

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25307

14315058 B: 11533 P: 2592 Total Pages: 2
11/18/2024 03:12 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 9, 2022, and executed by Alfred R. Begay and Sally Denise Begay, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc., dba New American Funding, its successors and assigns as Beneficiary, but New American Funding, LLC fka Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which Vantage Point Title Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 18, 2022, as Entry No. 14043772, in Book 11386, at Page 2717, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 10 & 11, Blk 2, Muscatine Place, in Salt Lake City, in the County of Salt Lake, State of Utah. **TAX # 15-11-403-014-0000**

Purportedly known as 1036 South Jeremy Street, Salt Lake City, UT 84104 (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.

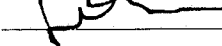
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 11/18/2024

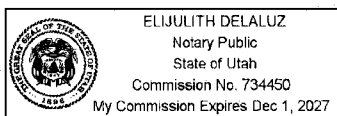
HALLIDAY, WATKINS & MANN, P.C.:

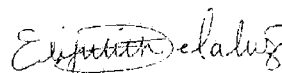
By: 

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. UT25307

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

The foregoing instrument was acknowledged before me on 11/18/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.




Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24911

14315350 B: 11533 P: 4108 Total Pages: 2
11/19/2024 10:12 AM By: asteffensen 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 18, 2020, and executed by Brenda Lyn Perry and Steven Perry, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns as Beneficiary, but Select Portfolio Servicing, Inc. being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 23, 2020, as Entry No. 13402207, in Book 11024, at Page 2233-2248, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The South half of Lot 3, PARK HEIGHTS SUBDIVISION, according to the official plat thereof on file and recorded in the Office of the Salt Lake County Recorder. **TAX # 21-08-251-007**

Purportedly known as 4897 South 3600 West, Taylorsville, UT 84129 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 11/18/2024

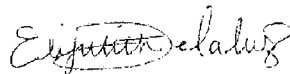
HALLIDAY, WATKINS & MANN, P.C.:

By: 

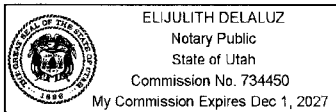
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24911

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

The foregoing instrument was acknowledged before me on 11/18/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Notary Public



Remotely Notarized with audio/video via
Simplifile

14315351 B: 11533 P: 4110 Total Pages: 2
11/19/2024 10:13 AM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25342

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 1, 2022, and executed by Natasha Roe and Chanel Roe, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plains Commerce Bank, its successors and assigns as Beneficiary, but Plains Commerce Bank being the present Beneficiary, in which Eagle Gate Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 2, 2022, as Entry No. 14037771, in Book 11383, at Page 3060, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing at the Northeast corner of Lot 7, Block 120, Plat "A", Salt Lake City Survey and running thence West 55 feet; thence South 7 7 1/2 rods; thence East 55 feet; thence North 7 1/2 rods to the place of beginning.

More Correctly Described As:

Commencing at the Northeast corner of Lot 7, Block 120, Plat "A", Salt Lake City Survey and running thence West 55 feet; thence South 7 1/2 rods; thence East 55 feet; thence North 7 1/2 rods to the place of beginning. **TAX # 08-36-251-006-0000**

Purportedly known as 323 West 500 North, Salt Lake City, UT 84103 (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.

Datcd: 11/18/2024

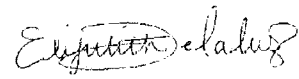
HALLIDAY, WATKINS & MANN, P.C.:

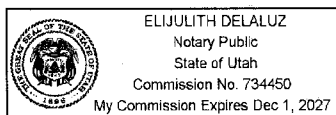
By: 

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. UT25342

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

The foregoing instrument was acknowledged before me on 11/18/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.


Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25227

14315445 B: 11533 P: 4791 Total Pages: 2
11/19/2024 12:35 PM By: zjorgensen 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 Aarti Marwah and Vibhor Walia, as Trustors, in favor of U.S. Bank National Association as Beneficiary, in which U.S. Bank Trust Company, National Association was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 23, 2023, as Entry No. 14064988, in Book 11397, at Page 1393, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 439, Storm Mountain Terrace No. 4, according to the official plat thereof on file and recorded in the Office of the Salt Lake County Recorder. **TAX # 28-20-303-011-0000**

Purportedly known as 778 East Park Mesa Way, Sandy, UT 84094 (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.

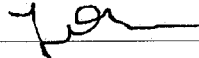
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 11/18/2024

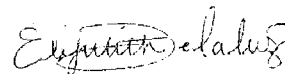
HALLIDAY, WATKINS & MANN, P.C.:

By: 

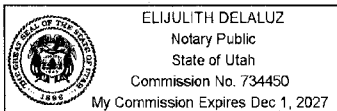
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25227

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

The foregoing instrument was acknowledged before me on 11/18/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25414

14315615 B: 11533 P: 5893 Total Pages: 2
11/19/2024 03:01 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 23, 2016, and executed by Todd Thompson and Aimee Thompson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Quicken Loans Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which John Hanlon was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 29, 2016, as Entry No. 12352639, in Book 10469, at Page 2787-2804, and modified pursuant to the Modification recorded on March 4, 2020, as Entry No. 13209435, in Book 10905, at Page 5217-5228, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 605, Auburn Gardens Plat 6 Subdivision, according to the official plat thereof on file and of record in the Office of the Salt Lake County Recorder. **TAX # 21-13-176-010-0000**

Purportedly known as 5663 South Sanford Drive, Murray, UT 84123 (the undersigned disclaims liability for any error in the address).

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

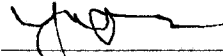
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States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

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

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

Dated: 11/19/2024

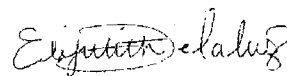
HALLIDAY, WATKINS & MANN, P.C.:

By: 

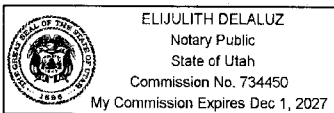
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25414

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

The foregoing instrument was acknowledged before me on 11/19/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Notary Public



Remotely Notarized with audio/video via
Simplifile

14315913 B: 11533 P: 7385 Total Pages: 3
11/20/2024 09:48 AM By: EMehanovic 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.

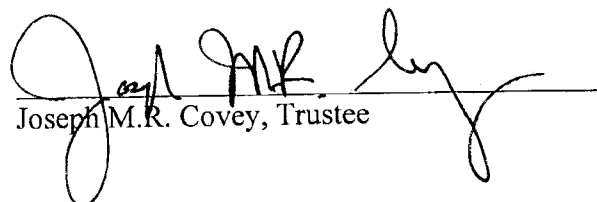
By reason of such default, Beneficiary has elected and does hereby declare the whole of the principal sum of the Note, together with all sums secured by the Trust Deeds, immediately due and payable, including but not limited to, attorneys' fees and costs. All expenses, costs, and fees associated with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

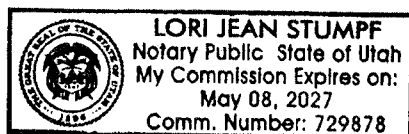
NOTICE IS ALSO GIVEN THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 20th day of November 2024.


Joseph M.R. Covey, Trustee

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

The foregoing instrument was acknowledged before me on this 20th day of November 2024 by Joseph M.R. Covey, the above-referenced Trustee.



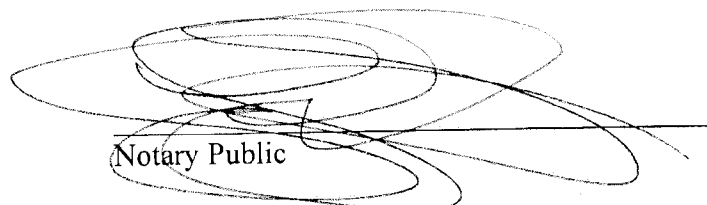

Notary Public

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 properties are also known by the street addresseses 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. UT21804

14315939 B: 11533 P: 7525 Total Pages: 2
11/20/2024 10:10 AM By: asteffensen 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 March 2, 2022, and executed by Andrew J. Schoenfeld, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 2, 2022, as Entry No. 13902801, in Book 11312, at Page 4205, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot #11, Towncrest Terrace Subdivision, according to the Official Plat thereof recorded in the Office of the County Recorder of Salt Lake County, State of Utah. **TAX # 22-27-105-040-0000**

Purportedly known as 7146 South 2155 East, Cottonwood Heights, 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 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: 11/19/2024

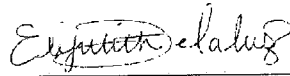
HALLIDAY, WATKINS & MANN, P.C.:

By: 

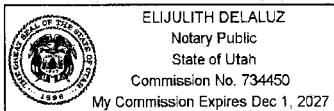
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT21804

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

The foregoing instrument was acknowledged before me on 11/19/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12481

14316060 B: 11533 P: 8252 Total Pages: 2
11/20/2024 01:55 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 16, 2006, and executed by Frank M. Creer, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Countrywide Home Loans, Inc., its successors and assigns as Beneficiary, but U.S. Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-3 being the present Beneficiary, in which Stewart T Matheson, Attorney at Law was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 17, 2006, as Entry No. 9641240, in Book 9256, at Page 9647-9666, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 411, together with its appurtenant parking spaces 87, 150 and 151, contained within the PRESIDENTIAL CLUB CONDOMINIUMS, a Condominium Project as the same is identified in the Record of Survey Map recorded on February 6, 2002, in Salt Lake County, as Entry No. 7814778, in Book 2001P, at Page 25, (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded in Salt Lake County, as Entry No. 7814779 in Book 8422 at Page 465 (as said Declaration may have heretofore been amended or supplemented.)

Together with the appurtenant undivided interest in said project's Common Areas as established in said Declaration and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the Common Areas and Facilities to which said interest relates. **TAX # 16-11-266-057**

Purportedly known as 3075 Kennedy Drive Unit 411, aka 3075 E Kennedy Drive # 411, Salt Lake City, UT 84108 (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.

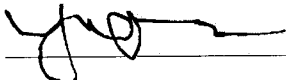
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 11/19/2024

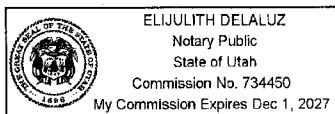
HALLIDAY, WATKINS & MANN, P.C.:

By: 

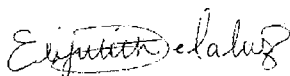
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT12481

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

The foregoing instrument was acknowledged before me on 11/19/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile


Notary Public

14316192 B: 11533 P: 9298 Total Pages: 2
11/20/2024 03:24 PM By: EMehanovic 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.: 128259-UT

APN: 28-10-355-021-0000

NOTICE IS HEREBY GIVEN THAT STEVE D. ANDERSEN AND KARRI D. ANDERSEN, AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE OF UTAH as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/16/2005 and recorded on 6/22/2005, as Instrument No. 9411841 in Book 9148 Page 6394-6402, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

THE FOLLOWING DESCRIBED TRACT OF LAND IN SALT LAKE COUNTY, STATE OF UTAH, TO-WIT:

LOT 480, PARK CREST NO. 4, ACCORDING TO 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 \$57,000.00.

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, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-HE3, 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. 128259-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: NOV 19 2024

ORANGE TITLE INSURANCE AGENCY, INC.

Hansa Uchi
Hansa Uchi, Authorized Agent

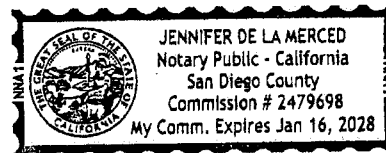
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On NOV 19 2024 before me, Jennifer De La Merced, Notary Public, personally appeared HANSA 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)



14316225 B: 11533 P: 9463 Total Pages: 1
11/20/2024 03:50 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-136F
Parcel No. 27-10-127-007

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 Daniel Call Butterfield and Linda C. Butterfield, 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 March 2, 2022, and recorded as Entry No. 13902561, in Book 11312, at Page 2801, Records of Salt Lake County, Utah.

LOT 31, LAWRENCE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH, IN BOOK 91-3, PAGE 29.

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 20 day of November, 2024.

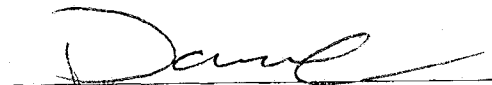
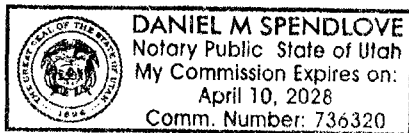
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 20 day of November, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14316242 B: 11533 P: 9552 Total Pages: 1
11/20/2024 04:05 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

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

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT SunCrest Owners Association, Inc., an association of unit owners (the "Association") on October 24, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14166998, a Notice of Lien upon those certain lands and premises owned by **Valerie Heise, or her Successor, as Trustee Under Agreement with The Day Family Trust dated the 7th day of March, 2019 and amended and restated on the 19th day of January 2023**, located at 15064 South Round Tree Lane, Draper, Utah 84020, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 210, OAK VISTA # 3 AT SUNCREST.**
Property Address: **15064 South Round Tree Lane, Draper, Utah 84020**
Parcel ID #: **34-16-226-035-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the SunCrest 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 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 November 20, 2024.

MILLER HARRISON LLC



Peter H. Harrison

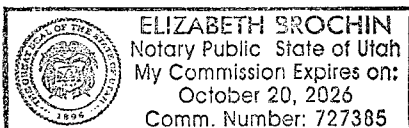
As authorized agent for SunCrest Owners Association, Inc.

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

On November 20, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

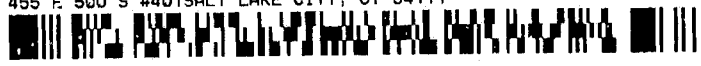


Notary Public



3

14316417 B: 11534 P: 466 Total Pages: 3
11/21/2024 11:47 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To BRUCE L. RICHARDS & ASSOCIATES
455 E 500 S #401 SALT LAKE CITY, UT 84111



RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111

NOTICE OF DEFAULT AND ELECTION TO
SELL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Revolving Credit Deed of Trust dated June 16, 2022, executed by Zachary VanDyke and Kellie VanDyke as Trustors, to secure certain obligations in favor of Granite Credit Union, as Beneficiary, and recorded June 22, 2022, as Entry Number 13973413 in Book 11350 at Page 2076, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Revolving Credit Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

See attached Exhibit A.
#22-03-331-058.

Said Revolving Credit Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$25,000.00.

The beneficial interest under said Revolving Credit Deed of Trust and the obligations secured thereby are now owned and held by Granite Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Revolving Credit Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Revolving Credit Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Granite Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustors.