

14283252 B: 11515 P: 4507 Total Pages: 2  
09/03/2024 08:39 AM By: sarvizo Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ORANGE TITLE INSURANCE AGENCY  
374 EAST 720 SOUTHOREM, UT 84058

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.: 126470-UT

APN: 32-04-479-001-0000

NOTICE IS HEREBY GIVEN THAT SHEILA SMITH, A MARRIED WOMAN as Trustor, NOVARE NATIONAL TITLE INSURANCE AGENCY OF UTAH as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 10/7/2022 and recorded on 10/13/2022, as Instrument No. 14029192 in Book 11379 Page 800, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 143, RIDGES AT ROSE CANYON, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$148,000.00.  
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 9/1/2023 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, SECURITY SERVICE FEDERAL CREDIT UNION, 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.

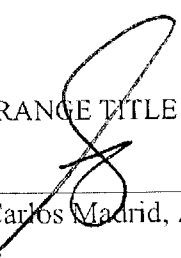
NOTICE OF DEFAULT

T.S. NO. 126470-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: August 30, 2024

ORANGE TITLE INSURANCE AGENCY, INC.

  
\_\_\_\_\_  
Carlos Madrid, Authorized Agent

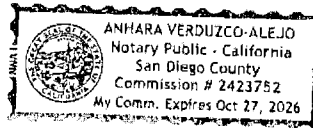
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On AUG 30 2024 before me, Anhara Verduzco-Alejo, 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)



14283513 B: 11515 P: 6015 Total Pages: 2  
09/03/2024 02:00 PM By: asteffensen 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.: 116281-UT

APN: 21-27-253-012-0000

NOTICE IS HEREBY GIVEN THAT RAFAEL ZAVALA AND JUAN ZAVALA as Trustor, SURETY TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/12/2007 and recorded on 4/30/2007, as Instrument No. 10083253 in Book 9457 Page 4871-4887, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 51, CRYSTAL RIDGE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER UTAH

The obligation included a Note for the principal sum of \$190,250.00.

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 9/1/2022 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, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4, 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.

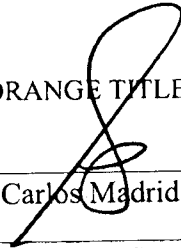
NOTICE OF DEFAULT

T.S. NO. 116281-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: August 30, 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 30 2024 before me, Anhara Verduzco-Alejo, 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)



When Recorded, return to:  
Goldenwest Federal Credit Union  
5025 S Adams Ave  
Ogden, UT 84403

14284460 B: 11516 P: 982 Total Pages: 1  
09/05/2024 09:16 AM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: COVIANCE, INC.  
3001 WESTOWN PKWY STE 200WEST DES MOINES, IA 502669863

Order No. 240508

REQUEST FOR NOTICE

Request is hereby made that a copy of any Notice of Default and a copy of any Notice of Sale under the Trust Deed filed for record 04/30/2012, entry 11380532, in Book 10012, at Page 9388, records of Salt Lake County, Utah, and executed by ADAN PINEDA AND YESENIA ALVARADO,

as Trustors, in which U.S. Bank NA

, is named beneficiary and Scott Lundberg, is Trustee,

be mailed to: Goldenwest Federal Credit Union at P.O. Box 1111, Ogden, UT 84402-1111.

Property described as follows:

Lot H057, ROSECREST PLAT H PHASE 1, according to the official plat thereof, on file in the office of the Salt Lake County Recorder, Utah.

Goldenwest Federal Credit Union

Parcel No: 32-11-226-002-0000

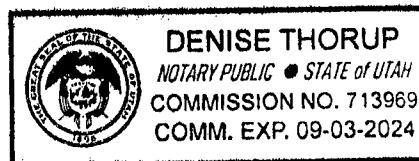
Lana White  
By: Lana White

State of Utah )  
County of Salt Lake ) ss.

The foregoing instrument was acknowledged before me this  
by Lana White  
Goldenwest Federal Credit Union.

30<sup>th</sup> day of August, 2024  
the Loan Officer

Denise Thorup  
NOTARY PUBLIC  
Commission expires 9, 13, 2024  
Residing at: Riverton, Utah



14284859 B: 11516 P: 3351 Total Pages: 1  
09/05/2024 04:40 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 92069-331F  
Parcel No. 22-29-479-005

NOTICE OF DEFAULT

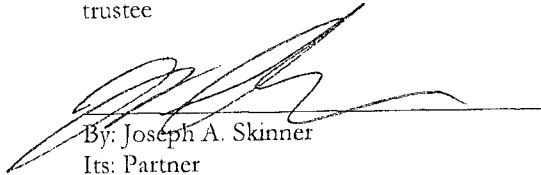
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Michael L. Gartrell and Bretta K. Beal, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and University First Federal Credit Union is appointed trustee, and filed for record on April 12, 2023, and recorded as Entry No. 14092680, in Book 11412, at Page 1706, Records of Salt Lake County, Utah.

LOT 7, SHADOW HILLS EAST NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 25, 2024 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

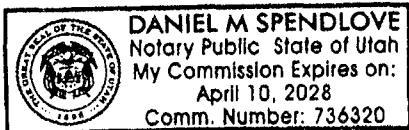
DATED this 5<sup>th</sup> day of September, 2024.


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

  
By: Joseph A. Skinner  
Its: Partner

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

The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of September, 2024, by Joseph A. Skinner, a 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. 67152-120F  
Parcel No. 27-09-103-024

NOTICE OF DEFAULT

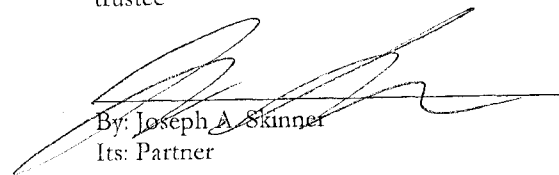
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Brian D. Lemke, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on May 11, 2022, and recorded as Entry No. 13950525, in Book 11338, at Page 2408, Records of Salt Lake County, Utah.

LOT 323, SUMMER MEADOW ESTATES #3, SUBDIVISION, 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 March 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.

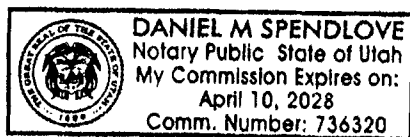
DATED this 5<sup>th</sup> day of September, 2024.

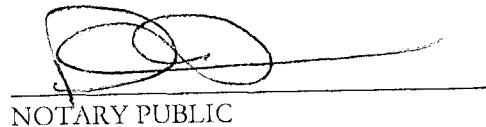
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

  
By: Joseph A. Skinner  
Its: Partner

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

The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of September, 2024, by Joseph A. Skinner, a 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. 11146-982F  
Parcel No. 14-35-251-041

NOTICE OF DEFAULT

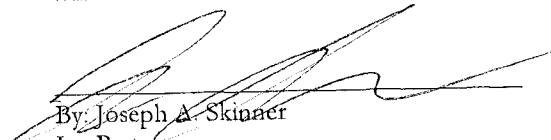
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Anita J. Johnson, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on December 9, 2022, and recorded as Entry No. 14051460, in Book 11390, at Page 2039, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 29, 2024 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

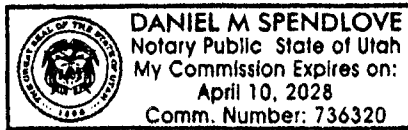
DATED this 5<sup>th</sup> day of September, 2024.

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

  
By: Joseph A. Skinner  
Its: Partner

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

The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of September, 2024, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



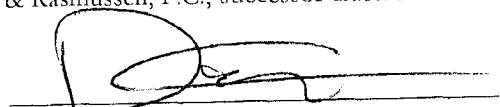
  
NOTARY PUBLIC



EXHIBIT "A"

LOT 15, BAILEY SUBDIVISION, SALT LAKE CITY, SALT LAKE COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

EXCEPTING THEREFROM THE FOLLOWING; BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 15, AND RUNNING THENCE NORTH 3 DEG 29 MIN 35 SEC EAST 10.443 FT; THENCE EAST 5.117 FT; THENCE SOUTH 12.334 FT, THENCE NORTHWESTERLY ALONG A CURVE TO THE LEFT 6.14 FT TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THEREFROM: BEGINNING AT THE SOUTHEAST CORNER OF LOT 15, AND RUNNING THENCE NORTH 5 DEG 40 MIN 45 SEC WEST 129.649 FT; THENCE SOUTH 0 DEG 22 MIN 29 SEC EAST 128.596 FT TO A POINT ON A CURVE TO THE LEFT WITH A RADIUS OF 171.433 FT CENTER BEARS NORTH 4 DEG 00 MIN 36 SEC EAST; THENCE ALONG SAID CURVE 12.0 FT (CHORD BEARING AND DISTANCE SOUTH 87 DEG 59 MIN 41 SEC EAST 11.997 FT) TO THE POINT OF BEGINNING.

MORE CORRECTLY DESCRIBED AS:

LOT 15, BAILEY SUBDIVISION, SALT LAKE CITY, SALT LAKE COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

EXCEPTING THEREFROM THE FOLLOWING: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 15, AND RUNNING THENCE NORTH 3 DEG 29 MIN 35 SEC EAST 10.443 FT; THENCE EAST 5.117 FT; THENCE SOUTH 12.334 FT, THENCE NORTHWESTERLY ALONG A CURVE TO THE LEFT 6.14 FT TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THEREFROM: BEGINNING AT THE SOUTHEAST CORNER OF LOT 15, AND RUNNING THENCE NORTH 5 DEG 40 MIN 45 SEC WEST 129.649 FT; THENCE SOUTH 0 DEG 22 MIN 29 SEC EAST 128.596 FT TO A POINT ON A CURVE TO THE LEFT WITH A RADIUS OF 171.433 FT CENTER BEARS NORTH 4 DEG 00 MIN 38 SEC EAST; THENCE ALONG SAID CURVE 12.0 FT (CHORD BEARING AND DISTANCE SOUTH 87 DEG 59 MIN 41 SEC EAST 11.997 FT) TO THE POINT OF BEGINNING.

14284873 B: 11516 P: 3412 Total Pages: 2  
09/05/2024 04:50 PM By: tpham 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.: 122258-UT

APN: 27-21-351-015-0000

NOTICE IS HEREBY GIVEN THAT TIMOTHY CHAD JUSTICE AND BRIANNE KIMI JUSTICE, JOINT TENANTS as Trustor, MERIDIAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VERITAS FUNDING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/24/2018 and recorded on 4/25/2018, as Instrument No. 12759864 in Book 10668 Page 2287-2301, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 625, Midas Creek Phase 6A, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

The obligation included a Note for the principal sum of \$453,100.00.

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 11/1/2023 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, Wells Fargo Bank, N.A., the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 122258-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: SEP 05 2024

ORANGE TITLE INSURANCE AGENCY, INC.

*Hamsa Uchi*

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 SEP 05 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 *J De La Merced* (Seal)



14284909 B: 11516 P: 3536 Total Pages: 3  
09/06/2024 08:24 AM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PARR BROWN GEE AND LOVELESS  
101 SOUTH 200 EAST SUITE 700SALT LAKE CITY, UT 84111

**AFTER RECORDING PLEASE RETURN TO:**

Joseph M.R. Covey  
PARR BROWN GEE & LOVELESS, P.C.  
101 South 200 East, Suite 700  
Salt Lake City, Utah 84111

Tax Serial Nos. 34-05-152-  
009 and 38-312-0032

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by Joseph M.R. Covey, Esq., Trustee (“**Trustee**”), that a default has occurred under that certain Trust Deed, Security Agreement, and Fixture Filing With Assignment of Rents dated May 29, 2024, given by ekb22 investments, LLC, as “**Trustor**”, in favor of ROTH Holdings, LLC and FIRA Investments, LLC, as “**Beneficiary**”, and recorded on May 29, 2024, as Entry No. 14245935, in Book 11494 at Page 3949, in the Official Records of Salt Lake County, Utah Recorder’s Office (“**Trust Deed No. 1**”). Trust Deed No. 1 covers certain property situated in Salt Lake County, which is more particularly described on Exhibit “A” attached hereto and incorporated herein by this reference (the “**Salt Lake County Property**”).

NOTICE IS ALSO HEREBY GIVEN by the Trustee that a default has occurred under that certain Trust Deed, Security Agreement, and Fixture Filing With Assignment of Rents dated May 29, 2024, given by EKB22 Investments, LLC, as “**Trustor**”, in favor of ROTH Holdings, LLC and FIRA Investments, LLC, as “**Beneficiary**”, and recorded on May 31, 2024, as Entry No. 36109:2024, in the Official Records of Utah County, Utah Recorder’s Office (“**Trust Deed No. 2**”), and together with Trust Deed No. 1, the “**Trust Deeds**”). Trust Deed No. 2 covers certain property situated in Utah County, which is more particularly described on Exhibit “A” attached hereto and incorporated herein by this reference (the “**Utah County Property**”, and together with the Salt Lake County Property, the “**Properties**”).

The Trust Deeds secure obligations under that certain Promissory Note dated May 29, 2024 given by ekb22 investments, LLC, EKB22 Investments, LLC, LPHB, LLC and Erik Blomquist in favor of ROTH Holdings, LLC and FIRA Investments, LLC (the “**Note**”). Notice is hereby given that a default has occurred under the Note and Trust Deeds (collectively, the “**Documents**”). The default that has occurred includes, but is not limited to, failure to pay the amounts due under the Documents.

The beneficial interest under the Trust Deeds is currently held by the Beneficiary.

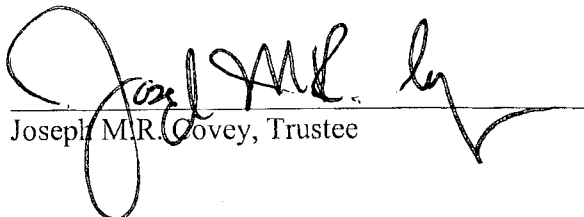
By reason of such default, Beneficiary has elected and does hereby declare the whole of the principal sum of the Note, together with all sums secured by the Trust Deeds, immediately due and payable, including but not limited to, attorneys’ fees and costs. All expenses, costs, and fees associated with these foreclosure proceedings are also due and payable.

Pursuant to the directions of Beneficiary, Trustee has elected and does hereby elect to sell or cause to be sold the Properties to satisfy the obligations owed to Beneficiary under the Note, which obligations are secured by the Properties.

Trustee maintains a bona fide office in accordance with UCA § 57-1-21(1)(b) at 101 South 200 East, Suite 700, Salt Lake City, Utah 84111 (Parr Brown Gee & Loveless, P.C.). Trustee can be contacted concerning the Trust Deeds and/or the Properties at such office during regular business hours of 9:00 a.m. to 5:00 p.m. Monday through Friday, excluding state and federal holidays. Trustee's phone number at this bona fide office is (801) 532-7840.

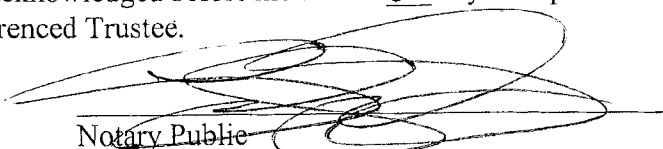
**NOTICE IS ALSO GIVEN THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

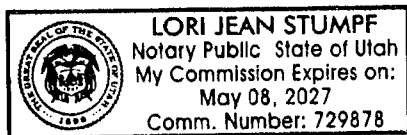
DATED this 5th day of September 2024.

  
Joseph M.R. Covey, Trustee

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

The foregoing instrument was acknowledged before me on this 5<sup>th</sup> day of September 2024 by Joseph M.R. Covey, the above-referenced Trustee.

  
Notary Public



**EXHIBIT "A"**

**LEGAL DESCRIPTION**

**Parcel 1: Salt Lake County Property [34-05-152-009]**

All of Lot 2, IVY COURT SUBDIVISION, according to the official plat thereof recorded in the office of the Salt Lake County Recorder.

SUBJECT TO AND including the following 3 rights of way:

A right of way 60 feet wide, the center line of which is described as follows: BEGINNING at a point which is 748 feet North of the Center of Section 5, Township 4 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 85°43'20" West 696.94 feet; thence West 923 feet; thence North 26°15' West 394.01 feet; thence West 358.01 feet to the center of Fort Street at a point which is 30.10 feet North of the Southwest corner of Lot 1.

Also, a right of way 50 feet wide, the center line of which is described as follows: BEGINNING at a point which is West 970.10 feet from the Center of Section 5, Township 4 South, Range 1 East, of the Salt Lake Base and Meridian, and running thence North 795.0 feet.

Also, a right of way, the center line of which is described as follows: BEGINNING at the center of Section 5, Township 4 South, Range 1 East, of the Salt Lake Base and Meridian, and running thence North 1369.50 feet.

**Parcel 2: Utah County Property [38-312-0032]**

Lot 32, Plat "A", The Estates at Burr Orchards Subdivision, according to the official plat as recorded in the office of the Utah county recorder.

The above described property is also known by the street addresses of:

(Parcel 1)        782 Ivy Manor Lane  
                    Draper, UT 84020

(Parcel 2)        1375 West 1980 North  
                    Provo, UT 84604

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT23873

14284996 B: 11516 P: 3972 Total Pages: 2  
09/06/2024 11:18 AM By: Jattermann 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 June 21, 2022, and executed by Lorilee Gilbert Dierks, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Selene Finance LP being the present Beneficiary, in which Artisan Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 24, 2022, as Entry No. 13975263, in Book 11351, at Page 2664, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 117, Block 45, HOFFMAN HEIGHTS NO. 7, according to the official plat thereof on file and of Record in the SALT LAKE Recorders Office. **TAX # 20-12-276-021-0000**

Purportedly known as 4894 South 4980 West, Salt Lake City, UT 84118 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 09/06/2024

HALLIDAY, WATKINS & MANN, P.C.:

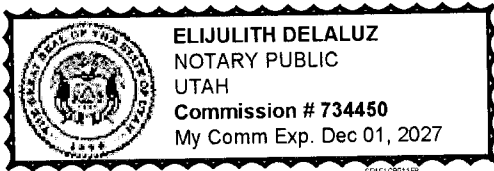
By: Jessica Oliveri  
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT23873

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

The foregoing instrument was acknowledged before me on 09/06/2024,  
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 2024/09/06 09:53:07 -000

Notary Public



Notary Stamp: 2024/09/06 09:53:07 PST

66151092119

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. UT24767

14285180 B: 11516 P: 5112 Total Pages: 2  
09/06/2024 02:48 PM By: BGORDON 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 17, 2010, and executed by Sharon A. Woolstenhulme and Leslie A. Dawes, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Megastar Financial Corp., its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Advanced Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 22, 2010, as Entry No. 11036712, in Book 9860, at Page 8473-8488, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 52, Somerset Estates Subdivision Plat B, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 22-27-178-027**

Purportedly known as 7302-7304 South 2300 East, Salt Lake City, UT 84121 (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: 09/06/2024

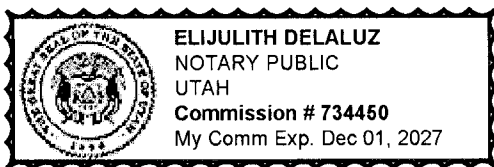
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24767

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

The foregoing instrument was acknowledged before me on 09/06/2024,  
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. UT24953

14285273 B: 11516 P: 5613 Total Pages: 2  
09/06/2024 03:30 PM By: BGORDON 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 July 22, 2021, and executed by Katrina Pacheaco, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Pinnacle Lending Group, Inc. its successors and assigns as Beneficiary, but Citizens Bank NA f/k/a RBS Citizens NA being the present Beneficiary, in which Vanguard Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 27, 2021, as Entry No. 13727983, in Book 11212, at Page 4310-4322, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 214, Oquirrh Meadows Phase 2, according to the official plat thereof recorded in the office of the Salt Lake County Recorder. **TAX # 14-30-452-014**

Purportedly known as 9039 W Galbreath Way, Magna, UT 84044 (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: 09/06/2024

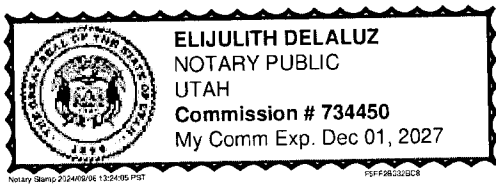
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24953

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

The foregoing instrument was acknowledged before me on 09/06/2024  
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

14285313 B: 11516 P: 5999 Total Pages: 1  
09/06/2024 03:56 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 67152-121F  
Parcel No. 21-13-158-011

NOTICE OF DEFAULT

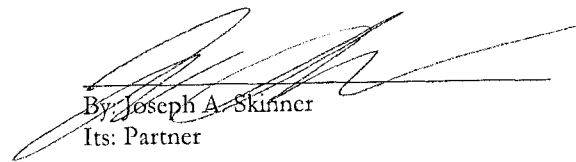
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Bridget Colleen Sorge, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on August 4, 2023, and recorded as Entry No. 14137360, in Book 11436, at Page 5316, Records of Salt Lake County, Utah.

LOT 22, RIVERVIEW ACRES SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

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

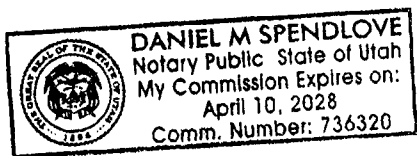
DATED this 06 day of September, 2024.

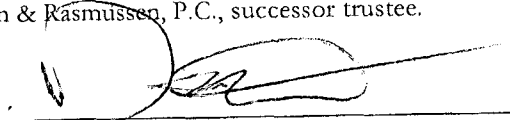
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

  
By: Joseph A. Skinner  
Its: Partner

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

The foregoing instrument was acknowledged before me this 6<sup>th</sup> day of September, 2024, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
NOTARY PUBLIC

14285348 B: 11516 P: 6243 Total Pages: 2  
09/06/2024 04:11 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-6642

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JUNE 17, 2022, and executed by TAYLER FELLA, UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NETWORK FUNDING, L.P., its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE AGENCY OF UTAH, LLC, as Trustee, which Trust Deed was recorded on JUNE 17, 2022, as Entry No. 13971710, in Book 11349, at Page 3061, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

UNIT 175, CONTAINED WITHIN THE RIVER RUN CONDOMINIUMS – PHASE 6, A UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER AS ENTRY NO. 7082360, IN BOOK 98-9P OF PLATS, AT PAGE 245, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATIONS OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE RIVER RUN CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT, RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, IN BOOK 8090, AT PAGE 760 AS ENTRY NO. 7082361, (AS SAID MAP AND DECLARATION MAY BE AMENDED AND/OR SUPPLEMENTED).

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT (THE REFERENCED DECLARATION 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 NONEXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM 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) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

15-35-326-177

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

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: September 6, 2024

LINCOLN TITLE INSURANCE AGENCY

By:



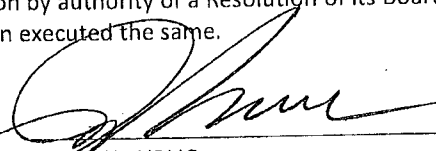
Kenyon D. Dove

Its: Authorized Agent

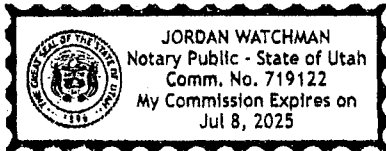
STATE OF UTAH

COUNTY OF WEBER

On September 6, 2024, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24673

14285590 B: 11516 P: 7381 Total Pages: 2  
09/09/2024 11:36 AM By: mpalmer 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 January 15, 2007, and executed by Tracie Peay, as Trustor, in favor of Washington Mutual Bank as Beneficiary, but Citibank, N.A., as Trustee, in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE2 Trust being the present Beneficiary, in which Fidelity National Title Insurance Company, a California Corporation was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 29, 2007, as Entry No. 9987401, in Book 9414, at Page 8431-8446, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 17, Mayfield Subdivision, according to the official plat thereof, recorded in the Office of the County Recorder of Salt Lake County, Utah. **TAX # 2806427020**

Purportedly known as 554 East 9120 South, Sandy, UT 84070 (the undersigned disclaims liability for any error in the address).

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

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



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

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

Dated: 09/09/2024

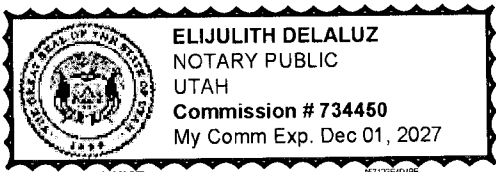
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri  
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24673

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

The foregoing instrument was acknowledged before me on 09/09/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.

[Signature]  
Notary Public



Notarial act performed by audio-visual communication

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

14285818 B: 11516 P: 8467 Total Pages: 1  
09/09/2024 03:06 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 Rosecrest Village Homeowners Association, an association of unit owners (the "Association") on April 10, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14091797, a Notice of Lien upon those certain lands and premises owned by **Joshua Thomas and Jamie Rowe**, located at 5112 West Fortrose Drive, Herriman, UT 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 2, BLDG 10, ROSECREST VILLAGE PL 2.**  
Property Address: **5112 West Fortrose Drive, Herriman, UT 84096**  
Parcel ID #: **32-12-253-120-0000**

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

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this September 9, 2024.

MILLER HARRISON LLC

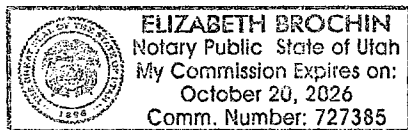
  
Peter H. Harrison  
As authorized agent for Rosecrest Village Homeowners Association

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

On September 9, 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

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

14285825 B: 11516 P: 8498 Total Pages: 1  
09/09/2024 03:09 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 Ash Briar Cove PUD Property Owners Association, an association of unit owners (the "Association") on August 29, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14281972, a Notice of Lien upon those certain lands and premises owned by **Virgilio E Pena and Yenny De Pena**, located at 7709 S Ash Briar Lane, West Jordan, UT 84084, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 34, ASH BRIAR COVE PUD.**  
Property Address: **7709 S. Ash Briar Lane, West Jordan, UT 84084**  
Parcel ID #: **21-29-451-020-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Ash Briar Cove PUD Property 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/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 9/9/2024.

MILLER HARRISON LLC



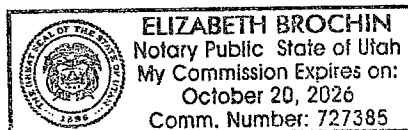
Peter H. Harrison  
As authorized agent for Ash Briar Cove PUD  
Property Owners Association

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

On 9/9/2024, 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



14286349 B: 11517 P: 1537 Total Pages: 2  
09/10/2024 02:32 PM By: tpham 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.: 127098-UT

APN: 21-27-306-003-0000

NOTICE IS HEREBY GIVEN THAT ALBERT B. CHAVEZ AND JENNIFER CHAVEZ, HUSBAND AND WIFE as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of FIFTH THIRD MORTGAGE COMPANY as Beneficiary, under the Deed of Trust dated 11/23/2009 and recorded on 11/30/2009, as Instrument No. 10847309 in Book 9783 Page 5264-5279, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 19, CROWN ESTATES PHASE I AND II, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$113,441.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 3/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, FIFTH THIRD BANK, NATIONAL ASSOCIATION, 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.

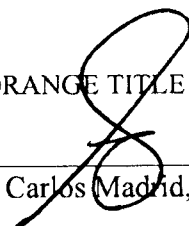
NOTICE OF DEFAULT

T.S. NO. 127098-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: September 6, 2024

ORANGE TITLE INSURANCE AGENCY, INC.

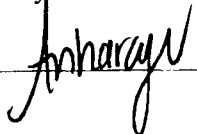
  
\_\_\_\_\_  
Carlos Madrid, Authorized Agent

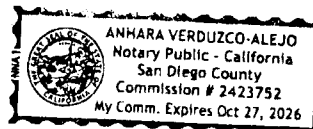
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On 9/6/24 before me, Anhara Verduzco-Alejo, 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)



14286351 B: 11517 P: 1542 Total Pages: 2  
09/10/2024 02:33 PM By: tpham 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.: 127022-UT

APN: 21-21-201-002-0000

NOTICE IS HEREBY GIVEN THAT TRACI S. VEGA FKA TRACI SHANTAE JACKSON, A MARRIED WOMAN AND RUBEN V. VEGA, HER HUSBAND as Trustor, JOHN HANLON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/15/2017 and recorded on 5/22/2017, as Instrument No. 12539002 in Book 10559 Page 4699-4714, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 25, WINDWOOD ESTATES, 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 \$160,000.00.

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, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., 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. 127022-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: September 6, 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 9/6/24 before me, Anhara Verduzco-Alejo, 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)



14286364 B: 11517 P: 1583 Total Pages: 2  
09/10/2024 02:38 PM By: Jattermann 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.: 126840-UT

APN: 20-35-376-008-0000

NOTICE IS HEREBY GIVEN THAT SHAUN D DEVOY, AN UNMARRIED MAN as Trustor, BARTLETT TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR STEARNS LENDING, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/5/2017 and recorded on 5/9/2017, as Instrument No. 12531722 in Book 10555 Page 8285-8301, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 705, THREE FORKS SUBDIVISION PHASE 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$424,100.00.

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, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., 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.



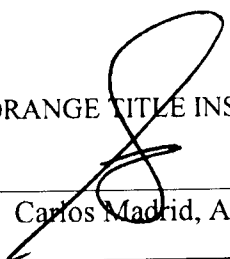
NOTICE OF DEFAULT

T.S. NO. 126840-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: September 6, 2024

ORANGE TITLE INSURANCE AGENCY, INC.

  
\_\_\_\_\_  
Carlos Madrid, Authorized Agent

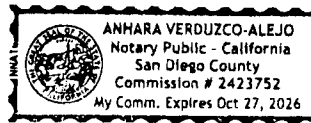
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On 9/10/24 before me, Anhara Verduzco-Alejo, 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 Anhara (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25034

**14286389 B: 11517 P: 1645 Total Pages: 2**  
**09/10/2024 02:54 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 July 12, 2004, and executed by Elsa Mery-Toro, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for America's Wholesale Lender its successors and assigns as Beneficiary, but The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset Backed Certificates, Series 2004-AB1 being the present Beneficiary, in which Cottonwood Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 20, 2004, as Entry No. 9124982, in Book 9016, at Page 537-550, and modified pursuant to the Modification recorded on July 8, 2015, as Entry No. 12087122, in Book 10341, at Page 4223-4237, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 206, Riverton Farms Phase 2 Subdivision, according to the official plat as recorded in the office of the Salt Lake County Recorder. **TAX # 27-33-329-001**

Purportedly known as 2938 West 13010 South, Riverton, UT 84065 (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: 09/10/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri  
Signed on 2024/09/10 13:22:52 -8:00

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. UT25034

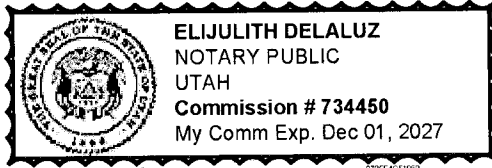
STATE OF UTAH            )  
  : SS.  
County of Salt Lake        )

09/10/2024

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.

[Signature]  
Signed on 2024/09/10 13:22:52 -8:00

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. UT25020

**14286391 B: 11517 P: 1648 Total Pages: 2**  
**09/10/2024 02:55 PM By: Jattermann 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 22, 2021, and executed by Jose Manuel Ruiz, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intermountain Mortgage Company, Inc., its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, as Trustee for LB-Dwelling Series V Trust being the present Beneficiary, in which Novation Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 26, 2021, as Entry No. 13807628, in Book 11259, at Page 2496-2509, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing 41.5 rods East and 25 feet South from the Northwest corner of Southwest 1/4 Section 33, Township 1 South, Range 1 West, Salt Lake Meridian; and running thence East 4 rods; thence South 128 feet; thence West 4 rods; thence North 128 feet to the point of beginning. **TAX # 15-33-301-015**

Purportedly known as 3065 West 3800 South, West Valley City, UT 84119 (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: 09/10/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

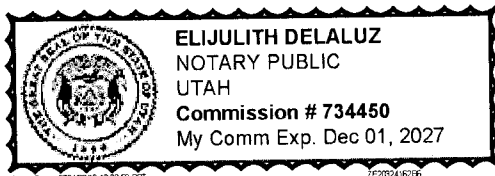
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25020

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

The foregoing instrument was acknowledged before me on 09/10/2024,  
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. UT24001

14286647 B: 11517 P: 3279 Total Pages: 2  
09/11/2024 09:54 AM 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 November 3, 2021, and executed by Don A. Mathews and Sterling Heights, LLC, as Trustors, in favor of Duane and Marci Shaw Foundation, Inc. as Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 4, 2021, as Entry No. 13816011, in Book 11264, at Page 3232-3236, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Units 134, 135, 136, 137 & 138, Building 7, Sterling Heights (Amending South Mountain Subdivision Phase 2E), according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, 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 said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

**TAX # 34-07-203-048, 34-07-203-049, 34-07-203-050, 34-07-203-051, 34-07-203-052**

Purportedly known as 14358, 14362, 14366, 14372, 14374 S Champ Cove, Draper, UT 84020 (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 entire unpaid principal balance together with all accrued interest which became due in full on November 3, 2022. 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: 09/11/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

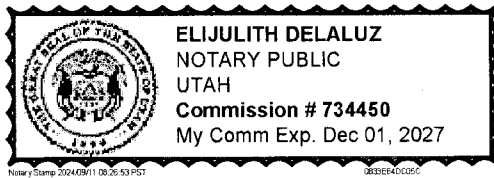
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24001

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

The foregoing instrument was acknowledged before me on 09/11/2024,  
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 20240911 08:26:53 -8:00

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. UT24002

14286648 B: 11517 P: 3281 Total Pages: 2  
09/11/2024 09:55 AM 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 November 3, 2021, and executed by Sterling Heights, LLC and Don A. Matthews, as Trustees, in favor of Academy Construction Lending, LC as Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 4, 2021, as Entry No. 13816014, in Book 11264, at Page 3243-3247, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Units 139, 140, 141, 142 & 143, Building 8, Sterling Heights (Amending South Mountain Subdivision Phase 2E), according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, 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 said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

**TAX # 34-07-203-053, 34-07-203-054, 34-07-203-055, 34-07-203-056, 34-07-203-057**

Purportedly known as 14382, 14384, 14388, 14392, 14396 S Champ Cove, Building 8, Draper, UT 84020 (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 Trustees and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full on November 3, 2022. 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: 09/11/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri  
Signed on 2024/09/11 09:25:54 -8:00

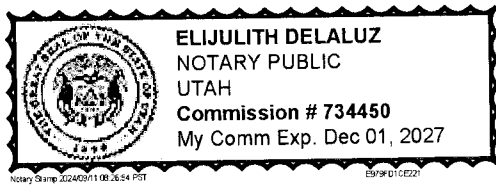
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24002

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

The foregoing instrument was acknowledged before me on 09/11/2024,  
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 2024/09/11 09:27:04 -8:00

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. UT24003

14286649 B: 11517 P: 3283 Total Pages: 2  
09/11/2024 09:56 AM 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 November 3, 2021, and executed by Don A. Mathews and Sterling Heights, LLC, as Trustors, in favor of Academy Construction Lending, LC as Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 4, 2021, as Entry No. 13816018, in Book 11264, at Page 3271-3275, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Units 144, 145, 146, 147 & 148, Building 9, Sterling Heights (Amending South Mountain Subdivision Phase 2E), according to the Official Plat thereof, on file and of record in the Office of the Salt Lake County Recorder, 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 said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

**TAX # 34-07-203-058, 34-07-203-059, 34-07-203-060, 34-07-203-061, 34-07-203-062**

Purportedly known as 14404, 14408, 14412, 14414, 14416 S Champ Cove, Building 9, Draper, UT 84020 (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 entire unpaid principal balance together with all accrued interest which became due in full on November 3, 2022. 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: 09/11/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

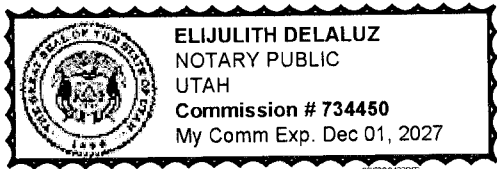
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24003

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

The foregoing instrument was acknowledged before me on 09/11/2024  
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. UT24004

14286653 B: 11517 P: 3293 Total Pages: 2  
09/11/2024 09:57 AM 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 November 3, 2021, and executed by Sterling Heights, LLC and Don A. Matthews, as Trustors, in favor of Academy Construction Lending, LC as Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 4, 2021, as Entry No. 13816022, in Book 11264, at Page 3285-3289, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Units 149, 150, 151, 152 & 153, Building 10, Sterling Heights (Amending South Mountain Subdivision Phase 2E), according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, 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 said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

**TAX # 34-07-203-063-0000,34-07-203-064-0000,34-07-203-065-0000,34-07-203-066-0000,34-07-203-067-0000**

Purportedly known as 317, 313, 311, 307, 301 E Endurance Circle, Bldg 10, Draper, UT 84020 (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 entire unpaid principal balance together with all accrued interest which became due in full on November 3, 2022. 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: 09/11/2024

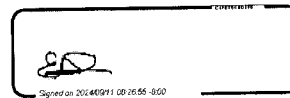
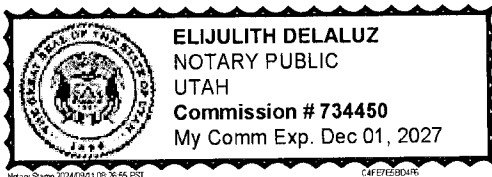
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24004

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

The foregoing instrument was acknowledged before me on 09/11/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



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. UT24992

14287039 B: 11517 P: 5212 Total Pages: 2  
09/11/2024 02:52 PM By: adavis 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 April 30, 2021, and executed by Jeff L. Gerber and Niki E. Gerber, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Goldenwest Federal Credit Union, its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Backman Title Services was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 5, 2021, as Entry No. 13653549, in Book 11169, at Page 2090-2103, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 34, CANYON WEST SUBDIVISION, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 14-33-428-019**

Purportedly known as 3847 South Westgate Circle, Magna, UT 84044 (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: 09/11/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

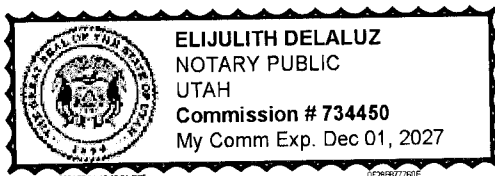
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24992

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

The foregoing instrument was acknowledged before me on 09/11/2024,  
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

14287144 B: 11517 P: 5749 Total Pages: 3  
09/11/2024 03:58 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: COHNE KINGHORN, P.C.  
111 E BROADWAY, 11TH FLOOR SALT LAKE CITY, UT 84111

RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

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

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated September 14, 2022, executed by R S DAW BUILDING AND DEVELOPMENT, LLC ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Salt Lake County, Utah Recorder on September 30, 2022, as Entry No. 14023844, in Book No. 11376, at Page 5114, official records of Salt Lake County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

Lot 8, 6TH STREET COTTAGES, according to the Official Plat thereof, on filed and of record in the Office of the Salt Lake County Recorder, State of Utah.

TOGETHER WITH: (a) The undivided ownership interest in said Project's Common Areas and Facilities which are 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 in said Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented).

The Trust Property or its address is approximately known as follows: 649 East Vandalay Lane, Draper, Utah 84020. The Trust Property's tax identification number is known as follows: (i) 28-30-478-061-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

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



1. The obligations which are represented by that certain Promissory Note, dated September 14, 2022, in the original principal sum of \$835,484.00 and those subsequent Change in Terms Agreements (collectively, the "**Note**"), which Trustor and Daniel J. Granderath and Garrett R. Daw (collectively, "**Co-Borrowers**"), as borrowers, made, executed and delivered to CENTRAL BANK; and
2. The obligations which are represented by other Promissory Notes and other subsequent Change in Terms Agreements (collectively, the "**Other Notes**"), which Trustor Co-Borrowers, as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

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

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

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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24836

14287565 B: 11517 P: 7854 Total Pages: 2  
09/12/2024 03:02 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 January 6, 2023, and executed by Jacquelynn Fabiszak, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but MCLP Asset Company, Inc. being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 11, 2023, as Entry No. 14061271, in Book 11395, at Page 4503, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 304, EAGLE VIEW CONDOMINIUMS, Plat "A-6", together with all improvements located thereon, as said Unit is identified in the Plat of said development recorded September 8, 2016 as Entry Number 12361296 in Book 2016P, at Page 229 of the official records of the Salt Lake County Recorder, State of Utah, and as identified and described in the Declaration of Condominium for EAGLE VIEW CONDOMINIUMS, a Utah Condominium Project, recorded September 8, 2016 as Entry Number 12361365, in Book 10474, at Page 2019, of the official records of the Salt Lake County Recorder, State of Utah.

Together with an undivided interest, and a right and easement of use and enjoyment in and to the Common Area described, as provided for and in the percentage shown, in said Declaration. This conveyance is subject to the provisions of said Declaration, including any amendments thereto. The undivided interest in the Common Area conveyed hereby is subject to modification, from time to time, as provided in the Declaration for expansion of the Condominium Project. **TAX # 33-07-253-114**

Purportedly known as 14472 South Selvig Way #F304, Herriman, UT 84096 (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: 09/12/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

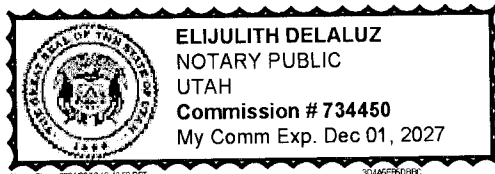
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24836

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

The foregoing instrument was acknowledged before me on 09/12/2024  
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

14287576 B: 11517 P: 7945 Total Pages: 2  
09/12/2024 03:26 PM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PREMIUM TITLE TSG  
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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.: 111523-UT

APN: 15-14-152-005-0000

NOTICE IS HEREBY GIVEN THAT MAHINA FOLAU, A MARRIED WOMAN as Trustor, FIRST NATIONAL TITLE as Trustee, in favor of ARGENT MORTGAGE COMPANY, LLC as Beneficiary, under the Deed of Trust dated 2/23/2006 and recorded on 3/2/2006, as Instrument No. 9651505 in Book 9261 Page 9429-9447, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 304, CONCORD PARK NO. 3 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$109,520.00.  
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 3/1/2022 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. 111523-UT

By reason of such default, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-W3, 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: SEP 10 2024

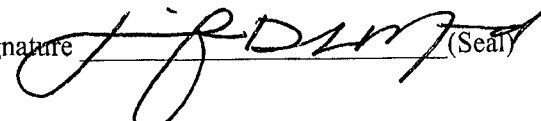
ORANGE TITLE INSURANCE AGENCY, INC.  
  
Hamsa Uchi, Authorized Agent

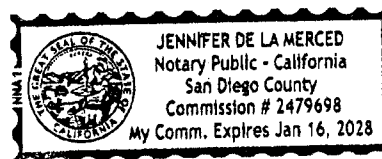
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On SEP 10 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)



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

14287810 B: 11517 P: 9307 Total Pages: 1  
09/13/2024 11:08 AM By: mpalmer 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 Little Valley Owners Association, Inc., an association of unit owners (the "Association") on August 20, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14278396, a Notice of Lien upon those certain lands and premises owned by **Esteban Acevesrizo and Susana Edith Acevesrizo**, located at 3825 S Cloud Peak Drive, Magna, UT 84044, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 198, GATEWAY TO LITTLE VALLEY PHASE 1A**  
Property Address: **3825 S Cloud Peak Drive, Magna, UT 84044**  
Parcel ID #: **14-32-326-007-0000**

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this 9/12/2024.

MILLER HARRISON LLC



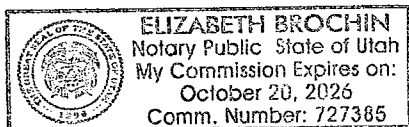
Peter H. Harrison  
As authorized agent for Little Valley Owners Association, Inc.

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

On 9/12/2024, 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

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

14287810 B: 11517 P: 9307 Total Pages: 1  
09/13/2024 11:08 AM By: mpalmer 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**

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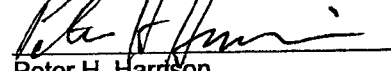
Legal Description: **LOT 198, GATEWAY TO LITTLE VALLEY PHASE 1A**  
Property Address: **3825 S Cloud Peak Drive, Magna, UT 84044**  
Parcel ID #: **14-32-326-007-0000**

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this 9/12/2024.

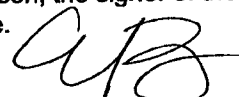
MILLER HARRISON LLC



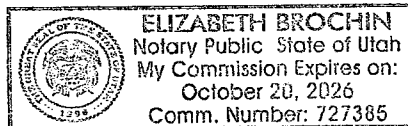
Peter H. Harrison  
As authorized agent for Little Valley Owners Association, Inc.

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

On 9/12/2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24984

**14287913 B: 11518 P: 7 Total Pages: 2**  
**09/13/2024 12:53 PM By: dkilpack Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: HALLIDAY, WATKINS & MANN, P.C.**  
**376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111**

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 27, 2020, and executed by Rocky Lee Mitchell, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 1, 2020, as Entry No. 13414314, in Book 11031, at Page 3840-3855, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 104, West Haven No. 2 Subdivision, according to the official plat thereof, recorded in Book 81-2 of Plats, records of Salt Lake County, Utah. **TAX # 15-29-101-006-0000**

Purportedly known as 2730 S 3860 W, West Valley City, UT 84120-6301 (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: 09/13/2024

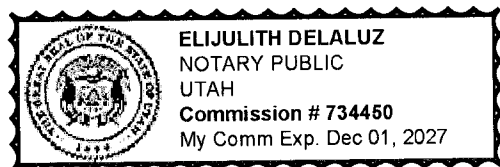
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24984

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

The foregoing instrument was acknowledged before me on 09/13/2024,  
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

[Signature]

Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25036

14287914 B: 11518 P: 9 Total Pages: 2  
09/13/2024 12:53 PM By: dkilpack Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 3, 2023, and executed by Cory James Knutson, as Trustor, in favor of KeyBank National Association as Beneficiary, in which KeyBank National Association was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 15, 2023, as Entry No. 14072491, in Book 11401, at Page 680, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 25, Sunset No. 1, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-29-203-015-0000**

Purportedly known as 3432 W Millerberg Way, West Jordan, UT 84084 (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: 09/13/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

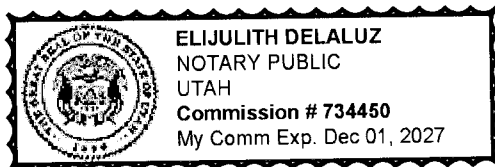
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25036

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

The foregoing instrument was acknowledged before me on 09/13/2024  
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

When recorded, return to:

Ian S. Davis  
DENTONS DURHAM JONES PINEGAR  
111 South Main Street, Suite 2400  
Salt Lake City, Utah 84111

**14288039 B: 11518 P: 815 Total Pages: 2**  
**09/13/2024 02:21 PM By: Jattermann Fees: \$40.00**  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: DENTONS DURHAM JONES PINEGAR SALT LAKE OFFICE  
111 SOUTH MAIN STREET SUITE 24 SALT LAKE CITY, UT 84111

Tax Parcel ID No.: 15-02-251-032

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### NOTICE OF DEFAULT AND ELECTION TO SELL

The undersigned is the Trustee under that certain Deed of Trust dated July 26, 2016 (the "Deed of Trust"), executed by Chungas, Inc, as Trustor, and naming KeyBank National Association as Beneficiary, and recorded in the official records of the Salt Lake County Recorder, State of Utah, on July 27, 2016, in Book 10457, at Page 5012, as Entry No. 12330137. The Deed of Trust encumbers the following real property (the "Property"):

Lots 1, 2, 3, and the East 1.5 feet of Lot 4, Block 1, Archer Kullaks  
Subdivision, according to the official plat thereof, recorded in the  
office of the Salt Lake County Recorder.

A default or breach has occurred under or with respect to the obligation secured by the Deed of Trust in that, among other possible defaults, Trustor has failed to make payments when due on the loans secured by the Deed of Trust, has failed to pay property taxes on the Property, and has permitted liens to be filed against the Property. As a result of such defaults, Beneficiary has accelerated the balance of said loans and declared the same to be immediately due and payable. As of September 11, 2024, there is due and owing on the first loan secured by the Deed of Trust (#5010) the following amounts:

|              |                   |
|--------------|-------------------|
| Principal:   | \$129,101.19      |
| Interest:    | \$52,102.85       |
| Late Charge: | <u>\$2,526.55</u> |
| Total:       | \$183,730.59      |

As of September 11, 2024, there is due and owing on the second loan secured by the Deed of Trust (#1001) the following amounts:

|              |                 |
|--------------|-----------------|
| Principal:   | \$22,461.33     |
| Interest:    | \$7,409.10      |
| Late Charge: | <u>\$200.00</u> |
| Total:       | \$30,070.43     |

together with interest and late charges accruing thereafter, costs of a title or foreclosure report, trustee's fees, attorneys' fees, and other costs and expenses owed under the documents evidencing or security the loan secured by the Deed of Trust.

The undersigned, as Trustee, hereby gives notice of its election to sell or cause to be sold the property encumbered by the Deed of Trust to satisfy the obligation secured thereby.

Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted:

Name: Ian S. Davis  
Address: DURHAM JONES & PINEGAR, P.C.  
111 South Main Street, Suite 2400  
Salt Lake City, Utah 84111  
Phone No.: (801) 415-3000  
Office Hours: Monday through Friday, 8:30 a.m. to 6:00 p.m.

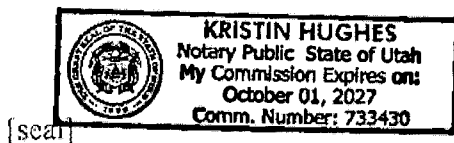
THIS NOTICE IS BEING GIVEN IN AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

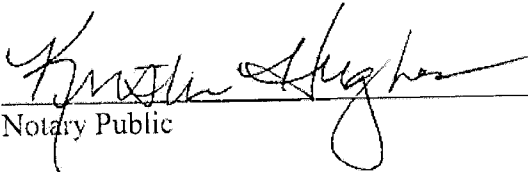
Dated: September 13, 2024.

  
\_\_\_\_\_  
IAN S. DAVIS, Trustee

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

On the 13th day of September, 2024, before me, the undersigned notary public, personally appeared Ian S. Davis, who duly acknowledged before me that he executed the foregoing instrument, having all requisite authority to so act.



  
\_\_\_\_\_  
Notary Public