

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25258

ENT 78924:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 12 08:57 AM FEE 40.00 BY KR  
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 April 21, 2023, and executed by Jacob Welch Dalton and Lindsey Dawn Jacobson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Carrington Mortgage Services, LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Old Republic National Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 21, 2023, as Entry No. 25108:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11232, THE PRESERVE 11-2 AT THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 11, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 49-909-0032**

Purportedly known as 3322 South Wild Oak Road, Saratoga Springs, UT 84045 (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: 11/08/2024

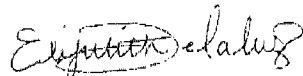
HALLIDAY, WATKINS & MANN, P.C.:

By: 

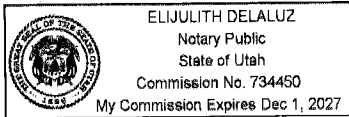
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25258

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

The foregoing instrument was acknowledged before me on 11/08/2024,  
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. 54438

ENT 78955:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 12 09:00 AM FEE 40.00 BY KR  
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 June 27, 2006, and executed by Steven T. Goulding, as Trustor, 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, but Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2006-BC3, U.S. Bank National Association, as Trustee being the present Beneficiary, in which First American Title of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 5, 2006, as Entry No. 85034:2006, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 49, Plat "L", The Cottages at East Bay Subdivision, Provo, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. **TAX # 36:717:0049**

Purportedly known as 822 West 1200 South, Provo, UT 84601 (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: 11/08/2024

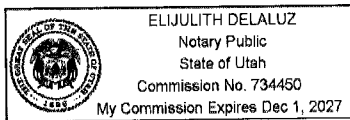
HALLIDAY, WATKINS & MANN, P.C.:

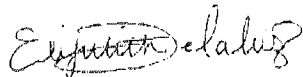
By: 

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. 54438

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

The foregoing instrument was acknowledged before me on 11/08/2024,  
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. UT25359

ENT 78959:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 12 09:01 AM FEE 40.00 BY KR  
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 May 15, 2023, and executed by Christian Rodee and Marci Rodee, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Zions Bancorporation, N.A. dba Zions Bank, its successors and assigns as Beneficiary, but ZIONS BANCORPORATION, N.A. dba Zions Bank being the present Beneficiary, in which Zions Bancorporation, N.A. dba Zions Bank was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 19, 2023, as Entry No. 32151: 2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3, Starhaven Estates, Amending and Vacating part of Lots 3 & 4 of Plat "A" Amended Starhaven Subdivision, Saratoga Springs, Utah, according to the official plat on file in the office of the Utah County Recorder.

Situated in Utah County

**TAX # 66-731-0003**

Purportedly known as 432 West Stargaze Circle, Saratoga Springs, UT 84045 (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: 11/11/2024

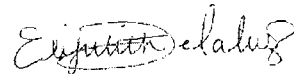
HALLIDAY, WATKINS & MANN, P.C.:

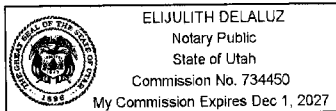
By: 

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. UT25359

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

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

  
Notary Public



Remotely Notarized with audio/video via  
Simplifile

WHEN RECORDED RETURN TO:

Steven T. Waterman  
Dorsey & Whitney, LLP  
111 South Main Street, Suite 2100  
Salt Lake City, Utah 84111

TPN: 18-027-0199 and 18-027-0201

### NOTICE OF DEFAULT

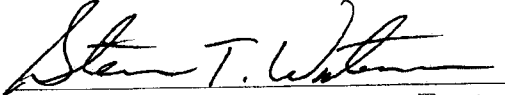
NOTICE IS HEREBY GIVEN, under that certain Deed of Trust, dated February 14, 2018, executed by NELSON BROTHERS UPTOWN, LLC, a Delaware limited liability company, as Trustor, in which CITIZENS COMMUNITY BANK, a Division of Glacier Bank, together with any legal holder of the Note, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, and filed for record on February 27, 2018, as Entry No. 18933:2018 (the "Deed of Trust") in the official records of the Utah County, Utah Recorder; as amended by that certain Assignment of Deed of Trust, dated June 27, 2024, CITIZENS COMMUNITY BANK, a Division of Glacier Bank, assigned, transferred and conveyed the Deed of Trust to RS OREM DEVELOPMENT, LLC, a Utah limited liability company, as Beneficiary, and filed for record on July 02, 2024, as Entry No. 43971:2024, in the official records of the Utah County, Utah Recorder affecting the real property, described on Exhibit A, attached hereto and made a part hereof.

A breach of the obligation for which the trust property was conveyed as security has occurred in that the obligor under that certain Promissory Note dated June 3, 2020, in the original principal amount of Six Hundred Seventy One Thousand, Six Hundred Twenty Four Dollars and 24/100 cents (\$671,624.24 (the "Note") has failed to make the required principal payments and any accrued but unpaid interest and other charges as required by the Deed of Trust and Note. As of August 15, 2024, the amount due and owing under the Note is Six Hundred Eight Thousand Seven Hundred Twenty-Two Dollars and 13/100 (\$608,722.13). A successor trustee has been appointed, the successor trustee being Steven T. Waterman of Dorsey & Whitney LLP, a member of the Utah State Bar Association.

Beneficiary has elected, pursuant to the terms of said Deed of Trust and Note to declare the entire principal and interest obligations evidenced by the Note to be immediately due and payable and has directed the successor trustee to sell or cause to be sold said real property to satisfy the obligations secured by the Deed of Trust.

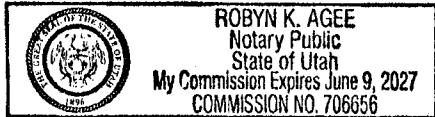
*[Signatures on following page]*

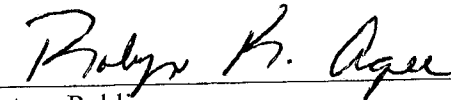
In witness thereof, Steven T. Waterman, as successor trustee, has caused this instrument to be executed this 11 day of November 2024.

  
Steven T. Waterman, Successor Trustee

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

The foregoing instrument was acknowledged before me this 11<sup>th</sup> day of November 2024, by Steven T. Waterman.



  
Notary Public



**EXHIBIT A  
PROPERTY**

The following parcels of land located in Utah County, Utah:

Parcel 1:

Commencing at a point located South 00°29'39" East along the section line 146.02 feet and East 1507.32 feet from the West quarter corner of Section 21, Township 6 South, Range 2 East, Salt Lake Base and Meridian; thence South 19°28'45" East along a fence line 332.31 feet; thence South 89°07'28" West 100.05 feet; thence North 19°28'45" West along a fence line 331.10 feet; thence North 88°28'00" East 99.67 feet to the point of beginning.

Parcel 2:

A non-exclusive license for ingress and egress appurtenant to Parcel 1 as disclosed by that certain access license recorded March 13, 2015, as Entry No. 20539:2015 of Official Records.

Parcel 3:

Commencing at a point located South 00°29'39" East along the section line 146.02 feet and East 1507.32 feet from the West quarter corner of Section 21, Township 6 South, Range 2 East, Salt Lake Base and Meridian; thence North 88°28'00" East 101.52 feet; thence South 19°28'45" East along a fence line 333.54 feet; thence South 89°07'28" West 101.91 feet; thence North 19°28'45" West along a fence line 332.31 feet to the point of beginning.

Parcel 4:

A non-exclusive license for vehicular and pedestrian ingress and egress appurtenant to Parcel 3 as disclosed by that certain access license recorded March 13, 2015 as Entry No. 20540:2015 of Official Records.

Tax parcels: 18-027-0199 and 18-027-0201

Property address: 1391 and 1375 West 800 South, Orem UT 84058

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21027

ENT 79391:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 12 02:42 PM FEE 40.00 BY TM  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 11, 2017, and executed by Eduardo Vargas Sanchez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which 1st Liberty Title, LC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 13, 2017, as Entry No. 35503:2017, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing North 181.46 feet and East 120.27 feet and North 5°50' East 88.60 feet from the Southwest corner of Section 28, Township 5 South, Range 2 East, Salt Lake Base and Meridian; thence North 7°24' East along a fence 188.72 feet to the North fence line; thence East 134.24 feet along a fence; thence South 178.15 feet; thence South 86°51'2" West 158.36 feet to the place of beginning. **TAX # 14:046:0039**

Purportedly known as 787 West 600 North, n/k/a 765 West 600 North, Lindon, UT 84042 (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: 11/12/2024

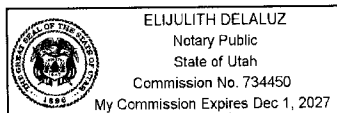
HALLIDAY, WATKINS & MANN, P.C.:

By: 

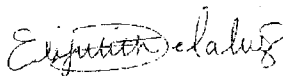
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT21027

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

The foregoing instrument was acknowledged before me on 11/12/2024,  
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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21686

**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 30, 2016, and executed by Benjamin L. Lehnhof, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cottonwood Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 31, 2016, as Entry No. 83901:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 201, LEGACY FARMS PLAT 1-D, according to the official plat thereof as recorded in the office of the Utah County Recorder, State of Utah.

Together with the undivided ownership interest in and to the Common Areas and Limited Common Areas and Facilities, which is appurtenant to said Lot as more specifically defined in the Declaration of Covenants, Conditions and Restrictions for Legacy Farms, recorded October 23, 2015 as Entry No. 96688:2015. **TAX # 45-574-0201**

Purportedly known as 37 East Legacy Parkway, Saratoga Springs, UT 84045 (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: 11/12/2024

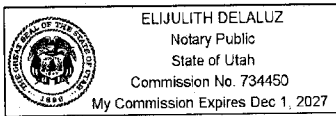
HALLIDAY, WATKINS & MANN, P.C.:

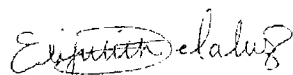
By: 

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. UT21686

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

The foregoing instrument was acknowledged before me on 11/12/2024,  
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

ENT 79582:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 13 08:48 AM FEE 40.00 BY KR  
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.: 128717-UT

APN: 66:888:0072

NOTICE IS HEREBY GIVEN THAT JESSICA EMERY BLUE AND GARRETT FERGUSON, WIFE AND HUSBAND as Trustor, FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMEAMERICAN MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/26/2023 and recorded on 12/28/2023, as Instrument No. 83702:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 72, SALEM PARK SUBDIVISION PATIO PLAT A4, A RESIDENTIAL DEVELOPMENT, 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 \$517,454.00.  
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 5/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

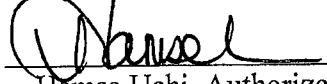
T.S. NO. 128717-UT

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

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

DATED: NOV 12 2024

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

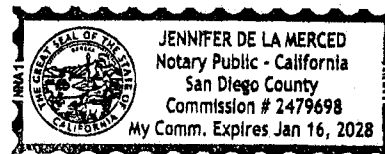
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On NOV 12 2024 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature J. De La Merced (Seal)



WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 South College Drive #304  
Murray, Utah 84123  
(801) 692-0799

ENT 79874:2024 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 13 03:27 PM FEE 40.00 BY LM  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT Cold Spring Ranch Owners Association, Inc., an association of lot owners (the "Association") on June 20, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 39558-2023, a Notice of Lien upon those certain lands and premises owned by Justin Jeppson at 914 North Herman Drive, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

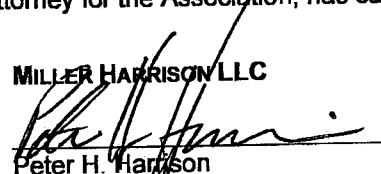
Legal Description: **LOT 2039, COLD SPRING RANCH HD 1, PHASE 1A SUB AREA 0.024 AC.**  
Property Address: **914 North Herman Drive, Lehi, Utah 84043**  
Parcel ID #: **65:606:0039**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions for Cold Spring Ranch, recorded as Entry Number 72840:2019, on August 1, 2019, in the Utah County Recorder's Office, 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. 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 13, 2024.

MILLER HARRISON LLC

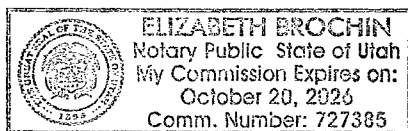
  
Peter H. Harrison

As authorized agent for Cold Spring Ranch Owners Association, Inc.

) ss.  
COUNTY OF SALT LAKE )

On November 13, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

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



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



RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

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

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain that certain Revolving Credit Deed of Trust (the "**Trust Deed**"), dated November 5, 2019, executed by AARON A. WAGNER ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on November 13, 2019, as Entry No. 118625:2019, official records of Utah County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

LOT 4, PLAT "F", BENNETT FARMS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The Trust Property or its address is approximately known as follows: 781 North Country Manor Lane, Alpine, Utah 84004. The Trust Property's tax identification number is known as follows: 35:681:0004. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Home Equity Line of Credit Agreement and Disclosure (the "**Agreement**"), dated November 5, 2019, which Trustor, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly minimum payments under the Agreement are past due and owing, and have not been paid.
2. The accrued interest under the Agreement is past due and owing, and has not been paid.
3. The late fees under the Agreement are past due and owing, and have not been paid.

4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. Trustor's actions and/or inactions adversely affect the Trust Property and/or Central Bank's rights in and to the Trust Property.
6. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor.
7. There has been a material adverse change in Trustor's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
8. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

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

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

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.  
COHNE KINGHORN  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111  
Telephone No.: (801) 363-4300  
Office Hours: 8:30 a.m. through 5:30 p.m.  
Monday through Friday, except holidays

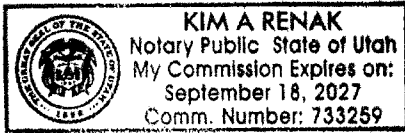
DATED this 14<sup>th</sup> day of November 2024.

SUCCESSOR TRUSTEE:

By: *J. Scott Brown*  
J.-Scott Brown  
Successor Trustee

STATE OF UTAH )  
                                  :SS  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 14<sup>th</sup> day of November 2024, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



*Kim A. Renak*  
Notary Public

My Commission Expires:  
9/18/27

Residing at:  
St. County

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

[55153.46]

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25005

ENT 80554 : 2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 15 11:20 AM FEE 40.00 BY KR  
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 21, 2004, and executed by Kimberly L. Keddington and Jason N. Keddington, as Trustors, in favor of Countrywide Home Loans, Inc. as Beneficiary, but Aviator Properties, LLC being the present Beneficiary, in which Chicago Title Insurance was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 6, 2005, as Entry No. 2100:2005, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Beginning at a point on the Quarter Section Line, said point being South 2655.49 feet and North 89°59'39" East along the Quarter Section Line 241.06 feet from the North Quarter Corner of Section 14, Township 10 South, Range 1 West, Salt Lake Base and Meridian; thence South 89°59'39" West along the Quarter Section Line 105.00 feet; thence North 00°18'42" West 105.00 feet; thence North 89°59'39" East 105.00 feet; thence South 00°18'42" East 105.00 feet to the point of beginning. **TAX # 61-088-0037**

Purportedly known as 296 West 350 South, Goshen, UT 84633 (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: 11/14/2024

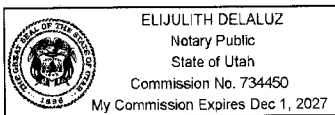
HALLIDAY, WATKINS & MANN, P.C.:

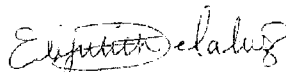
By: 

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. UT25005

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

The foregoing instrument was acknowledged before me on 11/14/2024,  
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. UT25250

**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 22, 2021, and executed by Albert J. Loris and Joanne Loris and Susanne R. Loris, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Velocity Home Loans, Div. of Canopy Mortgage, LLC, its successors and assigns as Beneficiary, but Servis One, Inc. DBA BSI Financial Services being the present Beneficiary, in which Masters Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 23, 2021, as Entry No. 196906:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 5, PLAT "A", HILLTOP SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. **TAX # 41-044-0005**

Purportedly known as 1127 North 950 West, 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 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: 11/15/2024

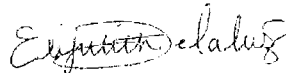
HALLIDAY, WATKINS & MANN, P.C.:

By: 

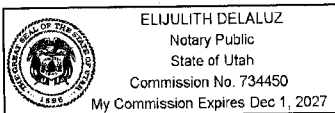
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25250

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

The foregoing instrument was acknowledged before me on 11/15/2024,  
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