

14280213 B: 11513 P: 7612 Total Pages: 2
08/26/2024 02:29 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REAL IRVINE, CA 92602

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 123154-UT

APN: 26-36-333-036

NOTICE IS HEREBY GIVEN THAT NIKKI WEICHERS, UNMARRIED WOMAN as Trustor, MERIDIAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/25/2022 and recorded on 8/30/2022, as Instrument No. 14008758 in Book 11368 Page 7431, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Unit 201, PARKSIDE AT HERRMAN TOWNE CENTER PHASE 1 PLAT "D" Condominium, as the same is identified in the Recorded Survey Map in Salt Lake County, Utah, recorded May 14, 2020 as Entry No. 13269982, in Book 2020P, at Page 113 (as said record of Survey Map may have heretofore been Amended or Supplemented) and in the Declaration of Covenants, Conditions and Restrictions Recorded in Salt Lake County, Utah, as Entry No. 13269987, in Book 10943, at Page 7054 (as said Declaration may have heretofore been Amended or Supplemented).

ALSO Unit 201 (GARAGE), PARKSIDE AT ITERRIMAN TOWNE CENTER PHASE 1 "D" Condominium, as the same is identified in the Recorded Survey Map in Salt Lake County, Utah, recorded May 14, 2020 as Entry No. 13269982, in Book 2020P, at Page 113 (as said record Survey Map may have heretofore been Amended or Supplemented) and in the Declaration of Covenants, Conditions and Restrictions Recorded in Salt Lake County, Utah, as Entry No. 13269987, in Book 10943, at Page 7054 (as said Declaration may have heretofore been Amended or Supplemented).

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 the 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 hi 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),

The obligation included a Note for the principal sum of \$372,400.00.

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 12/1/2023 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, 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

NOTICE OF DEFAULT


T.S. NO. 123154-UT

sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

ORANGE TITLE INSURANCE AGENCY, INC.

DATED: Aug/23/2024



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 23 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)



14280219 B: 11513 P: 7643 Total Pages: 2
08/26/2024 02:31 PM By: ECarter Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REALIRVINE, CA 92602

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 126777-UT

APN: 15-30-154-008-0000

NOTICE IS HEREBY GIVEN THAT JOSE V CENDEJAS SERVIN AND MARIA OROZCO DE CENDEJAS, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, US TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/23/2021 and recorded on 8/24/2021, as Instrument No. 13753651 in Book 11227 Page 4653-4671, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 100, FOX SHADOW PLAT "C", P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF SALT LAKE COUNTY, STATE OF UTAH. TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$358,388.00.

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 4/1/2024 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, M & T Bank, 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. 126777-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 23/2024

ORANGE TITLE INSURANCE AGENCY, INC.

Carlos Madrid, Authorized Agent

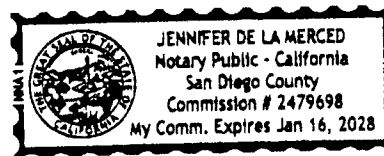
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 23 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 J De La Merced (Seal)



14280225 B: 11513 P: 7657 Total Pages: 2
08/26/2024 02:32 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REALIRVINE, CA 92602

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 126505-UT

APN: 15-32-477-004-0000

NOTICE IS HEREBY GIVEN THAT RUSSELL JAY EVERILL, A MARRIED MAN as Trustor, NORTH AMERICAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MOUNTAIN AMERICA FEDERAL CREDIT UNION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/15/2019 and recorded on 10/16/2019, as Instrument No. 13100649 in Book 10846 Page 3726-3740, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 330, WESTVIEW NO. 3 SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The obligation included a Note for the principal sum of \$233,007.00.

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 4/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 126505-UT

By reason of such default, TRUIST BANK, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: August 23, 2024

ORANGE TITLE INSURANCE AGENCY, INC.



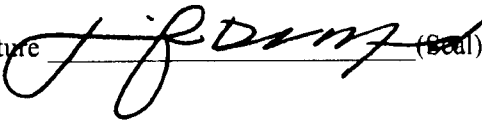
Hamsa Uchi, Authorized Agent

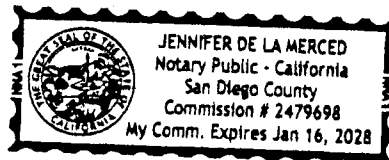
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On AUG 23 2024 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24480

14280764 B: 11514 P: 649 Total Pages: 2
08/27/2024 02:43 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 May 18, 2022, and executed by Stephen R. Wunderli aka Stephen Wunderli and Jennifer L. Wunderli, as Trustors, in favor of U.S. Bank National Association as Beneficiary, in which U.S. Bank Trust Company, National Association was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 8, 2022, as Entry No. 13966736, in Book 11346, at Page 6801, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The following tract(s) of land in Salt Lake County, State of Utah: Parcel I All of Lot 11, Flamingo Hills No. 2 Subdivision, according to the official plat thereof, as recorded in the office of the county recorder of said county. Also: Beginning at the Northwest corner of Lot 11, Flamingo Hills No. 2 Subdivision, and running thence South 2 deg 10' East 97.26 feet; thence South 89 deg 51'43 West 22.56 feet; thence North 17 deg 06'30 East 57.98 feet; thence North 0 deg 52'30 East 41.70 feet; thence Easterly 1.19 feet along the arc of a 70.0 foot radius curve to the left to the point of beginning.

Parcel II Beginning South 0 deg 10'50 West 405.46 feet and North 88 deg 57'10 West 689.92 feet and North 1 deg 07' East 183.94 feet and South 89 deg East 120.6 feet and North 245.65 feet from the East ¼ corner of Section 10, Township 2 South, Range 1 East, Salt Lake Meridian; thence West 111.1 feet; thence North 15 feet; thence East 111.1 feet; thence South 15 feet to beginning.

More Correctly Described As:

Parcel I: All of Lot 11, Flamingo Hills No. 2 Subdivision, according to the official plat thereof, as recorded in the office of the county recorder of said county. Also: Beginning at the Northwest corner of Lot 11, Flamingo Hills No. 2 Subdivision; and running thence South 2 deg 10' East 97.26 feet; thence South 89 deg 51'43" West 22.56 feet; thence North 17 deg 06'30" East 57.98 feet; thence North 0 deg 52'30" East 41.70 feet; thence Easterly 1.19 feet along the arc of a 70.0 foot radius curve to the left to the point of beginning.

Parcel II: Beginning South 0 deg 10'50" West 405.46 feet and North 88 deg 57'10" West 689.92 feet and North 1 deg 07' East 183.94 feet and South 89 deg East 120.6 feet and North 245.65 feet from the East ¼ corner of Section 10, Township 2 South, Range 1 East, Salt Lake Meridian; thence West 111.1 feet; thence North 15 feet; thence East 111.1 feet; thence South 15 feet to beginning. **TAX # 22-10-280-016; 22-10-426-018**

Purportedly known as 2606 East Stanford Lane, Holladay, UT 84117 (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: 08/27/2024

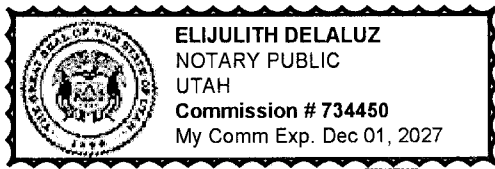
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24480

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

The foregoing instrument was acknowledged before me on 08/27/2024,
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

14280770 B: 11514 P: 720 Total Pages: 1
08/27/2024 03:03 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-117F
Parcel No. 20-34-482-003

NOTICE OF DEFAULT

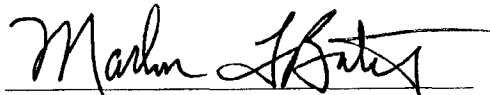
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Real Estate Secured Loan Note executed by Mike B. Sandoval and Lacey E. Sandoval, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on June 23, 2023, and recorded as Entry No. 14121018, in Book 11427, at Page 6103, Records of Salt Lake County, Utah.

LOT 856, OAKS AT JORDAN HILLS VILLAGES PHASE 8, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the March 22, 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 27 day of August, 2024.

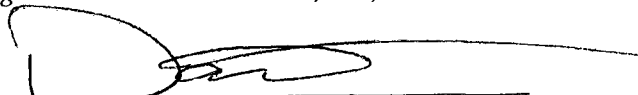
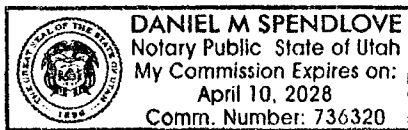
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 27 day of August, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2023-0385

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Rivendell Condominiums (the "Association") on May 22, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14108055, a Notice of Lien upon those certain lands and premises owned by Sharon Preston, located at 5760 South 900 East #8, Murray, UT 84121, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 8, (5760), RIVENDELL CONDM 1.0648% INT 5909-1450 7176-0741 7438-0431 7445-1580, 1583 7445-1581 8183-2535 9242-9321 9405-9017 9441-3635 10120-7216 10280-2898
Parcel ID #: 22-17-182-080-0000

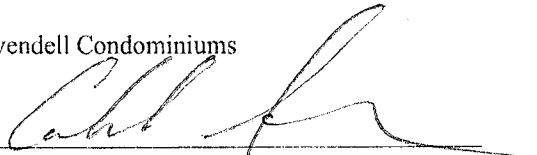
A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for Rivendell Condominiums, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, 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.

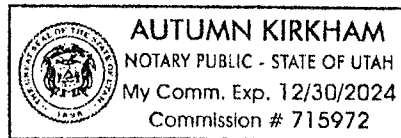
DATE FILED: August 27, 2024.

Rivendell Condominiums

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


Caleb O. Andrews, *Attorney-in-Fact*

On August 27, 2024, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Autumn Kirkham
Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2023-0690

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Millburn Manor Homeowners Association, Inc. (the "Association") on July 10, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14127168, a Notice of Lien upon those certain lands and premises owned by Justin S Lofley, located at 1563 West Kingsbarn Way, West Valley, UT 84119, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 8, MILLBURN MANOR P U D.
Parcel ID #: 15-34-202-050-0000

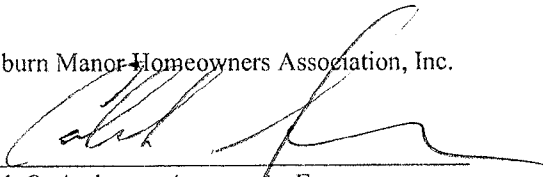
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions for Millburn Manor Homeowners Association, Inc., as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed 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 aforestated 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.

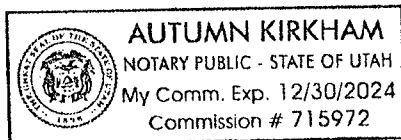
DATE FILED: August 27, 2024.

Millburn Manor Homeowners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


Caleb O. Andrews, *Attorney-in-Fact*

On August 27, 2024, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Autumn Kirkham
Notary Public

14280840 B: 11514 P: 1229 Total Pages: 2
08/27/2024 04:21 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REALIRVINE, CA 92602

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 126576-UT

APN: 14-32-227-007-0000

NOTICE IS HEREBY GIVEN THAT DAVID W. MCPHERRON as Trustor, PAUL M. HALLIDAY, JR as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NATIONSTAR MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/25/2013 and recorded on 8/19/2013, as Instrument No. 11706967 in Book 10169 Page 9043-9058, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 43, COUNTRY WEST SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$103,500.00.

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 4/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

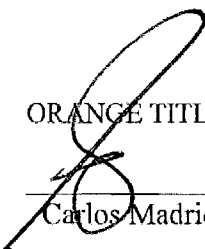
By reason of such default, Nationstar Mortgage LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, 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. 126576-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 126/2024


ORANGE TITLE INSURANCE AGENCY, INC.

Carlos Madrid, Authorized Agent

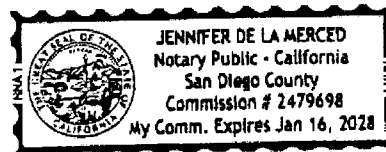
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 26 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 J De La Merced (Seal)



14280846 B: 11514 P: 1241 Total Pages: 1
08/27/2024 04:22 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2024-0128

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Urbana on 11th Condominium Owner's Association (the "Association") on March 22, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14219329, a Notice of Lien upon those certain lands and premises owned by Melissa Jimmie Bourgeois, located at 1988 South 1100 East #501, Salt Lake City, UT 84106, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 501, URBANA ON 11TH CONDO. 9790-7787 9931-6812 10143-7473
Parcel ID #: 16-17-458-025-0000

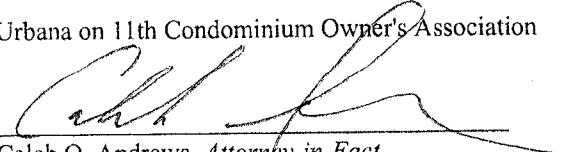
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions of the Urbana on 11th Condominiums, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make 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.

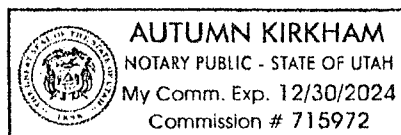
DATE FILED: August 27, 2024.

Urbana on 11th Condominium Owner's Association

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


Caleb O. Andrews, *Attorney-in-Fact*

On August 27, 2024, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Autumn Kirkham
Notary Public

14280852 B: 11514 P: 1247 Total Pages: 1
08/27/2024 04:23 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2024-0146

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Rosecrest Village Homeowners Association, Inc. (the "Association") on March 1, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14211100, a Notice of Lien upon those certain lands and premises owned by Jonathan Marsh, located at 14483 South Windom Road, Herriman, UT 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 1,BLDG 50, ROSECREST VILLAGE PUD PL 3 AMD 9982-9372 9930-6136 9935-4183 10197-6688,6709 10399-2836 10921-6746
Parcel ID #: 32-12-206-015-0000

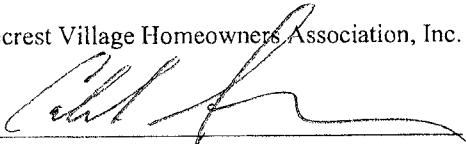
A breach of the Owner's obligations has occurred, as provided in the Amended Declaration of Covenants, Conditions, and Restrictions of Rosecrest Village Townhomes, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to 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.

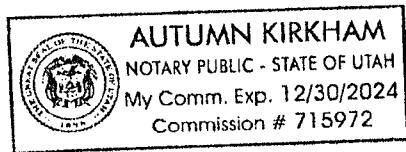
DATE FILED: August 27, 2024.

Rosecrest Village Homeowners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


Caleb O. Andrews, *Attorney-in-Fact*

On August 27, 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

14280898 B: 11514 P: 1379 Total Pages: 1
08/27/2024 04:32 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2023-0657

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the SunCrest Owners Association, Inc. (the "Association") on October 4, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14160211, a Notice of Lien upon those certain lands and premises owned by James Albert Petty, located at 1920 East Aspen Leaf Place, Draper, UT 84020, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 193, OAK VISTA # 3 AT SUNCREST.
Parcel ID #: 34-16-226-019-0000

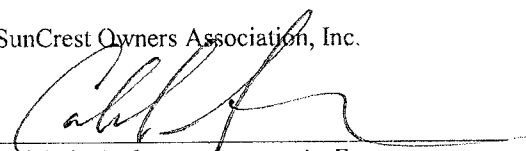
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Easements and Restrictions for Suncrest, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The 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 herby gives notice that the above-described real property shall be sold to satisfy the aforestated 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.

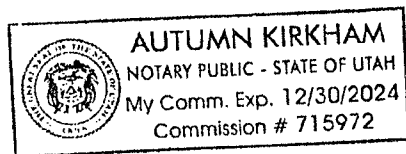
DATE FILED: August 27, 2024.

SunCrest Owners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


Caleb O. Andrews, *Attorney-in-Fact*

On August 27, 2024, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Autumn Kirkham
Notary Public

14281276 B: 11514 P: 3606 Total Pages: 1
08/28/2024 02:28 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 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. 11176-477F
Parcel No. 26-36-130-001

NOTICE OF DEFAULT

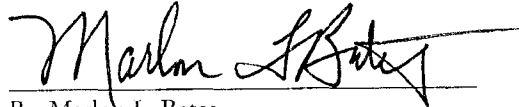
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust (Line of Credit) executed by Damien Plouzek, as trustor(s), in which American United FCU is named as beneficiary, and Monument Title Insurance is appointed trustee, and filed for record on October 25, 2023, and recorded as Entry No. 14167064, in Book 11452, at Page 5374, Records of Salt Lake County, Utah.

LOT 447, TUSCANY ESTATES PUD PHASE A, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 28, 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 28 day of August, 2024.

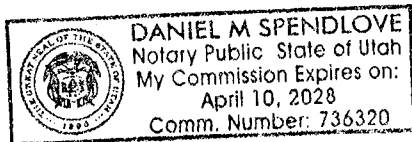
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 28 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. UT24806

14281312 B: 11514 P: 3758 Total Pages: 2
08/28/2024 02:41 PM By: ECarter 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 October 26, 2023, and executed by BG Real Estate Services, LLC, as Trustor, in favor of Kelly Mortgage, Inc., a/an California Corporation as Beneficiary, but U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-1 being the present Beneficiary, in which T.D. Service Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 31, 2023, as Entry No. 14169911, in Book 11453, at Page 9339, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 14, WALDEN PARK SUBDIVISION, according to the official plat thereof on file and of record in the Office of the Salt Lake County Recorder. **TAX # 21-14-177-005**

Purportedly known as 1109 West Walden Park Drive, Murray, UT 84123 (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: 08/28/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

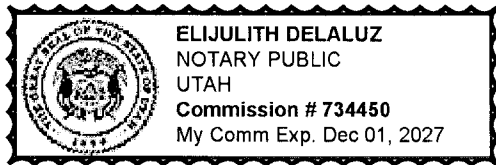
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24806

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

The foregoing instrument was acknowledged before me on 08/28/2024,
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

14281363 B: 11514 P: 4115 Total Pages: 3
08/28/2024 03:31 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: RAY QUINNEY & NEBEKER, P.C.
36 S STATE STREETSALT LAKE CITY, UT 84111

Return Original to:

Steven W. Call (Utah Bar No. 5260)
RAY QUINNEY & NEBEKER P.C.
36 South State Street, Suite 1400
Salt Lake City, Utah 84111

Parcel No. 09-32-379-021.

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven W. Call, Esq., Successor Trustee, that a default has occurred under that Deed of Trust, security Agreement and Fixture Filing With Assignment of Leases and Rents dated June 14, 2022, executed by 860 E 3RD AVE TH, LLC, a Utah limited liability company, as Trustor, in which OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY was named as original Trustee and BRMK LENDING, LLC, a Delaware limited liability company, was named as Beneficiary, and filed for record on June 15, 2022, as Entry No. 13970259 in Bk. 11348; Pg. 5147 et seq. in the official records of Salt Lake County Recorder's office.

The property conveyed into trust by the Deed of Trust is described as follows:

Beginning at the Northwest corner of Lot 3, Block 24, Plat "G", Salt Lake City Survey, Salt Lake County, Utah; thence North 89°52'38" East a distance of 133.11 feet; thence South 00°00'53" West a distance of 82.50 feet; thence South 89°52'38" West a distance of 133.11 feet; thence North 00°00'53" East a distance of 82.50 feet to the point of beginning.

The original parcel number was represented to be Parcel No. 09-32-379-021.

Hereinafter the "**Property**": For information purposes only, the real property or its address is commonly known as 860 East Third Avenue, Salt Lake City, UT 84103.

The foregoing Deed of Trust (together with corresponding loan documents) having been assigned by BRMK LENDING, LLC to BRMK LENDING SPE 1, LLC, a Delaware limited liability company through an Assignment of Deed of Trust recorded as Entry No. 14139734 on August 11, 2023, and said Deed of Trust (together with corresponding loan documents) having been further assigned by BRMK LENDING SPE 1, LLC to READYCAP WAREHOUSE FINANCING WF LLC, a Delaware limited liability company, through an Assignment of Deed of Trust (together with corresponding loan documents), recorded as Entry No. 14255284 on June 21, 2024, and said Deed of Trust (together with corresponding loan documents) having been further assigned through an Assignment of Deed of Trust by READYCAP WAREHOUSE FINANCING WF LLC, to WM CAPITAL PARTNERS 92, LLC, a Delaware limited liability

company on August 2, 2024, which is now the "**Current Beneficiary**" under the Deed of Trust.

On January 20, 2023, a Subdivision Plat under the name of 3rd Avenue Townhomes (the "Subdivision") was recorded with the Salt Lake County Recorder's Office as Entry No 14064663. The Subdivision Plat was approved by multiple parties. The Subdivided parcels contains the following parcel numbers: Parcel No. 09-32-379-023, Parcel No. 09-32-379-024, Parcel No. 09-32-379-025, Parcel No. 09-32-379-026, Parcel No. 09-32-379-027 and Parcel No. 09-32-379-028. The Current Beneficiary has heretofore executed and caused to be filed for record with the Salt Lake County Recorder's Office, its Consent to Subdivision and Plat on August 28, 2024.

The obligation secured by the Deed of Trust, is evidenced by and includes a Construction Loan Agreement, dated June 14, 2022, and an original Promissory Note ("**Note**"), dated June 14, 2022, executed by 860 E 3rd Ave TH, LLC ("**Borrower**") in the original principal amount of \$5,710,645.00.

Notice is also hereby given that a breach of the obligation for which the Deed of Trust was conveyed as security has occurred, in that Borrower has defaulted under certain covenants outlined in the Deed of Trust and other loan documents, including but not limited to the following:

- (a) Borrower has defaulted by failing to pay the Note on the August 2, 2024 maturity date;
- (b) Borrower has defaulted by failing to have the construction of the development timely completed and the contractors and/or subcontractors have stopped working on the development; and
- (c) Borrower has defaulted by causing or permitting the recording of multiple notices of liens under the Utah Preconstruction and Construction Liens Act, Utah Code Ann. 38-1a-102 to be recorded against the Property by one or more contracts or subcontractors.

By reason of the foregoing defaults, Steven W. Call, Esq., Successor Trustee, has declared or does hereby declare all sums and obligations secured by the Deed of Trust, including all sums and obligations due under the Note, immediately due and payable in full, and has elected to cause the Property to be sold to satisfy the obligations secured thereby including but not limited to the outstanding principal balance owed under the Note, plus interest due on the Note until paid, plus applicable late charges, if any, and all expenses of collection and sale, including attorneys' and trustee's fees, and all other amounts secured by the Deed of Trust.

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

14281393 B: 11514 P: 4268 Total Pages: 1
08/28/2024 03:38 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Tuscany Townhomes Owners Association, Inc., an association of unit owners (the "Association") on January 22, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14196158, a Notice of Lien upon those certain lands and premises owned by Mandy Jones, located at 4794 West Potenza Court, West Jordan, UT 84084, lying in Salt Lake County, Utah and further described as follows:

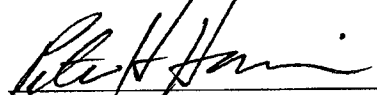
Legal Description: UNIT 1, BLDG 51, TUSCANY TOWNHOMES OWNERS ASSOCIATION, INC.
Property Address: 4794 West Potenza Court, West Jordan, UT 84084
Parcel ID #: 21-19-352-225-0000

A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for Tuscany Townhomes, 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 herby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s) to the extent he/she/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 28, 2024.


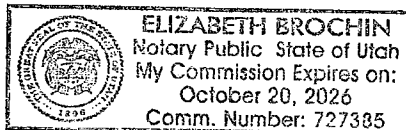
MILLER HARRISON LLC



Peter H. Harrison
As authorized agent for Tuscany Townhomes
Owners Association, Inc.

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

On August 28, 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

TS No.: 2024-00037-UT

14281718 B: 11514 P: 5953 Total Pages: 4
08/29/2024 12:05 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

TS No: 2024-00037-UT

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

The past due amount is **\$16,513.16** as of **08/26/2024** and will increase until your account becomes current.

If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2); To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2007-AMC2, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, **(844) 960-8299** **between the hours of 8:00 AM to 5:00 PM Mountain time on Monday through Friday.**

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 10/17/2006, executed by: Gary R. Isakson, an unmarried man, as Trustor(s) to secure certain obligations in favor of Argent Mortgage Company, LLC as Beneficiary, recorded 10/25/2006, as Instrument No. 9887291, Book 9370, page 4857-4875 and further modified by that certain Loan modification agreement recorded on 10/25/2006 as instrument no 9887292 in book 9370 page 4876-4877 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$129,000.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 08/01/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby 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 as provided in Title 57, Chapter 1, of the Utah Code.

Dated: August 28, 2024

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: 
(signature)

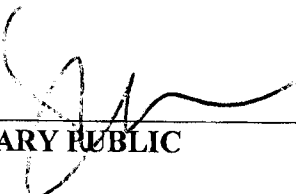
Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF SALT LAKE
COUNTY OF SALT LAKE

On August 28, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


NOTARY PUBLIC

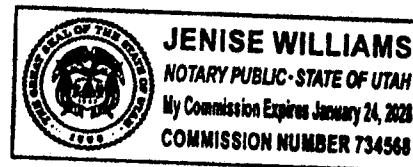


Exhibit A

Legal Description

ALL OF LOT 7, OQUIRRH SHADOWS NO. 9A, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN Number: 20-24-202-007-0000

14281736 B: 11514 P: 6135 Total Pages: 3
08/29/2024 12:20 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
Attn: Bruce C. Jenkins
285 W. Tabernacle St., Suite 301
St. George, UT 84770

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Renaissance Condominium Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, conditions and Restrictions of Renaissance Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on July 30, 2001, as Entry No. 7959902, and any amendments thereto, concerning real property reputed to be owned by **Mario Renaldo Cepeda, Married Man ("Owner")**, covering real property located at 3711 S Raphael Ct #A ("Property"), and more particularly described as follows:

Unit A, Building No. 6, contained within the Compass Renaissance Condominiums, a Utah Condominium Project as the same is identified in the Record of Survey Map recorded on October 05, 2000 in Salt Lake County, as Entry No. 7733312, in Book 2000P, at Page 277 of Plats (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded on October 05, 2000 in Salt Lake County, as Entry No. 7733313 in Book 8392 at Page 6318 (as said Declaration may have heretofore been amended 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.

Subject to easements, restrictions and rights of way appearing of record and general property taxes for the year 2020 and thereafter.

PARCEL NUMBER: 15-34-252-019-0000

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. An Amended Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on January 10, 2024 as Entry No. 14193379. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws

of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

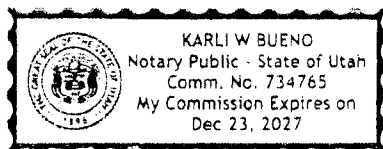
DATED this 28th day of August 2024.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : SS.
County of Washington)

On the 28th day of August, 2024, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Bruce C. Jenkins, Esq.
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY INFORMATION OBTAINED 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. UT24977

14281795 B: 11514 P: 6442 Total Pages: 2
08/29/2024 01:05 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 20, 2019, and executed by Madeline K. Olsen and Ted C. Olsen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC, its successors and assigns as Beneficiary, but Selene Finance LP being the present Beneficiary, in which Title Guarantee, a Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 21, 2019, as Entry No. 13056313, in Book 10819, at Page 807-823, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 14, Kolby Place Subdivision, according to the official plat thereof, recorded in Book 97-7P of Plats at Page 219, records of Salt Lake County, State of Utah. **TAX # 21-36-453-044**

Purportedly known as 8522 S. Kolby Ln, Midvale, UT 84047 (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: 08/29/2024

HALLIDAY, WATKINS & MANN, P.C.:

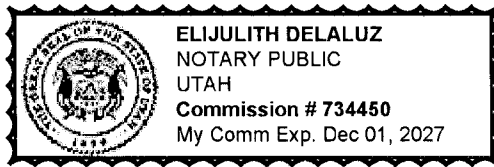
By: Jessica Oliveri

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. UT24977

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

The foregoing instrument was acknowledged before me on 08/29/2024
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. UT24524

14281866 B: 11514 P: 6789 Total Pages: 2
08/29/2024 02:25 PM By: csummers 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 28, 2017, and executed by Jaron Bath and Jessica Bath, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding, LLC, its successors and assigns as Beneficiary, but FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE OF THE FREDDIE MAC SLST 2023-1 Participation Interest Trust being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 3, 2017, as Entry No. 12487680, in Book 10534, at Page 7881-7896, and modified pursuant to the Modification recorded on October 17, 2019, as Entry No. 13101497, in Book 10846, at Page 8966-8975, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 127, Sommerglen Heights at the Highlands Phase 1, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 20-26-431-010**

Purportedly known as 7508 South 5635 West, West Jordan, UT 84081 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 08/29/2024

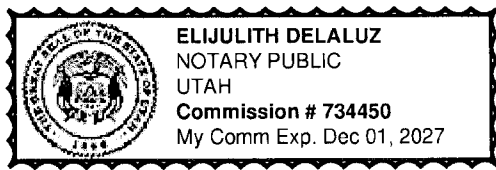
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

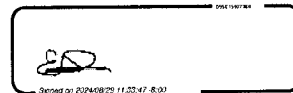
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24524

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

The foregoing instrument was acknowledged before me on 08/29/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.



Notarial act performed by audio-visual communication



Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21775

14282007 B: 11514 P: 7736 Total Pages: 2
08/29/2024 03:37 PM By: csummers 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 25, 2016, and executed by Aisea Akauola and Josephine Akauola, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Guaranty Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which RELTCO Inc. of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 9, 2016, as Entry No. 12362402, in Book 10474, at Page 6430-6446, and modified pursuant to the Modification recorded on June 1, 2022, as Entry No. 13961997, in Book 11344, at Page 3160, and modified pursuant to the Modification recorded on July 18, 2023, as Entry No. 14130251, in Book 11432, at Page 6086, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 6, LAUREL ESTATES, according to the official plat thereof on file and of record in the Salt Lake County Recorders Office. **TAX # 28-06-257-010-0000**

Purportedly known as 444 East Laurel Drive, Sandy, UT 84070 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 08/29/2024

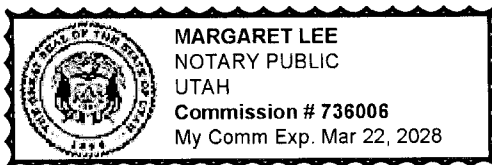
HALLIDAY, WATKINS & MANN, P.C.:

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. UT21775

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

The foregoing instrument was acknowledged before me on 08/29/2024,
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. UT23414

14282010 B: 11514 P: 7763 Total Pages: 2
08/29/2024 03:38 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 6, 2001, and executed by Theresa L. Hiller, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for North American Mortgage Company, its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF2 Acquisition Trust being the present Beneficiary, in which Title West was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 7, 2001, as Entry No. 7997417, in Book 8498, at Page 2199-2213, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 8, PARK CENTRAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. **TAX # 22-04-107-002**

Purportedly known as 1419 E Winder Ln, Salt Lake City, UT 84124 (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: 08/29/2024

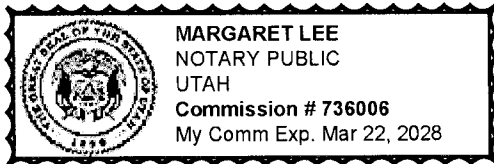
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23414

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

The foregoing instrument was acknowledged before me on 08/29/2024,
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

