

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.: 126881-UT

APN: 37-116-0062

NOTICE IS HEREBY GIVEN THAT BRANDON JOHNSON AND NETELL JOHNSON, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/16/2021 and recorded on 7/21/2021, as Instrument No. 128275:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 62, DRY CREEK PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE UTAH COUNTY RECORDER'S OFFICE, STATE OF UTAH.

The obligation included a Note for the principal sum of \$723,750.00.

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, CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS DELAWARE TRUSTEE FOR J.P. MORGAN MORTGAGE TRUST JPMMT 2021-12, 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. 126881-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.



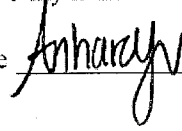
Carlos Madrid, Authorized Agent

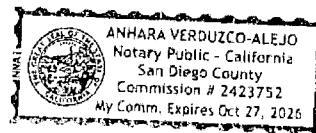
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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)



RECORD & RETURN TO:

Brad D. Boyce
1771 S. Range Road
Saratoga Springs, UT 84045

File No.: 7540
Tax/Parcel No.: 34-635-0010

ENT 59697:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 03 09:07 AM FEE 40.00 BY KR
RECORDED FOR GT Title Services
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN that a default has occurred under the Promissory Note in the original principal amount of \$1,988,700.00 and the Trust Deed executed by NJM Ventures, LLC, a Utah limited liability company, and Julie Meese, as Trustors, delivered to US Title Insurance Agency, as Trustee, for the benefit of Coats Capital, LLC, as Beneficiary, filed for record February 28, 2022, with Recorder's Entry No. 26146:2022, Utah County, Utah, as modified by the Modification of Deed of Trust, filed for record September 22, 2023, with Recorder's Entry No. 62869:2023, Utah County, Utah, securing real property legally described as follows:

Lot 10, ALPINE VIEW ESTATES, Alpine, Utah, according to the Official Plat thereof, as recorded in the records of Utah County, State of Utah.

The purported street address is 501 West Devey Drive, Alpine, UT 84004 (The undersigned disclaims liability for any error in the address).

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

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing. This is an attempt to foreclose a security instrument and any information provided or obtained may be used for that purpose.

Dated Aug 29, 2024

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

PRO R.E.SOURCE, LLC, Trustee

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

On August 29, 2024 Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
NOTARY PUBLIC



DAISY WILSON
NOTARY PUBLIC • STATE OF UTAH
My Commission Expires January 11, 2025
COMMISSION NUMBER 715774

RECORD & RETURN TO:

Brad D. Boyce
1771 S. Range Road
Saratoga Springs, UT 84045

File No.: 7541
Tax/Parcel No.: 46-458-0019

ENT 59699:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 03 09:07 AM FEE 40.00 BY KR
RECORDED FOR GT Title Services
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN that a default has occurred under the Promissory Note in the original principal amount of \$1,200,000.00 and the Trust Deed executed by NJM Ventures, LLC, a Utah limited liability company, as Trustor, delivered to US Title Insurance Agency, LLC, as Trustee, for the benefit of Coats Capital, LLC, as Beneficiary, filed for record September 22, 2023, with Recorder's Entry No. 62937:2023, Utah County, Utah, securing real property legally described as follows:

Lot 19, Plat "A", MYSTIC COVE SUBDIVISION, according to the Official Plat thereof, as recorded in the records of Utah County, State of Utah.

The purported street address is 10248 N. Mystic Drive, Highland, UT 84003 (The undersigned disclaims liability for any error in the address).

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

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing. This is an attempt to foreclose a security instrument and any information provided or obtained may be used for that purpose.

Dated Aug 29, 2024

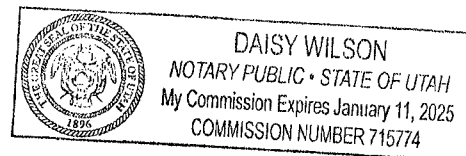
STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

PRO R.E.SOURCE, LLC, Trustee

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

On August 29, 2024, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

[Signature]
NOTARY PUBLIC



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

ENT 60524:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 05 09:25 AM FEE 40.00 BY KR
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by The Cove at Rock Creek Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, Easements and Restrictions for the Cove at Rock Creek ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on April 23, 2015, as Entry No. 33964:2015, and any amendments thereto, concerning real property reputed to be owned by **Andrew G. Martin, a single man ("Owner")**, covering real property located at 3638 E Flint Creek Ln ("Property"), and more particularly described as follows:

Lot 220, The Cove at Rock Creek Phase 2 Amended, according to the Official Plat thereof, on file and of Record in the Office of the Recorder of Utah County, Utah.

Being the same property conveyed, Andrew G. Martin, a married man by Warranty Deed from Mark D. Bailey, recorded 03/19/2021, in Ent 52306:2021, in the Office of the Utah County Recorder.

Property Address: 3638 E Flint Creek Lane, Eagle Mountain, UT 84005.

Together with all improvements and appurtenances thereunto belonging. Subject to all, if any, valid easements, rights of way, covenants, conditions, reservations and restrictions of record.

PARCEL NUMBER: 65:463:0220

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on January 18, 2024 as Entry No. 3113:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in

enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

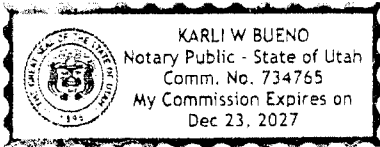
DATED this 4th day of September 2024.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 4th day of September, 2024, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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.: 126552-UT

APN: 34:632:0024

NOTICE IS HEREBY GIVEN THAT MICHAEL BEASLEY, AKA MICHAEL L. BEASLEY, A MARRIED MAN as Trustor, AMERICAN SECURE TITLE INSURANCE AGENCY as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 6/10/2021 and recorded on 6/15/2021, as Instrument No. 108501:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 24, PLAT "A-10", APPLE HOLLOW AT THE ORCHARDS, AS SHOWN ON THE OFFICIAL PLAT FILED IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH

The obligation included a Note for the principal sum of \$91,800.00.

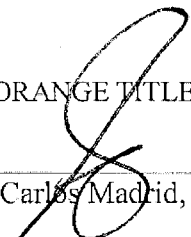
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2022 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, 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.

T.S. NO. 126552-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 04 2024

ORANGE TITLE INSURANCE AGENCY, INC.


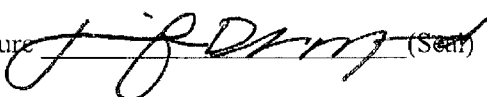
Carlos Madrid, Authorized Agent

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 SEP 04 2024 before me, Jennifer De La Merced, Notary Public, personally appeared Carlos Madrid who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



ENT 60821:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 05 04:30 PM FEE 40.00 BY TM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 127113-UT

APN: 66:633:0025

NOTICE IS HEREBY GIVEN THAT BLAIR BRITTANY OWENS as Trustor, VANGUARD TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CANOPY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/8/2020 and recorded on 7/9/2020, as Instrument No. 97096:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1925, PLAT "19", SILVERLAKE, A RESIDENTIAL SUBDIVISION, EAGLE MOUNTAIN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$333,333.00. 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.

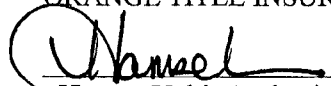
NOTICE OF DEFAULT

T.S. NO. 127113-UT

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

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 04 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 04 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)



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. 51121-1848F
Parcel No. 35-064-0010

ENT 60838:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 05 04:40 PM FEE 40.00 BY TM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

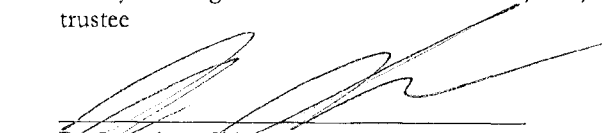
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Kenneth G. Millar and Mary Millar, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of Blue Valley, its successors and assigns is named as beneficiary, and Action Title Company is appointed trustee, and filed for record on April 1, 2002, and recorded as Entry No. 36182:2002, Records of Utah County, Utah.

LOT 10, PLAT "A", REVISED BILLINGS TECHNOLOGY PARK, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE UTAH 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 May 1, 2024 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

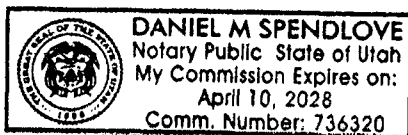
DATED this 5th day of September, 2024.

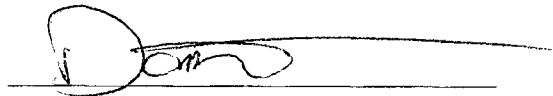
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee


By: Joseph A. Skinner
Its: Partner

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

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




NOTARY PUBLIC

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.

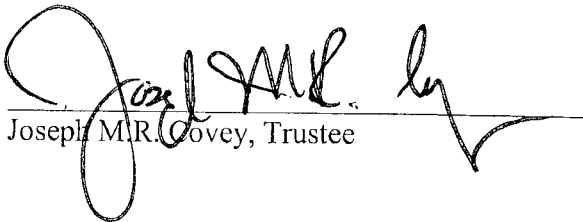
By reason of such default, Beneficiary has elected and does hereby declare the whole of the principal sum of the Note, together with all sums secured by the Trust Deeds, immediately due and payable, including but not limited to, attorneys' fees and costs. All expenses, costs, and fees associated with 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 5th day of September 2024 by Joseph M.R. Covey, the above-referenced Trustee.


Notary Public

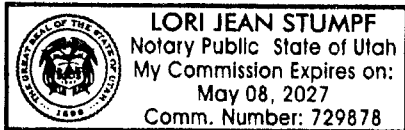


EXHIBIT "A"

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. UT24997

ENT 60913:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 06 11:11 AM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 25, 2021, and executed by Antonio Lozano Luna, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which American Secure Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 30, 2021, as Entry No. 150489:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3, Block 6, Revised Plat of Edge View Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 38-012-0015**

Purportedly known as 625 W 120 N, Orem, UT 84057 (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

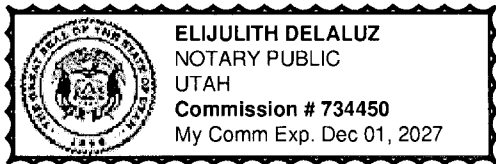
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri
Signed on 2024/09/06 09:53:09 -0500

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24997

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.



Notarial act performed by audio-visual communication

[Signature]
Signed on 2024/09/06 09:53:09 -0500
Notary Public

ENT 61103:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 06 03:42 PM FEE 40.00 BY LM
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 121557-UT

APN: 53:541:0031

NOTICE IS HEREBY GIVEN THAT KAILI P TONGA as Trustor, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SUN AMERICAN MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/20/2020 and recorded on 10/26/2020, as Instrument No. 166868:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 31, TRAILHEAD, PLAT A, AMENDED, PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH. TOGETHER WITH THE PERTINENT EASEMENT OVER AND RIGHTS OF USE AND ENJOYMENT OF SAID PROSPECT'S COMMON AREAS.

The obligation included a Note for the principal sum of \$234,000.00.

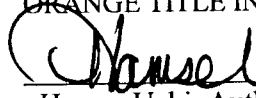
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

T.S. NO. 121557-UT

By reason of such default, SELENE FINANCE, LP, 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 04 2024

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

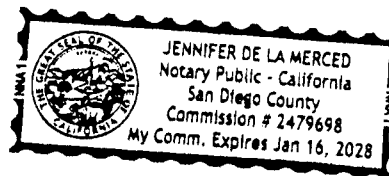
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On SEP 04 2024 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23597

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 26, 2021, and executed by Breezy Lynn Coleman and Don Wallace Coleman, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Flagstar Bank, FSB, its successors and assigns as Beneficiary, but Wilmington Trust, National Association, not in its individual capacity, but solely in its capacity as trustee for the benefit of the holders of the certificates issued by Flagstar Mortgage Trust 2021-12 Inv. being the present Beneficiary, in which Pro Title & Escrow, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 27, 2021, as Entry No. 130784:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing 280.50 feet South of the Northwest corner of Block 58, Plat "A", AMERICAN FORK CITY SURVEY OF BUILDING LOTS; thence East 237.60 feet; thence South 83.00 feet; thence West 237.00 feet; thence North 83.00 feet to the point of beginning. **TAX # 02:070:0011**

Purportedly known as 654 North 200 East, American Fork, UT 84003 (the undersigned disclaims liability for any error in the address).

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

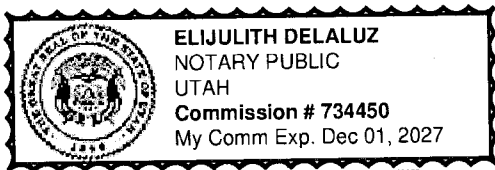
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23597

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.



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. UT24101

ENT 61236:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 09 11:01 AM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated November 20, 2020, and executed by Lindsey Zufelt aka Lindsey Anderson Zufelt, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Homeside Financial, LLC, its successors and assigns as Beneficiary, but Lower, LLC being the present Beneficiary, in which Highland Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 25, 2020, as Entry No. 187603:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 4B, Plat "A", ROBERTS ROOST TWIN HOMES, A RESIDENTIAL SUBDIVISION, according to the official plat thereof on file and recorded in the office of the Utah County Recorder. **TAX # 51-571-0008**

Purportedly known as 327 South 190 West, American Fork, UT 84003 (the undersigned disclaims liability for any error in the address).

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

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri
Signed on 2024/09/09 09:49:03 -0500

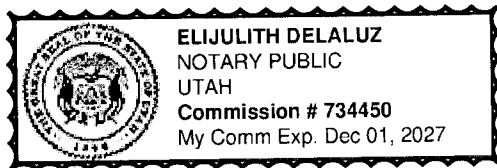
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24101

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]
Signed on 2024/09/09 09:49:01 -0500

Notary Public



Notarial act performed by audio-visual communication

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.: 122380-UT

APN: 49:389:0051

NOTICE IS HEREBY GIVEN THAT BRET ALFORD AND SHARLA ALFORD, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, STEWART TITLE OF UTAH, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LENDSURE MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/7/2023 and recorded on 4/12/2023, as Instrument No. 22760:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 51, PLAT "A", PELICAN BAY SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$639,600.00. 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, U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR COLT 2023-2 MORTGAGE LOAN TRUST, 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. 122380-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/09/2024

ORANGE TITLE INSURANCE AGENCY, INC.

Carlos Madrid, Authorized Agent

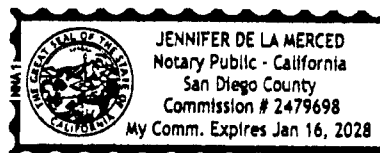
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 09 2024 before me, Jennifer De La Merced, Notary Public, personally appeared Carlos Madrid who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature J De La Merced (Seal)



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. UTAH04-6643

ENT 62271:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 12 08:42 AM FEE 40.00 BY AC
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 15, 2021, and executed by JACOB FENTON, UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and OLD REPUBLIC TITLE, as Trustee, which Trust Deed was recorded on OCTOBER 15, 2021, as Entry No. 176584:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 1, OSTLER PLACE SUBDIVISION PLAT "A" ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UT.

03-035-0007 , NOW KNOWN AS 48:549:0001


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 11, 2024

LINCOLN TITLE INSURANCE AGENCY

By:

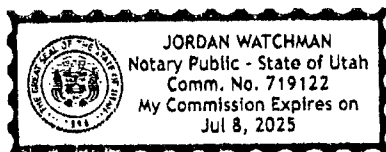


Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 11, 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

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.: 126828-UT

APN: 29:035:0081

NOTICE IS HEREBY GIVEN THAT KENYON D CURRIE as Trustor, UTAH FIRST TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/13/2008 and recorded on 5/19/2008, as Instrument No. 59190:2008 the subject Deed of Trust was modified by Loan Modification recorded on 08/23/2011 as Instrument 59307:2011, and later modified by Loan Modification recorded on 05/20/2014 as Instrument 33929:2014, and later modified by Loan Modification recorded on 12/11/2017 as Instrument 122366:2017, and later modified by an Affidavit of Correction recorded on 12/12/2017 as Instrument 122962:2017, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING 195 FEET EAST FROM THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 33, TOWNSHIP 9 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE EAST 190.655 FEET; THENCE SOUTH 200 FEET; THENCE WEST 190.665 FEET; THENCE NORTH 200 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$157,325.00.

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, CitiMortgage, 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

ENT 62596:2024 PG 2 of 2

T.S. NO. 126828-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 09/2024

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 SEP 09 2024 before me, Jennifer De La Merced, Notary Public, personally appeared Carlos Madrid who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature J De La Merced (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25037

ENT 62804:2024 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Sep 13 12:39 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 27, 2022, and executed by Adam Raty, 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 United Wholesale Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 28, 2022, as Entry No. 127583:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 42, Plat "B", Cherrington Heights Subdivision, according to the official plat thereof on file in the office of the Utah County Recorder, State of Utah. **TAX # 65:273:0042**

Purportedly known as 592 S 1950 E, Springville, UT 84663 (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
Signed on 2024/09/13 11:15:04 -0500

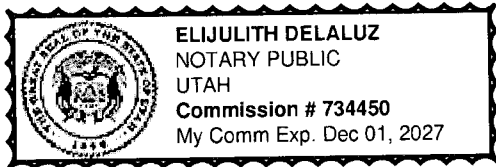
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25037

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]
Signed on 2024/09/13 11:15:24 -0500

Notary Public



Notarial act performed by audio-visual communication

Recorded at the request of:
Kasey L. Wright
WRIGHT LAW FIRM, P.C.
171 East 1000 South
Nephi, Utah 84648

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN: That KASEY L. WRIGHT, Attorney at Law, is the Successor Trustee under a Deed of Trust dated September 1, 2021, executed by BRANDON TIPTON, Trustor, to secure obligations in favor of ROCK CANYON BANK nka HILLCREST BANK a division of NBH BANK, Beneficiary, recorded September 3, 2021, as Entry No. 153919:2021, of the official records of Utah County, State of Utah, describing the land therein as:

**LOT 10, PLAT "A", GREEN SPRINGS SUBDIVISION,
SPRINGVILLE UTAH, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY
RECORDER, STATE OF UTAH.**

**The Real Property or its address is commonly known as 1454 West
250 North, Springville, Utah 84663. The Real Property tax
Identification number is 40-397-0010.**

Said obligation includes a Promissory Note under a date of September 1, 2021, in the original sum of Two Hundred and Fifty Thousand and no/100 Dollars (\$250,000.00).

A breach of and a default of in the obligations for which Trust Deed is security has occurred in that Trustor has failed to pay or cause to be paid the principal and interest due on said Promissory Note amounting to a total delinquency due the Beneficiary as of July 16, 2024, of \$39,472.18, plus interest, Trustee's fees, attorney's fees, reconveyance fees, prepayment fees, and costs incurred by Beneficiaries.

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By reason of such default, the undersigned as Successor Trustee under said Deed of Trust does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED this the 13 day of September 2024.

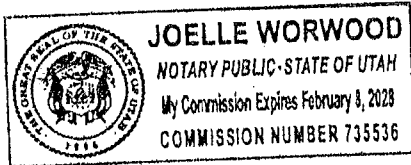
Kasey L. Wright
KASEY L. WRIGHT
SUCCESSOR TRUSTEE
171 East 1000 South, Nephi, Utah 84648
Email: kwright@nephilaw.com

STATE OF UTAH)

:SS

COUNTY OF JUAB)

The foregoing instrument was acknowledged before me this the 13 day of September 2024, by Kasey L. Wright, Successor Trustee.



Joelle Worwood
Notary Public