

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.: 129447-UT

APN: 10:003:0016

NOTICE IS HEREBY GIVEN THAT EVERARDO PATINO, A MARRIED MAN as Trustor, FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CASTLE & COOKE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/11/2010 and recorded on 1/13/2010, as Instrument No. 3193:2010 the subject Deed of Trust was modified by Loan Modification recorded on 7/16/2018 as Instrument 66290:2018, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING AT THE NORTHEAST CORNER OF FRACTIONAL LOT 2, BLOCK 2, PLAT "A", GOSHEN SURVEY; THENCE SOUTH 173.00 FEET, MORE OR LESS, TO THE NORTH SIDE OF THE STREET; THENCE EAST 82.40 FEET; THENCE NORTH 176.00 FEET, MORE OR LESS, TO THE NORTH SIDE OF FRACTIONAL LOT 1 THENCE WEST 82.40 FEET TO THE PLACE OF BEGINNING.

The obligation included a Note for the principal sum of \$49,500.00.

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 1/1/2021 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, US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

T.S. NO. 129447-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 04 2024

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi  
Hamsa Uchi, Authorized Agent

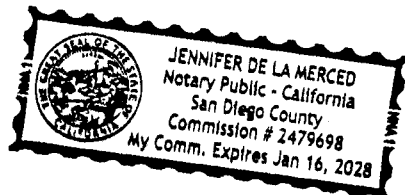
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

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

WITNESS my hand and official seal.

Signature J De La Merced (Seal)



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

ENT 78626:2024 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 08 10:39 AM FEE 40.00 BY LM  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

---

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Hillcrest Condominiums Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions of the Hillcrest Condominiums ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on May 13, 2005, as Entry No. 51908:2005, and any amendments thereto, concerning real property reputed to be owned by **Ambrayona Crowfoot Baer, a single women ("Owner")**, covering real property located at 29 W Ridge Rd ("Property"), and more particularly described as follows:

Unit 11, in Building A, contained within the Hillcrest Condominiums Phase 1, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Utah County, Utah. TOGETHER WITH: (A) the undivided ownership interest in said Condominium Projects Common Areas and Facilities which is appurtenances to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the common areas and facilities to which said interest relates); (B) The exclusive right to use and enjoy each of the limited Common Areas which is appurtenant to said unit, and (C) The non-exclusive right to use and enjoy the common areas and facilities include in said condominiums project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration of Survey Map (as said declaration and map may hereafter be amended or supplemented) and the Utah Condominiums Ownership Act. Subject to easements, restrictions, encumbrances and rights of way of record and taxes for the year 2015 and thereafter.

PARCEL NUMBER: 41:601:0011

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on 5/30/2024 as Entry No. 35544:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

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

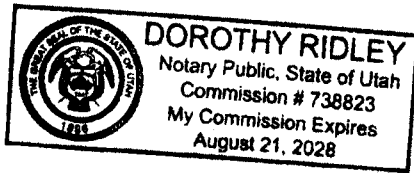
DATED this 7<sup>th</sup> day of November 2024.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH            )  
  : ss.  
County of Washington    )

On the 7<sup>th</sup> day of November, 2024, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Dorothy Ridley  
Notary Public

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

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

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

TS No.: 2024-00065-UT-REV

Recording Requested By:  
Premium Title Insurance Agency - UT, Inc.

ENT 78744:2024 PG 1 of 4  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2024 Nov 08 01:30 PM FEE 40.00 BY KR  
RECORDED FOR Premium Title TSG  
ELECTRONICALLY RECORDED

When Recorded Mail To:  
Premium Title Insurance Agency - UT, Inc.  
2150 South 1300 East, Suite 500,  
Salt Lake City, UT 84106

---

TS No: 2024-00065-UT-REV

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION**, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

This amount is \$284,852.30 as of November 8, 2024, plus foreclosure fees & costs (if any have been incurred). While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payments made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**Longbridge Financial, LLC, Beneficiary c/o PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain Time on Monday through Friday.**

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

**Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION**

**NOTICE IS HEREBY GIVEN:** That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 04/23/2020, executed by: MAUREEN K. MILLER, as Trustor(s) to secure certain obligations in favor of LONGBRIDGE FINANCIAL, LLC, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 04/28/2020, as Instrument No. 55912, of Official Records in the Office of the Recorder of Utah COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$568,500.00.

A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of the following:

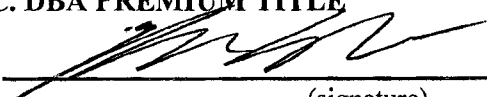
## NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

The unpaid principal balance of \$219,213.25 plus accrued interest, plus any advances made by the beneficiary became all due and payable pursuant to Paragraph 10(a)(i) in the deed of trust on 07/15/2024. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustee and foreclosure fees and expenses.

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby as provided in Title 57, Chapter 1, of the Utah Code.

Dated: November 8, 2024

**PREMIUM TITLE INSURANCE AGENCY - UT,  
INC. DBA PREMIUM TITLE**

By:   
(signature)

Name: Kevin S. Parke

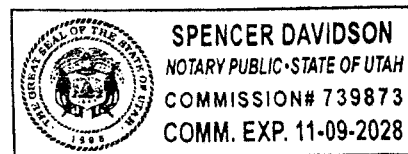
Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On November 8, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

**WITNESS** my hand and official seal.

  
NOTARY PUBLIC



**Exhibit A**

Legal Description

LOT 5, PLAT "D", TOWER HEIGHTS SUBDIVISION, SALEM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

TAX PARCEL NO.: 53-047-0005



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25337

ENT 78789:2024 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2024 Nov 08 02:38 PM FEE 40.00 BY AS  
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 22, 2013, and executed by Noemi Buenrostro and Leonardo R. Villanueva, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, a Utah Corporation, its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Monument Title Insurance, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 23, 2013, as Entry No. 39245:2013, and modified pursuant to the Modification recorded on June 29, 2020, as Entry No. 89892:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 56, Plat "E", Sunset Manor Subdivision, Provo City, Utah County, Utah, according to the official plat thereof on file in the Office of the Recorder, Utah County, Utah. **TAX # 52-954-0056**

Purportedly known as 1667 West 470 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 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

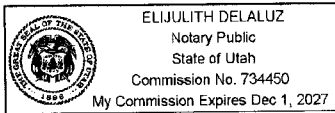
HALLIDAY, WATKINS & MANN, P.C.:

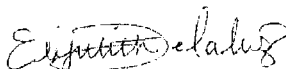
By: 

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. UT25337

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

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 Spring Creek Townhomes Owners Association, Inc., an association of unit owners (the "Association") on September 27, 2023, recorded in the offices of the Utah County Recorder, as Entry No. 63973:2023, a Notice of Lien upon those certain lands and premises owned by Rachel Kalena Teki and Uday Teki, located at 556 North 40 East, Payson, Utah 84651, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 49, PLAT A, SPRING CREEK TOWNHOMES SUB AREA 0.036 AC.**  
Property Address: **556 North 40 East, Payson, Utah 84651**  
Parcel ID #: **66:654:0049**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Spring Creek Townhomes 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 aforesated 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 8, 2024.

MILLER HARRISON LLC



Peter H. Harrison

As authorized agent for Spring Creek Townhomes Owners Association, Inc.

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

On November 8, 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

