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

14332536 B: 11543 P: 1580 Total Pages: 1 01/06/2025 12:52 PM By: aailen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: MILLER HARRISON LLC 5292 SO COLLEGE DRMURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT The Mountain Heights at Rosecrest Property Owners' Association, Inc., an association of lot owners (the "Association") on January 3, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14192600, a Notice of Lien upon those certain lands and premises owned by **Blue Pearl Realty**, **LLC** at 4929 West Red Ruby Lane, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 84, MOUNTAIN HEIGHTS AT ROSECREST PH 4 SUB. 10503-9169 11038-3165 11288-5139 11297-5486

Property Address: 4929 West Red Ruby Lane, Herriman, Utah 84965

Parcel ID #: 32-12-282-010-0000

A breach of the Owner's obligations has occurred, as provided in the Declaration of Easements, Covenants, Conditions and Restrictions Mountain Heights at Rosecrest, recorded as Entry No. #11910505, on September 9, 2014, in the Recorder's Office of Salt Lake County, Utah, 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 herby gives notice that the above-described real property shall be sold to satisfy the aforestated 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 January 6, 2025.

Peter H. Harrison

MILLER/HARRISON I

As authorized agent for Mountain Heights at Rosecrest Property Owners' Association, Inc.

) SS.

COUNTY OF SALT LAKE)

On January 6, 2025, 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

ELIZABETH BROCHIN
Notary Public State of Utah
My Commission Expires on:
October 20, 2026
Comm. Number: 727385

14332772 B: 11543 P: 2737 Total Pages: 2 01/06/2025 03:33 PM By: tpham 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.: 129343-UT

APN: 15-14-101-007-0000

NOTICE IS HEREBY GIVEN THAT REBECCA A. JENSEN, AN UNMARRIED WOMAN as Trustor, BENCHMARK TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MOUNTAIN AMERICA FEDERAL CREDIT UNION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/2/2009 and recorded on 11/6/2009, as Instrument No. 10832879 in Book 9777 Page 6220-6232, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

THE NORTH 21 FEET OF LOT 8 AND ALL OF LOTS 9 AND 10, AND THE SOUTH 17 FEET OF LOT 11, BLOCK A, MC KEAGES FIRST SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER

MORE ACCURATELY DESCRIBED AS

THE NORTH 21 FEET OF LOT 8 AND ALL OF LOTS 9 AND 10, AND THE SOUTH 17 FEET OF LOT 11, BLOCK A, MC KEAGES FIRST SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

TOGETHER WITH 1/2 VACATED ALLEY ABUTTING ON THE EAST.

The obligation included a Note for the principal sum of \$129,600.00. 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 6/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2022-1, 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. 129343-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 0 3 2025	ORANGE TITLE INSURANCE AGENCY, INC.
		Waysel.
		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 03 2025 before me, 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

JENNIFER DE LA MERCED
Notary Public - California
San Diego County
Commission # 2479698
My Comm. Expires Jan 16. 2028

TS No.: 2024-00088-UT-REV

Recording Requested By: Premium Title Agency, Inc

Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: PREMIUM TITLE TSG

14332992 B: 11543 P: 3684 Total Pages: 4 01/07/2025 09:44 AM By: aallen Fees: \$40.00

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: 2024-00088-UT-REV

APN: 22-22-401-018-0000

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 \$325,595.62 as of January 6, 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 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 03/17/2023, executed by: DONALD W. JOHNSTON, 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 03/22/2023, as Instrument No. 14084818, Book 11407, Page 7888 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$840,000.00

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 unpaid principal balance of \$282,571.24 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 09/07/2024. 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: 1/6/25	PREMIUM TITLE INSURANCE AGENCY - UT INC. DBA BREMIUM TITLE
	By: Link Commen
	(signature)
	Name: Philip Johnsen

Title: SVP, General Manager

STATE OF UTAH COUNTY OF SALT LAKE

On <u>Jam. Lth. 2025</u>, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared <u>Philip Johnson</u>, 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

COMMENCING AT A POINT SOUTH 0°05'30" WEST 202.98 FEET AND EAST 442.55 FEET FROM THE CENTER OF SECTION 22, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE EAST 70 FEET; THENCE SOUTH 0°05'30" WEST 171.68 FEET, MORE OR LESS, TO THE NORTH LINE OF 6660 SOUTH STREET; THENCE WEST 70 FEET; THENCE NORTH 0°05'30" EAST 171.68 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

APN: 22-22-401-018-0000

14332992 B: 11543 P: 3687 Page 4 of 4

14333226 B: 11543 P: 4974 Total Pages: 2 01/07/2025 03:12 PM By: asteffensen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

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 8, 2016, and executed by Marilou Vega, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary as nominee for RANLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which Platinum Title Services, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 9, 2016, as Entry No. 12409993, in Book 10498, at Page 4137-4149, and modified pursuant to the Modification recorded on February 28, 2019, as Entry No. 12941347, in Book 10756, at Page 3752-3758, and modified pursuant to the Modification recorded on November 1, 2022, as Entry No. 14037373, in Book 11383, at Page 1819, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 233, West Hills #2, Phase II, according to the official plat thereof recorded in the office of the Salt Lake County Recorder, Utah. TAX # 20-02-105-039

Purportedly known as 4226 South 6180 West, West Valley City, UT 84128 (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.

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

Dated:01/07/2025	
	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: MonFri., 8AM-5PM (MST) File No. UT10211
STATE OF UTAH) : ss.	
County of Salt Lake)	
The foregoing instrument was	acknowledged before me on01/07/2025
by Jessica Oliveri as an attorney and aut	horized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successo
Trustee.	
	Enjutith clalus
ELIJULITH DELALUZ Notary Public State of Utah	Notary Public

Remotely Notarized with audio/video via Simplifile

My Commission Expires Dec 1, 2027

14333239 B: 11543 P: 5023 Total Pages: 2 01/07/2025 03:24 PM By: aallen 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 August 2, 2021, and executed by Steven Riley, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 2, 2021, as Entry No. 13733749, in Book 11215, at Page 8921-8935, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1 and 2, TERRY ACRES SUBDIVISION, according to the official plat thereof, on file and of record in the Office of the Salt Lake County Recorder, State of Utah.

(Previously known as: BEGINNING at a point South 77°04' East 35.71 feet and South 11°07' East 663.2 feet and South 80°46'50" East 403.6 feet from the North Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 80°48' West 62.53 feet; thence South 23°15' West 132 feet, more or less; thence South 12°45' East 74.25 feet; thence East 16.5 feet; thence South 12°45' East 77.61 feet; thence East 64.645 feet; thence North 259.06 feet to the point of beginning. Less Street.)

Less and excepting:

Lot 2, Terry Acres Subdivision, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah pursuant to that certain Deed of Partial Reconveyance recorded on August 2, 2022 as Entry No. 13994080, in Book 11361, in Page 2249. **TAX # 22-04-207-094**

Purportedly known as 1758 East Holladay Boulevard, Holladay, UT 84124 (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.

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

purpose.	
Dated: 01/07/2025	
	HALLIDAY, WATKINS & MANN, P.C.:
	Ву:
	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: MonFri., 8AM-5PM (MST) File No. UT25546
STATE OF UTAH)	
: ss. County of Salt Lake)	
The foregoing instrument was acknow	vledged before me on 01/07/2025
	agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.	
	1) 1
ELIJULITH DELALUZ Notary Public	Eighteth elalus
State of Utah Commission No. 734450 My Commission Expires Dec 1, 2027	Notary Public

Remotely Notarized with audio/video via Simplifile

14333258 B: 11543 P: 5152 Total Pages: 2 01/07/2025 03:32 PM By: adavis 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 August 2, 2021, and executed by Steven Riley, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 2, 2021, as Entry No. 13733749, in Book 11215, at Page 8921-8935, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1 and 2, TERRY ACRES SUBDIVISION, according to the official plat thereof, on file and of record in the Office of the Salt Lake County Recorder, State of Utah.

(Previously known as: BEGINNING at a point South 77°04' East 35.71 feet and South 11°07' East 663.2 feet and South 80°46'50" East 403.6 feet from the North Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 80°48' West 62.53 feet; thence South 23°15' West 132 feet, more or less; thence South 12°45' East 74.25 feet; thence East 16.5 feet; thence South 12°45' East 77.61 feet; thence East 64.645 feet; thence North 259.06 feet to the point of beginning. Less Street.)

Less and excepting:

Lot 2, Terry Acres Subdivision, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah pursuant to that certain Deed of Partial Reconveyance recorded on August 2, 2022 as Entry No. 13994080, in Book 11361, in Page 2249. **TAX # 22-04-207-094**

Purportedly known as 1758 East Holladay Boulevard, Holladay, UT 84124 (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.

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

purpose.	
Dated: 01/07/2025	·
	HALLIDAY, WATKINS & MANN, P.C.:
	Ву:
	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: MonFri., 8AM-5PM (MST) File No. UT25546
STATE OF UTAH) : ss.	
County of Salt Lake)	
The foregoing instrument was ac	knowledged before me on01/07/2025
by Jessica Oliveri as an attorney and author	ized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successo
Trustee.	
ELIJULITH DELALUZ Notary Public State of Utah Commission No. 734450	Expetition Lalus Notary Public

1898 My Commission Expires Dec 1, 2027 Remotely Notarized with audio/video via Simplifile

14333701 B: 11543 P: 7488 Total Pages: 2 01/08/2025 03:58 PM By: aallen 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.: 128497-UT

APN: 28-19-452-026-0000

NOTICE IS HEREBY GIVEN THAT GEORGE FOLLIS as Trustor, INWEST TITLE SERVICES as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMEXPRESS MORTGAGE CORP, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/12/2022 and recorded on 5/17/2022, as Instrument No. 13953419 in Book 11339 Page 7330, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT NORTH 33.058 FEET AND EAST 20.105 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 19, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 00°10′55" EAST 487.409 FEET TO THE SOUTH LINE OF THE EAST JORDAN CANAL; THENCE SOUTH 67°01′18" EAST 325.413 FEET ALONG SAID SOUTH LINE TO THE WEST BOUNDARY OF J & J MINOR SUBDIVISION; THENCE SOUTH 00°10′55" WEST 11.01 FEET TO THE NORTHERLY BOUNDARY OF THE PARCEL SHOWN IN THAT CERTAIN QUIT-CLAIM DEED RECORDED MARCH 28, 1994, AS ENTRY NO. 5776917, IN BOOK 6903, AT PAGE 2272; THENCE SOUTH 89°50′00" WEST 250.00 FEET ALONG SAID NORTHERLY BOUNDARY AND THE NORTHERLY BOUNDARY OF THE PARCEL SHOWN IN WARRANTY DEED RECORDED AS ENTRY NO. 2906260, IN BOOK 4446, AT PAGE 1287; THENCE ALONG THE WESTERLY BOUNDARY OF THE LAST MENTIONED PARCEL SOUTH 00°10′55" WEST 348.49 FEET TO THE NORTH LINE OF 11800 SOUTH STREET; THENCE SOUTH 89°50′00" WEST 50.00 FEET ALONG SAID NORTH LINE TO THE POINT OF BEGINNING.

LESS AND EXCEPTING FROM ALL OF THE ABOVE THE FOLLOWING: BEGINNING AT A POINT WHICH IS NORTH 89°47'37" EAST 20.00 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 19, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 0°10'51" EAST 1047.992 FEET; THENCE SOUTH 89°49'09" EAST 16.00 FEET; THENCE SOUTH 0°10'51" WEST 1047.883 FEET; THENCE SOUTH 89°47'37" WEST 16.00 FEET TO THE POINT OF BEGINNING. ALSO LESS AND EXCEPTING THE FOLLOWING PARCEL:

BEGINNING AT THE SOUTHWEST CORNER OF GRANTOR'S LAND, SAID POINT BEGIN 33.10 FEET NORTH AND 36.11 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 19, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE MERIDIAN, AND RUNNING THENCE NORTH 00°10'55" EAST 12.30 FEET; THENCE SOUTH 43°22'00" EAST 13.23 FEET; THENCE NORTH 89°41'38" EAST 24.88 FEET; THENCE SOUTH 00°10'55" WEST 2.71 FEET TO THE SOUTHEAST CORNER OF GRANTOR'S LAND; THENCE SOUTH 89°50'00" WEST 34.00 FEET ALONG THE SOUTH LINE OF SAID GRANTOR'S LAND TO THE POINT OF BEGINNING. LESS STREET.

SITUATE IN SALT LAKE COUNTY, STATE OF UTAH.

NOTICE OF DEFAULT

T.S. NO. 128497-UT

The obligation included a Note for the principal sum of \$766,095.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 5/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE FOR MILL CITY MORTGAGE LOAN TRUST 2023-NQM1, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058

JAN 0 7 2025

Phone: (800) 500-8757 Fax: (801) 285-0964

DATED:

Hours: Monday-Friday 9a.m.-5p.m.

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.

California State of } ss. County of San Diego Jennifer De La Merced JAN 0 7 2025 , Notary On before me. who proved to me on the basis of HAMBA UCHI Public, personally appeared 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 (Seal)



ANGE TITLE INSURANCE AGENCY, INC.

14333826 B: 11543 P: 8024 Total Pages: 2 01/09/2025 10:06 AM By: tpham 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 October 12, 2021, and executed by Gunner Jensen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Pinnacle Lending Group, Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Vanguard Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 13, 2021, as Entry No. 13797697, in Book 11253, at Page 3809-3827, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT 42, WINGATE VILLAGE TOWN HOUSES PLAT B, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented). TAX # 08-34-177-073-0000

Purportedly known as 475 North Redwood Road 42, 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 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.

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

purpose.		
Dated:	01/08/2025	
		HALLIDAY, WATKINS & MANN, P.C.:
		By: Year
		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: MonFri., 8AM-5PM (MST) File No. UT25573
STATE OF UTAH)	
County of Salt Lake	: ss.)	
The foregoin	g instrument was ackn	owledged before me on01/08/2025
by Jessica Oliveri as an	n attorney and authorize	ed agent of the law firm of Halliday, Watkins & Mann, P.C., the Successo
Trustee.		
		Enjutith elalus
Nota Stat	TH DELALUZ ary Public e of Utah on No. 734450	Notary Public

My Commission Expires Dec 1, 2027

Remotely Notarized with audio/video via

Simplifile

14333826 B: 11543 P: 8025 Page 2 of 2

14333827 B: 11543 P: 8026 Total Pages: 2 01/09/2025 10:07 AM By: tpham 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 October 12, 2021, and executed by Gunner Jensen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Pinnacle Lending Group, Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Vanguard Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 13, 2021, as Entry No. 13797697, in Book 11253, at Page 3809-3827, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT 42, WINGATE VILLAGE TOWN HOUSES PLAT B, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented). TAX # 08-34-177-073-0000

Purportedly known as 475 North Redwood Road 42, 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 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 forcelosure proceedings.

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

Dated:	01/08/2025	·
		HALLIDAY, WATKINS & MANN, P.C.:
		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: MonFri., 8AM-5PM (MST) File No. UT25573
STATE OF UTAH)	
County of Salt Lake	; ss.)	
The foregoin	g instrument was ackno	owledged before me on01/08/2025
		d agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.		
Nota Stat	TH DELALUZ ary Public e of Utah on No. 734450	Enjulith elalus Notary Public

Remotely Notarized with audio/video via Simplifile

My Commission Expires Dec 1, 2027

WHEN RECORDED, RETURN TO: MILLER HARRISON LLC 5292 So. College Drive, Ste 304 Murray, UT 84123 (801) 692-0799 14333955 B: 11543 P: 8476 Total Pages: 1 01/09/2025 01:08 PM By: tpham Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: MILLER HARRISON LLC 5292 SO COLLEGE DRMURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Saddlebrook Condominium Association, an association of unit owners (the "Association") on September 7, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14149798, a Notice of Lien upon those certain lands and premises owned by Stephanie Johnson, located at 14672 South Bloom Drive N. 303, Herriman, UT 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 303, SADDLEBROOK BUILDING N CONDOMINIUM 10699-1478 10811-

9870 10908-4193

Property Address: 14672 South Bloom Drive N. 303, Herriman, UT 84096

Parcel ID #: 33-07-427-183-0000

A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for Saddlebrook 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 herby gives notice that the above-described real property shall be sold to satisfy the aforestated 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/they 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 January 8, 2025.

WON OF

As authorized agent for Saddlebrook Condominium Association

STATE OF UTAH

) ss.

COUNTY OF SALT LAKE)

On January 8, 2025, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

ELIZASETH BROCHIN
Notary Public State of Utah
My Commission Expires on:
October 20, 2026
Comm. Number: 727385

Notary Public

14334020 B: 11543 P: 8944 Total Pages: 2 01/09/2025 02:38 PM By: tpham 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 March 1, 2023, and executed by Garrett M. Perea and Venita L. Perea, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Old Republic National Title Insurance-UT was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 6, 2023, as Entry No. 14078472, in Book 11404, at Page 5279, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 542, PARKWOOD, PLAT 4, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. TAX # 20134800130000

Purportedly known as 6033 South Longmore Drive, Salt Lake City, UT 84118 (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.

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

Date	ed: 01/09/2025	
		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: MonFri., 8AM-5PM (MST) File No. UT25575
STATE OF U	/	
County of Sa	: ss. alt Lake)	
The	e foregoing instrument was a	acknowledged before me on01/09/2025
		orized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.	nvoir us un actorney and assur	
<u> </u>		Elijututh elalus
	ELIJULITH DELALUZ Notary Public State of Utah	Notary Public

My Commission Expires Dec 1, 2027

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. 11146-1045F

Parcel No. 26-24-436-020

14334083 B: 11543 P: 9184 Total Pages: 1 01/09/2025 04:33 PM By: aallen Fees: \$40.00 Rashelle Hobbs, Recorder, Salt Lake County, Utah Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

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 executed by Kody Joe Howard, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on February 4, 2021, and recorded as Entry No. 13556716, in Book 11112, at Page 4189, Records of Salt Lake County, Utah.

LOT 153, KENNECOTT DAYBREAK SOUTH STATION MULTIFAMILY #1, SUBDIVISION AMENDING LOT T4 OF THE KENNECOTT MASTER SUBDIVISION #1 AMENDED AND PARCELS B AND C OF KENNECOTT DAYBREAK VIEW PARKWAY SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 28, 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 **9** 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 $\frac{4}{2}$ day of January, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE Notary Public State of Utah My Commission Expires on: April 10, 2028 Comm. Number: 736320

NOTARY PUBLIC