

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

ENT 81066:2024 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 18 01:06 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 The Gardner Point Townhome Association, Inc., an association of lot owners (the "Association") on November 1, 2024, recorded in the offices of the Utah County Recorder, as Entry No. 76420:2024, a Notice of Lien upon those certain lands and premises owned by Anna Carolina Porter and Kodi Brent Porter at 1390 North 3790 West, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT T-302, GARDNER POINT, PHASE 3 SUB AREA 0.029 AC.**  
Property Address: **1390 North 3790 West, Lehi, Utah 84043**  
Parcel ID #: **40:578:0302**

A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Covenants, Conditions, and Restrictions for Gardner Point Townhomes, recorded as Entry Number 59284:2022, on May 13, 2022, 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 18, 2024.

MILLER HARRISON LLC



Peter H. Harrison

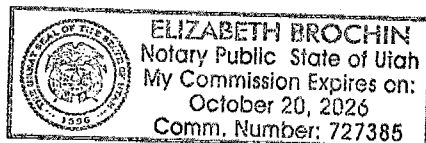
As authorized agent for Gardner Point Townhome Association, Inc.

) ss.  
COUNTY OF SALT LAKE )

On November 18, 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



WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2023-1078

ENT 81144:2024 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 18 02:06 PM FEE 40.00 BY KR  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Springs at Harvest Hills Condominium Owners Association (the "Association") on January 11, 2024, recorded in the offices of the Utah County Recorder, as Entry No. 2028:2024, a Notice of Lien upon those certain lands and premises owned by Joshua Porter, located at 117 West Spring Hill Way, Saratoga Springs, UT 84045, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 910, THE SPRINGS AT HARVEST HILLS CONDOS. AREA 0.033 AC.  
Parcel ID #: 66:177:0910

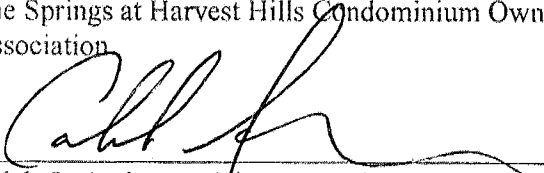
A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Condominium for The Springs at Harvest Hills Condominiums, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to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

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

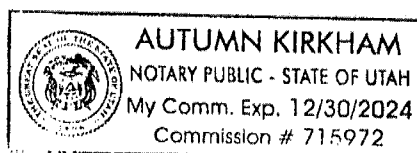
DATE FILED: November 18, 2024.

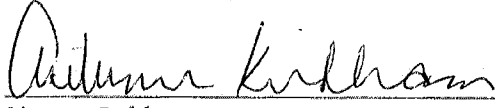
STATE OF UTAH )  
 ) ss  
COUNTY OF WASHINGTON )

The Springs at Harvest Hills Condominium Owners Association

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

On November 18, 2024, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

**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.

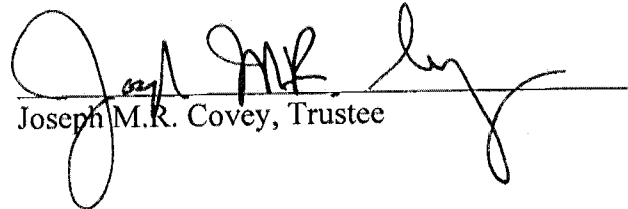
By reason of such default, Beneficiary has elected and does hereby declare the whole of the principal sum of the Note, together with all sums secured by the Trust Deeds, immediately due and payable, including but not limited to, attorneys' fees and costs. All expenses, costs, and fees associated with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

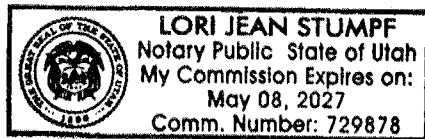
**NOTICE IS ALSO GIVEN THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

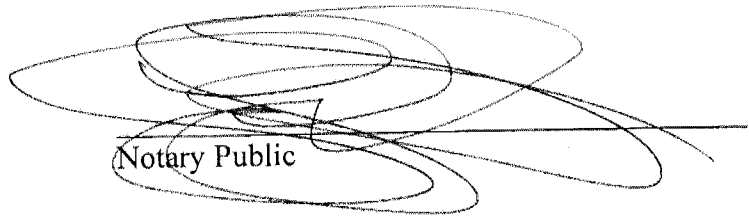
DATED this 20th day of November 2024.

  
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. UT21517

ENT 81990:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 20 03:31 PM 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 January 6, 2012, and executed by Helaman Cardenas, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Axiom Financial, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which US Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 9, 2012, as Entry No. 1649:2012, and modified pursuant to the Modification recorded on December 21, 2015, as Entry No. 114047:2015, and modified pursuant to the Modification recorded on December 28, 2021, as Entry No. 213178:2021, and modified pursuant to the Modification recorded on January 16, 2024, as Entry No. 2519:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 16, Plat "A", Westridge Estates Subdivision, Lindon, Utah, according to the official plat thereof on file in the Office of the Recorder, Utah County, Utah. **TAX # 55-121-0016**

Purportedly known as 183 South 300 West, 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: 11/20/2024

HALLIDAY, WATKINS & MANN, P.C.:

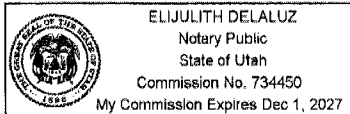
By: *JO*

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. UT21517

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

The foregoing instrument was acknowledged before me on 11/20/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

*Elijulith Delaluz*  
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. UT25151

ENT 81992:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 20 03:31 PM 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 8, 2020, and executed by Dustin Perry and Danielle J. Perry, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but New Residential Mortgage, LLC being the present Beneficiary, in which Sutherland Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 9, 2020, as Entry No. 79288:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 31, THE LANDING AT EAGLE MOUNTAIN PHASE II, according to the official plat thereof, as recorded in the Office of the County Recorder, Utah County, State of Utah. **TAX # 45-262-0031**

Purportedly known as 4123 North West Pinion Circle, Eagle Mountain, UT 84005 (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: 11/20/2024

HALLIDAY, WATKINS & MANN, P.C.:

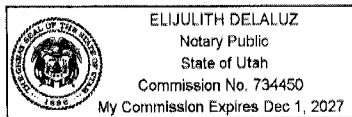
By: *JOL*

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. UT25151

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

The foregoing instrument was acknowledged before me on 11/20/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

*Elijulith Delaluz*  
Notary Public



Remotely Notarized with audio/video via  
Simplifile

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. 67152-49F  
Parcel No. 50-100-0235

ENT 82023:2024 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2024 Nov 20 03:33 PM FEE 40.00 BY AS  
RECORDED FOR Scalley Reading Bates Hanse  
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Deivys R. Marquez and Johana Martinez, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on August 4, 2021, and recorded as Entry No. 136736:2021, Records of Utah County, Utah.

LOT T-235, PLAT "F-2", QUAILHILL AT MT. SARATOGA SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

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


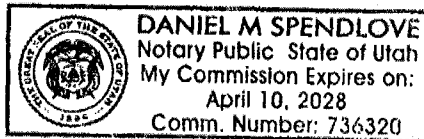
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



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

Certus Law Group PLLC  
Attn John Lish, Esq.  
1792 Bonanza Dr, Ste C100  
Park City UT 84060

Parcel No.: 38-301-0002

File No.: 24-24565-JWL

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by John Lish, Esq, successor trustee, that a default has occurred under the Deed of Trust to GTR FSTBX LLC & Finest Food Funding LLC, executed on or about May 2, 2023, by Jody Clark Rookstool and Stephanie Ann Rookstool, as trustor(s), to secure the performance by the trustor of Promissory Note obligations. The Trust Deed was filed for record on May 16, 2023, with recorder's entry no. 31375:2023, County of Utah, State of Utah, and covers the following real property:

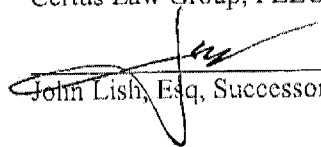
LOT 2, PLAT "D", EAGLEROCK SUBDIVISION, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

A breach of an obligation for which the trust property was conveyed as security has occurred. The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the promissory note and trust deed are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustee's and attorney's fees. 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: 11-21-24

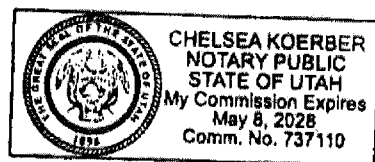
Certus Law Group, PLLC

  
\_\_\_\_\_  
John Lish, Esq, Successor Trustee

STATE OF Utah                    )  
  ss  
COUNTY OF Salt Lake        )

The foregoing instrument was acknowledged before me this 21 day of Nov, 2024 by John Lish, Esq., Successor Trustee.

  
\_\_\_\_\_  
NOTARY PUBLIC



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25434

ENT 82337:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 21 03:13 PM FEE 40.00 BY CS  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 23, 2014, and executed by Fernando Perez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Old Republic Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 24, 2014, as Entry No. 27261:2014, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit 707, contained within The Springs at Harvest Hills Condominiums, a Utah Condominium Project as identified in the Record of Survey Map recorded November 13, 2006, as Entry No. 151760 of Plats, and as further defined and described in the Declaration of Covenants, Conditions, and Restrictions of The Springs at Harvest Hills Condominiums, recorded December 5, 2006 as Entry No. 163422:2006, in the office of the recorder of Utah County, Utah, and in any supplements/amendments thereto.

Together with the appurtenant undivided interest in and to the common areas and facilities more particularly described in declaration and any amendments thereto. **TAX # 66-177-0707**

Purportedly known as 173 W Springview Drive, 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: 11/21/2024

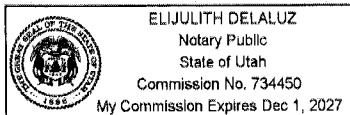
HALLIDAY, WATKINS & MANN, P.C.:

By: *Jessica Oliveri*

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25434

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

The foregoing instrument was acknowledged before me on 11/21/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



*Elijulith Delaluz*  
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. UT25392

ENT 82818:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 22 02:29 PM 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 February 7, 2008, and executed by Michelle Cisneros, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New Line Mortgage, DIV. Republic Mortgage Home Loans, LLC, its successors and assigns as Beneficiary, but Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 being the present Beneficiary, in which Excel Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 13, 2008, as Entry No. 17478:2008, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 249, Kelvin Grove Subdivision, Final Plat Phase Two, Springville, Utah, as per plat thereof recorded in the office of the Recorder of Utah.

More correctly described as:

Lot 249, Kelvin Grove Subdivision, Final Plat Phase Two, Springville, Utah, according to the official plat thereof on file in the Office of the Recorder, Utah County, Utah.

**TAX # 44-146-0249**

Purportedly known as 1338 West Glenbarr Drive aka 1338 W 1350 South, Springville, UT 84663 (the undersigned disclaims liability for any error in the address).

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

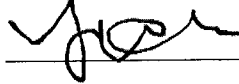
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States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

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

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

Dated: 11/22/2024

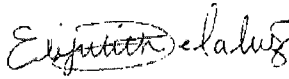
HALLIDAY, WATKINS & MANN, P.C.:

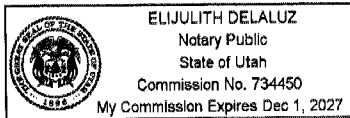
By: 

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
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