANISH FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 12 RODS; THENCE NORTH 78.375 FEET; THENCE EAST 4 RODS; THENCE NORTH 19.625 FEET; THENCE EAST 8 RODS; THENCE SOUTH 98 FEET TO THE PLACE OF BEGINNING.

LESS AND EXCEPTING THEREFROM:

COMMENCING 78.735 FEET NORTH FROM THE SOUTHEAST CORNER OF LOT 4, BLOCK 49, PLAT "A", SPANISH FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 132 FEET; THENCE NORTH 19.265 FEET; THENCE EAST 132 FEET; THENCE SOUTH 19.265 FEET TO THE PLACE OF BEGINNING.

Tax ID: 07-049-0017

TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.

More correctly described as:

THAT CERTAIN PIECE OR PARCEL OF LAND, AND THE BUILDINGS AND IMPROVEMENTS

THEREON, KNOWN AS: 61 N 100 W

IN THE TOWN OF: SPANISH FORK

COUNTY OF: UTAH

AND STATE OF: UT

LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF UTAH, STATE OF UTAH, TO WIT:
COMMENCING AT THE SOUTHEAST CORNER OF LOT 4, BLOCK 49, PLAT "A" SPANISH FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 12 RODS; THENCE NORTH 78.375 FEET; THENCE EAST 4 RODS; THENCE NORTH 19.625 FEET; THENCE EAST 8 RODS; THENCE SOUTH 98 FEET TO THE PLACE OF BEGINNING.

LESS AND EXCEPTING THEREFROM:

COMMENCING 78.735 FEET NORTH FROM THE SOUTHEAST CORNER OF LOT 4, BLOCK 49, PLAT "A", SPANISH FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 132 FEET; THENCE NORTH 19.265 FEET; THENCE EAST 132 FEET; THENCE SOUTH 19.265 FEET TO THE PLACE OF BEGINNING.

Tax ID: 07-049-0017

TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar

matters.


The real property or its address is commonly known as 61 N 100 W, SPANISH FORK, UT 84660. The undersigned disclaims any liability for any error in the street address.

ZIONS BANCORPORTION, N.A. fka ZB, N.A. d/b/a ZIONS FIRST NATIONAL BANK, is presently the holder of the beneficial interest under the Deed of Trust, and GLENN R. BRONSON is named as Successor Trustee. The payment obligations set forth in the Agreement are in default, including the failure to make payments, in whole or in part, under the Agreement due for the months of March through August 2024, and default has occurred due to the deaths of all persons liable on the account. Under the provisions of the Agreement and Deed of Trust, the principal balance of \$51,220.29 is hereby accelerated and now due, together with any unpaid taxes, insurance, and other obligations under the Agreement and Deed of Trust, including interest, late charges, and trustee's and attorneys' fees.

Accordingly, notice is hereby given that the Trustee has elected to foreclose the Deed of Trust by advertisement and sale, as provided in Utah Code § 57-1-25, *et seq.*, as amended and supplemented, and sell the property described in the Deed of Trust, as provided in such Utah Code, to satisfy the obligations secured by the Deed of Trust.

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

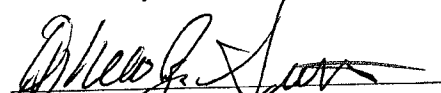
DATED the 21st day of August 2024.

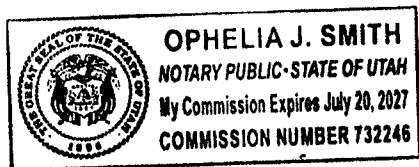

Glenn R. Bronson
Successor Trustee

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

The foregoing instrument was acknowledged before me, Opheia J. Smith, a notary public, this 21st day of August 2024, by Glenn R. Bronson, Successor Trustee, who personally appeared before me and on a satisfactory basis, proved to be the person whose name is subscribed to this instrument, and acknowledged he executed the same.

Witness my hand and official seal.


Notary Public



Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 96166-01F
Parcel No. 36-580-0130

ENT 56567:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 21 03:48 PM FEE 40.00 BY LM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the All-Inclusive Trust Deed with Assignment of Rents executed by Claimxpress Solutions, Inc., as trustor(s), in which Daniel Leland Wilkerson is named as beneficiary, and Real Advantage Title Insurance Agency is appointed trustee, and filed for record on May 30, 2023, and recorded as Entry No. 34454:2023, Records of Utah County, Utah.

LOT 130, PLAT "G", CANYON RIDGE ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH 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 a portion of the July 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.

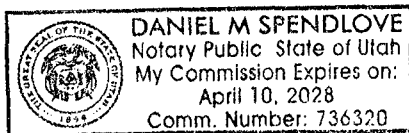
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



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

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. 96166-02F
Parcel No. 36-580-0130

ENT 56568:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 21 03:48 PM FEE 40.00 BY LM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

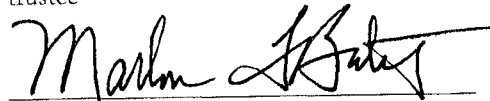
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the All-Inclusive Trust Deed with Assignment of Rents executed by Claimxpress Solutions, Inc., as trustor(s), in which Daniel Leland Wilkerson is named as beneficiary, and Real Advantage Title Insurance Agency is appointed trustee, and filed for record on May 30, 2023, and recorded as Entry No. 34455:2023, Records of Utah County, Utah.

LOT 130, PLAT "G", CANYON RIDGE ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH 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 July 31, 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.

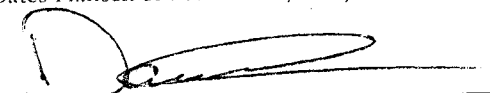
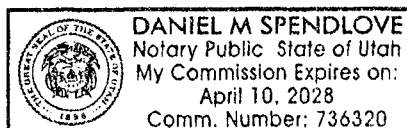
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24888

ENT 56909:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 22 03:23 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 13, 2023, and executed by Julia J. Knaphus and Steven B. Knaphus, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Utah First Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 17, 2023, as Entry No. 9815:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 42, Phase 1, SOMERSET VILLAGE, a Planned Unit Development, Spanish Fork, Utah, as the same is identified in the Recorded Survey Map in Utah County, Utah, as Entry No. 764052002, and Map Filing No. 9588, as said Record of Survey Map may have heretofore been amended or supplemented and in the Declaration of Covenants, Conditions and Restrictions of Somerset Village Gated Community recorded in Utah County, Utah, as Entry No. 764062002 as said Declaration may have heretofore been amended or supplemented. **TAX # 52-928-0042**

Purportedly known as 3006 East Somerset Drive, Spanish Fork, UT 84660 (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

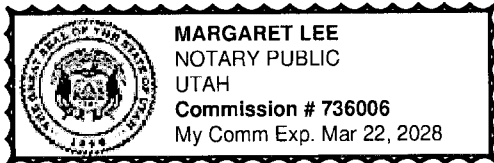
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24888

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

ENT 56951:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 22 04:50 PM FEE 40.00 BY CS
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

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.: 124996-UT

APN: 41-407-0008

NOTICE IS HEREBY GIVEN THAT MAXIME JEAN CHARLES AND MELINDA AUGUSTIN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, ADVANCED TITLE INSURANCE AGENCY, LC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED SECURITY FINANCIAL CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/4/2022 and recorded on 3/7/2022, as Instrument No. 28684:2022, 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 "D", Henson Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

The obligation included a Note for the principal sum of \$465,500.00.

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

By reason of such default, SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, 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

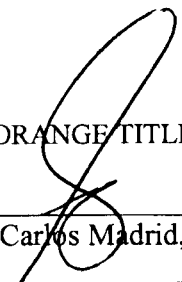
T.S. NO. 124996-UT

ENT 56951:2024 PG 2 of 2

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 19 2024

ORANGE TITLE INSURANCE AGENCY, INC.



Carlos Madrid, Authorized Agent

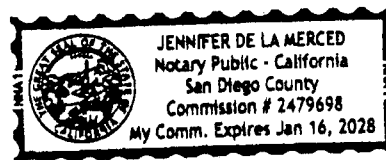
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On AUG 19 2024 before me, Jennifer De La Merced, Notary Public, personally appeared Carlos Madrid who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24872

ENT 57282:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 23 02:43 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 21, 2022, and executed by Vu Vu, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which American Secure Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 26, 2022, as Entry No. 10838:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot T-107, ROCKWELL RANCH BLOCK 1 PHASE 1 PLAT, according to the official plat thereof as recorded in the office of the UTAH County Recorder. **TAX # 51-656-0107**

Purportedly known as 381 South 1080 West, American Fork, UT 84003 (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.:

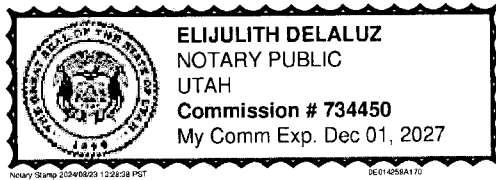
By: Jessica Oliveri
Signed on 2024/08/23 12:28:28 -0500
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24872

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 12:28:28 -0500

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. UT24963

ENT 57287:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 23 02:46 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 10, 2020, and executed by Madison Kelly and Ryan Kelly, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Commonwealth Land Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 11, 2020, as Entry No. 197479:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 916, The Exchange in Lehi Phase 9 P.U.D. Subdivision Plat, amending a portion of Lots 5 of Hardman Lehi Subdivision Plat "A" Residential Development, recorded May 31, 2018 as Entry No. 50602:2018 in the Official Records of the Utah County Recorder, State of Utah, and as identified and described in the Master Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for The Exchange in Lehi, a Master Planned Community, recorded April 12, 2017 as Entry No. 35360:2017 of Official Records.
Together with a right and easement in and to the common area described and as provided for in said Declaration (as said Declaration may have heretofore been amended or supplemented). **TAX # 38-581-0916**

Purportedly known as 4048 West 1760 North, Lehi, UT 84043 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 08/23/2024

HALLIDAY, WATKINS & MANN, P.C.:

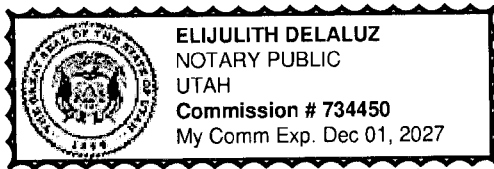
By: Jessica Oliveri
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24963

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 13:00:49 -0500

Notary Public



Notarial act performed by audio-visual communication

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2023-1023

ENT 57349:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Aug 23 04:19 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Village at Porter's Crossing Owners' Association (the "Association") on February 8, 2024, recorded in the offices of the Utah County Recorder, as Entry No. 7802:2024, a Notice of Lien upon those certain lands and premises owned by Keith Davis, located at 8176 N Broken Spoke Lane, Eagle Mountain, UT 84005, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 8, PLAT 1, VILLAGE AT PORTERS CROSSING SUB AREA 0.018 AC.
Parcel ID #: 54:343:0008


A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, and Restrictions for The Village at Porter's Crossing Owners' 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.

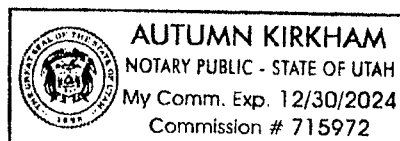
DATE FILED: August 16, 2024.

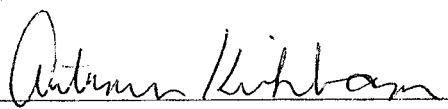
STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)

The Village at Porter's Crossing Owners'
Association


Caleb O. Andrews, Attorney-in-Fact

On August 16, 2024, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public