

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT23915

14335159 B: 11544 P: 4413 Total Pages: 2  
01/13/2025 03:04 PM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 11, 2019, and executed by Joey Patrick Martinez, 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 Lakeview Loan Servicing, LLC being the present Beneficiary, in which Invest Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 12, 2019, as Entry No. 12967157, in Book 10769, at Page 4021-4036, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at a point South 0°52' East 9 feet from the Southeast corner of Lot 13, Block 1, Magna Addition, being on the Northeast Quarter of Section 30, Township 1 South, Range 2 West, Salt Lake Base and Meridian, and running thence South 0°52' East 41 feet; thence North 88°53' East 210.6 feet; thence North 0°52' West 41 feet; thence South 88°53' West 210.6 feet to the point of beginning.

Also known as the South 16 feet of Lot 12 and Lot 13, Block 2 Garden Lot Addition (unrecorded).  
Situate in Salt Lake County, State of Utah. **TAX # 14-30-231-022**

Purportedly known as 2846 South 8900 West, Magna, UT 84044 (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: 01/13/2025

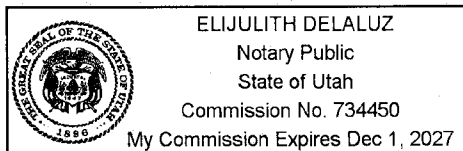
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23915

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

The foregoing instrument was acknowledged before me on 01/13/2025,  
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

*Elijulith Delaluz*

Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT23986

14335160 B: 11544 P: 4415 Total Pages: 2  
01/13/2025 03:04 PM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 11, 2003, and executed by Cuauhtemoc Ruiz and Ivan Ruiz and Rosa Ruiz, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quality Financial Services, L.C., its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which U.S. Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 13, 2003, as Entry No. 8690579, in Book 8818, at Page 2218-2224, and modified pursuant to the Modification recorded on April 6, 2016, as Entry No. 12254487, in Book 10418, at Page 5973-5984, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 9, Kings Court Subdivision, according to the official plat thereof on file and of record in the County Recorder's Office. **TAX # 08-22-381-078-0000**

Purportedly known as 1722 West Joust Court, Salt Lake City, UT 84116 (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: 01/13/2025

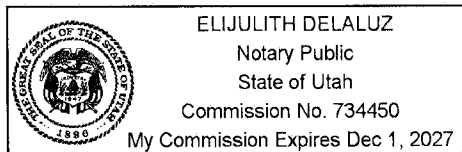
HALLIDAY, WATKINS & MANN, P.C.:

By: 

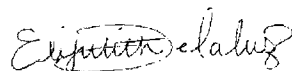
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT23986

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

The foregoing instrument was acknowledged before me on 01/13/2025,  
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

WHEN RECORDED, MAIL TO:

Jax H. Pettey #2594

PETTEY & ASSOCIATES LAW OFFICE, LC

9488 Union Square

Sandy, Utah 84070

Phone (801) 984-0055

Email: [jax@petteylegal.com](mailto:jax@petteylegal.com)

14335514 B: 11544 P: 5761 Total Pages: 2

01/14/2025 11:14 AM By: csummers Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: 1ST LIBERTY TITLE LC

9488 UNION SQUARE SANDY, UT 84070

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by Jax H. Pettey, Attorney at Law, as successor trustee, that a default has occurred under that certain ALL-INCLUSIVE TRUST DEED executed by MARK ANTHONY GARZA, as Trustor to secure certain obligations in favor of SHANTEL STANWORTH, as Beneficiary, and in which 1<sup>ST</sup> Liberty Title, LC is named as Trustee (for whom the undersigned has been substituted). The All-Inclusive Trust Deed is dated April 30, 2018, and was recorded May 2, 2018, as Entry No. 12765402, in Book 10671, at Page 104, in the office of the County Recorder of SALT LAKE County, State of Utah. The beneficial interest under said All-Inclusive Trust Deed was subsequently assigned to NATHAN and SHANTEL STANWORTH by that certain Assignment of Trust Deed recorded October 4, 2023, as Entry No. 14160095, in Book 11448, at Page 9885, in the office of the Salt Lake County Recorder. The real property constituting the collateral under the Trust Deed is located in SALT LAKE County, State of Utah, and is more particularly described as follows:

Lot 6, COUNTRY CLASSIC ESTATES SUBDIVISION, according to the official plat thereof, as recorded in the Office of the Salt Lake County Recorder, State of Utah.

Serial No. 33-09-126-005.

Property address of said property is purported to be 2840 West Country Classic Drive, Bluffdale, Utah 84065-5442.


Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$557,000.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include 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 attorney's fees (including all of the expenses and fees of these foreclosure proceedings).

By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.


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

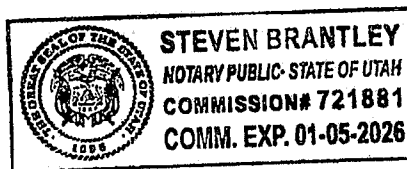
DATED this 14 day of January, 2025.

  
\_\_\_\_\_  
Jax H. Pettey, Successor Trustee  
Pettey & Associates Law Office, LC  
9488 Union Square, Sandy, UT 84070  
Telephone (801) 984-0055  
Office hours: Mon.-Fri., 8:00 am – 5:00 pm  
P&A File No. L250101

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

On the 14 day of January, 2025, personally appeared before me, Jax H. Pettey, Attorney at Law, the signer of the within instrument, who duly acknowledged to me he executed the same.

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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25677

**14335522 B: 11544 P: 5803 Total Pages: 2**  
**01/14/2025 11:33 AM By: Jattermann Fees: \$40.00**  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 10, 2023, and executed by Sarah Louise Bigboy and LaShawn Johnson and Pedro Orlando Munoz, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NewRez LLC, its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Truly Title Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 11, 2023, as Entry No. 14140169, in Book 11438, at Page 1454, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 62, BARRINGTON PARK PLAT 1B, P.U.D., according to the official plat thereof, on file and of record in the Office of the Salt Lake County Recorder, State of Utah.

Together with: (a) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said lot, and (b) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and/or Conditions, Covenants and Restrictions, and Map may hereafter be amended or supplemented).

**TAX # 21-02-102-018**

Purportedly known as 1188 West Norwalk Road, Salt Lake City, UT 84123 (the undersigned disclaims liability for any error in the address).

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

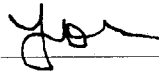
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States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

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

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

Dated: 01/13/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: 

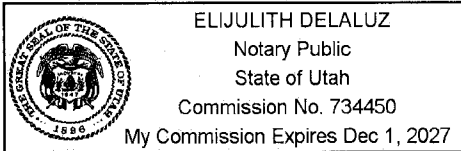
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25677

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

The foregoing instrument was acknowledged before me on 01/13/2025,  
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. UT25083

**14335727 B: 11544 P: 6884 Total Pages: 2**  
**01/14/2025 03:13 PM By: csummers Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: HALLIDAY, WATKINS & MANN, P.C.**  
**376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111**

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 6, 2024, and executed by Silakivaiuliaghola Kapetaua, as Trustor, in favor of Copa Lending, LLC, an Arizona Limited Liability Company as Beneficiary, in which Halliday Watkins and Mann, Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 7, 2024, as Entry No. 14250064, in Book 11496, at Page 7079, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing at the Northeast corner of Lot 6, Block 4, Plat "B", Salt Lake City Survey and running thence South 45 feet; thence West 110 feet; thence North 45 feet; thence East 110 feet to beginning. **TAX # 16-08-151-003**

Purportedly known as 804 South 700 East, Salt Lake City, UT 84102 (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 entire unpaid principal balance together with all accrued interest which became due in full on December 6, 2024. 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: 01/14/2025

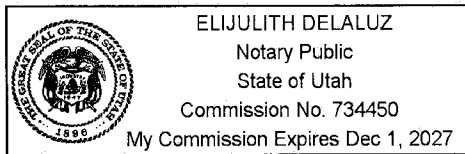
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25083

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

The foregoing instrument was acknowledged before me on 01/14/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



*Eljulith 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. 67152-148F  
Parcel No. 09-31-307-038

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 Kelly Maxwell, 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 June 27, 2022, and recorded as Entry No. 13975896, in Book 11351, at Page 6004, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

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 14 day of January, 2025.

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 14 day of January, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

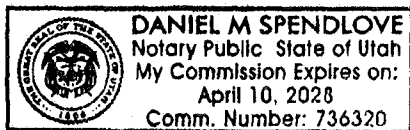
  
NOTARY PUBLIC

EXHIBIT "A"

UNIT NO. 508 AND PARKING STALL UNIT NO. 2, CONTAINED WITHIN THE PANORAMA APARTMENTS, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, AS ENTRY NO. 2521915, IN BOOK "NN", AT PAGE 34 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MARCH 01, 1973 IN SALT LAKE COUNTY, AS ENTRY NO. 2521914 IN BOOK 3269 AT PAGE 179 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

TS No.: 2024-00089-UT-REV

Recording Requested By:  
**Premium Title Agency, Inc**

14335954 B: 11544 P: 8052 Total Pages: 4  
01/15/2025 11:27 AM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PREMIUM TITLE TSG  
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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

TS No: 2024-00089-UT-REV

APN: 22-19-252-008-0000

## **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 \$0.00 as of January 15, 2025 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 payment s 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 09/26/2022, executed by: STACY H. OYLER AND JOANN OYLER, AS JOINT TENANTS, 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 10/03/2022, as Instrument No. 14024161, Book 11376, Page 6900 of Official Records in the Office of the Recorder of Salt Lake 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 \$705,000.00

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 Property ceases to be the Principal Residence of the Borrower for reasons other than death and the Property is not the Principal Residence of at least one other Borrower. Pursuant to the demand forwarded on 9/26/2024 the foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10 C(i) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. 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 trustees 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: January 15, 2025

**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 January 15, 2025, 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

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SALT LAKE, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:

LOT 43, OF MURRAY DALE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, UTAH.

APN: 22-19-252-008-0000



14336061 B: 11544 P: 8608 Total Pages: 2  
01/15/2025 02:02 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
3220 EL CAMINO REALIRVINE, CA 92602

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.: 131301-UT

APN: 21-07-339-001-0000

NOTICE IS HEREBY GIVEN THAT RILEY J. DENNIS, INDIVIDUALLY as Trustor, SCALLEY READING BATES HANSEN & RASMUSSEN as Trustee, in favor of DISCOVER BANK as Beneficiary, under the Deed of Trust dated 10/21/2023 and recorded on 10/30/2023, as Instrument No. 14168803 in Book 11453 Page 3881, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 51, BLOCK 110, HOFFMAN HEIGHTS NO. 18, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "Q" OF PLATS, AT PAGE 67 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$65,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/26/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, DISCOVER 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.

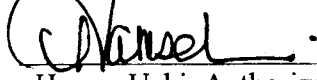
NOTICE OF DEFAULT

T.S. NO. 131301-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: JAN 14 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

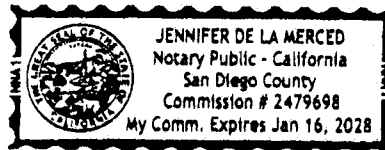
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On JAN 14 2025 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25077

14336122 B: 11544 P: 9048 Total Pages: 2  
01/15/2025 03:10 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 30, 2021, and executed by Yale Walker Davison and Charlotte Smith, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee for Residential Mortgage Aggregation Trust being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 1, 2021, as Entry No. 13836802, in Book 11276, at Page 5999-6013, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 316, Park Meadow Estates No. 3 Subdivision, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 21-20-477-004**

Purportedly known as 3248 West 6920 South, West Jordan, UT 84084 (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: 01/15/2025

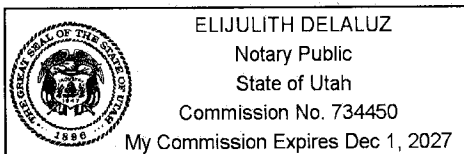
HALLIDAY, WATKINS & MANN, P.C.:

By: 

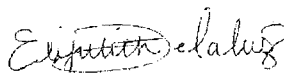
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25077

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

The foregoing instrument was acknowledged before me on 01/15/2025,  
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. UT25576

14336124 B: 11544 P: 9053 Total Pages: 2  
01/15/2025 03:11 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 10, 2000, and executed by Earlene S. Rex, Trustee of the Earlene S. Rex Trust dated December 5, 1985, as Trustor, in favor of KeyBank National Association as Beneficiary, in which KeyBank National Association was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 20, 2000, as Entry No. 7764106, in Book 8402, at Page 5270-5274, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing 1,001.15 feet North and 2,325.89 feet West from the East Quarter corner of Section 16, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 99 Feet, thence West 142.44 feet, thence South 99 feet, thence East 142.44 feet to the point of beginning. **TAX # 22-16-251-011-0000**

Purportedly known as 5640 Oakdale Drive, Salt Lake City a/k/a Holladay, UT 84121 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 01/15/2025


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. UT25576

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

The foregoing instrument was acknowledged before me on 01/15/2025,  
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  
State of Utah  
Commission No. 734450  
My Commission Expires Dec 1, 2027

*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. UT23604

14336302 B: 11545 P: 40 Total Pages: 2  
01/16/2025 11:10 AM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 14, 2017, and executed by Lucinda Ashton and Shayne L. Ashton, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Primary Capital Mortgage, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which North American Title, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 19, 2017, as Entry No. 12578544, in Book 10579, at Page 3264-3277, and modified pursuant to the Modification recorded on May 3, 2022, as Entry No. 13945379, in Book 11335, at Page 5459, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 35, of Schorr Estates 1, according to the official plat thereof, as recorded in the Office of the Salt Lake County Recorder, Utah. **TAX # 21-29-429-006-0000**

Purportedly known as 3345 West Charing Cross Road, West Jordan, UT 84084 (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: 01/16/2025

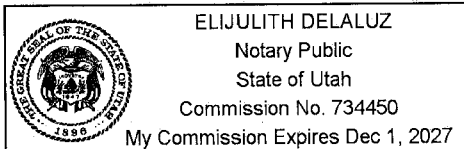
HALLIDAY, WATKINS & MANN, P.C.:

By: *Jor*

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. UT23604

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

The foregoing instrument was acknowledged before me on 01/16/2025,  
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

*Elijulith Delaluz*

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



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

14336367 B: 11545 P: 396 Total Pages: 2  
01/16/2025 12:23 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: JENKINS BAGLEY SPERRY, PLLC  
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

---

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by The Oquirrh Park Phase 2 Condominium Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium for Oquirrh Park Phase 2 Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 30, 1999, as Entry No. 7478251, and any amendments thereto, concerning real property reputed to be owned by **Joel Guerrero ("Owner")**, covering real property located at 10801 S Pine Shadow Rd ("Property"), and more particularly described as follows:

Unit 137 Oquirrh Park Phase 2-9 Condominium. 8500-2989 8536-2921 8602-2760  
8645-1197 9078-1939. 9444-8922 10801 S Pine Shadow Rd South Jordan UT 84095  
To have and to hold the same, together with all and singular the appurtenances thereunto, of all interest, equity and claim whatsoever the first party may have, either in law or equity, for the proper use, benefit and behalf of the second party forever. To have and hold the same, together with all and singular the appurtenances thereunto, of all interest, equity and claim whatsoever the first party may have, either in law or equity, for the proper use, benefit and behalf of the second party forever. TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 27-18-428-016-0000

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 3, 2024 as Entry No. 14296084. 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.

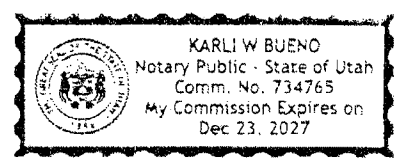
DATED this 15<sup>th</sup> day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH            )  
  : ss.  
County of Washington    )

On the 15<sup>th</sup> day of January, 2025, 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.



Karl W. Bueno  
Notary Public

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

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

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

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

14336377 B: 11545 P: 428 Total Pages: 2  
01/16/2025 12:27 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: JENKINS BAGLEY SPERRY, PLLC  
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

---

**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 Parkside Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, Restrictions, and Easements for Parkside ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on April 12, 2018, as Entry No. 12752241, and any amendments thereto, concerning real property reputed to be owned by **Emily Horne, an unmarried woman ("Owner")**, covering real property located at 5422 W 7970 S ("Property"), and more particularly described as follows:

Lot 174, Parkside Subdivision Phase 4, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Tax Parcel No. 20-36-126-070

Subject to general property taxes for the current year and thereafter.

Subject to easements, conditions, covenants, restrictions and reservations of record.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 20-36-126-070-0000

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 Containing Lien and Request for Notice ("Lien") was recorded on February 29, 2024 as Entry No. 14210293. 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.

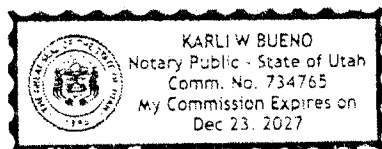
DATED this 15<sup>th</sup> day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH            )  
  : ss.  
County of Washington    )

On the 15<sup>th</sup> day of January, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno  
Notary Public

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

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

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

14336605 B: 11545 P: 1680 Total Pages: 3  
01/16/2025 04:44 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: THE MCCULLOUGH GROUP, LLC  
405 S MAIN ST STE 800 SALT LAKE CTY, UT 841113418

When Recorded Return To:

THE MCCULLOUGH GROUP  
405 South Main Street, Suite 800  
Salt Lake City, UT 84111  
Attn: Thomas B. Price

Parcel ID No. 21-10-226-034

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Trust Deed with Assignment of Rents dated July 3, 2023 and granted and conveyed by DENNIS TUAONE, as Trustor, in favor of RHONDA G. MACKAY AND GRANT MACKAY, as Beneficiary and TITLE GUARANTEE as Trustee (the "*Trust Deed*"). The Trust Deed with Assignment of Rents was recorded on July 7, 2023 as Entry No. 14126355 in Book 11430 at Page 4325 of the Official Records of the County Recorder of Salt Lake County, Utah.

The property subject to the Trust Deed with Assignment of Rents is situated in Salt Lake County, Utah and is more particularly described as follows:

BEGINNING AT A POINT SOUTH 907.50 FEET AND WEST 44.00 FEET FROM THE NORTHEAST CORNER OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; RUNNING THENCE SOUTH 146.85 FEET; THENCE WEST 58.00 FEET; THENCE SOUTH 182.15 FEET MORE OR LESS TO THE NORTH LINE OF 4800 SOUTH STREET; THENCE SOUTH 89°58'48" WEST 25.17 FEET MORE OR LESS; THENCE NORTH 195.432 FEET; THENCE WEST 141.50 FEET; THENCE NORTH 133.45 FEET; THENCE EAST 224.50 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A 10 FOOT RIGHT-OF-WAY ALONG THE WESTERLY CALL OF NORTH, 195.432 FEET, AND TOGETHER WITH 10 FOOT RIGHT-OF-WAY ADJACENT TO THE WEST OF SAID CALL.

Together with all improvements, easements, appurtenances, rights, fixtures and all replacements and additions.


FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Promissory Note Secured by Trust Deed, dated July 3, 2023 (the "Note"), the obligation for which the trust property was given as security. The Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Trust Deed including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Trust Deed, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Trust Deed.

The breach of the Note is the failure of the Trustor to pay the monthly payment of \$16,441.99 due on the Note for each of the months of October 2024, November 2024, and December 2024. The breach of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$2,200,708.73, together with accrued interest and all other amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable. By reason of those and other defaults, Thomas Price, Successor Trustee, has elected and does hereby elect to cause the Property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the statutes of the State of Utah.

The purpose of this Notice is to collect a debt and any information obtained may be used for that purpose.

DATED this January 16, 2025.

TRUSTEE:

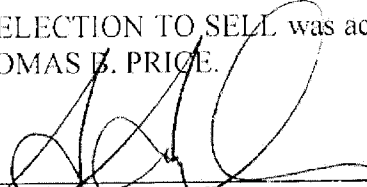


THOMAS B. PRICE

The McCullough Group  
405 South Main Street, Suite 800  
Salt Lake City, UT 84111  
(801) 530-7342  
Office Hours 8:30 a.m. to 5:00 p.m.  
thomasp@tmglaw.com

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged  
before me this Jan. 16, 2025 by THOMAS B. PRICE.

  
\_\_\_\_\_  
NOTARY PUBLIC  
Residing at Salt Lake County, Utah

