

14330299 B: 11541 P: 9830 Total Pages: 1
12/30/2024 01:24 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

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

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT The Teton Village Homeowners Association, Inc., an association of lot owners (the "Association") on May 7, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14237376, a Notice of Lien upon those certain lands and premises owned by **Nahomi Carolina Rei Pena, Alfonso Antonio Rei Granadino and Mily Carolina Pena Cedeno** at 12071 South Middle Teton Drive, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 118, TETON VILLAGE PH 1 SUB 11166-3467 11189-6148 11264-5266 11264-5267 11391-9985 11397-9086**
Property Address: **12071 South Middle Teton Drive, Herriman, Utah 84096**
Parcel ID #: **26-26-179-002-0000**

A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Covenants, Conditions, and Restrictions for Teton Village, recorded as Entry No. #13985213, on July 14, 2022, 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 hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

IN WITNESS WHEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this December 30, 2024.

MILLER HARRISON LLC



Peter H. Harrison

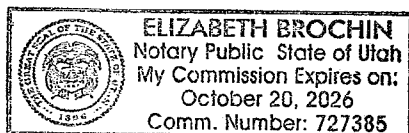
As authorized agent for Teton Village Homeowners Association, Inc.

) ss.
COUNTY OF SALT LAKE)

On December 30, 2024, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



TS No.: 2024-00064-UT-REV

Recording Requested By:
Premium Title Agency, Inc

14330323 B: 11541 P: 9995 Total Pages: 5
12/30/2024 01:33 PM By: dsalazar 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: 2024-00064-UT-REV

APN: 16-29-455-040-0000

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 \$4,728.27 as of December 29, 2024, plus foreclosure fees & costs (if any have been incurred). While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

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

PHH Mortgage Corporation, 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 01/30/2023, executed by: SUSAN M. ROBISON AND KENNY R. ROBISON, AS JOINT TENANTS, as Trustor(s) to secure certain obligations in favor of AMERICAN PACIFIC MORTGAGE CORPORATION DBA AMERICAN PACIFIC MORTGAGE AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 02/03/2023, as Instrument No. 14068871, Book 11399, Page 2450 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 \$1,140,000.00

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**

Street Address or other common designation of real property:

1120 E TAITLYNN CIRCLE, SALT LAKE CITY, UT 84106

The subject obligation includes ONE NOTE(S) FOR THE ORIGINAL sum of **\$1,140,000.00**. A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that:

Failure to pay the advance of **\$4,728.27** for property taxes and/or insurance or other property charges pursuant to that formal demand dated 07/22/2024. The foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(C)(iii) 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.

Nothing in this Notice of Default should be construed as a waiver of any fees or other amounts owing to the Beneficiary pursuant to the terms of the loan documents.

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: December 30, 2024

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

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On December 30, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


NOTARY PUBLIC

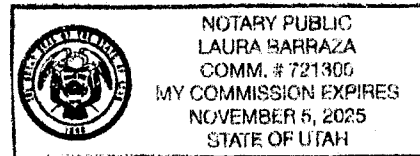


Exhibit A

Legal Description

LOT 1, CONTAINED WITHIN THE GRANITE MILL EAST, P.U.D., AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH, IN BOOK 2001, AT PAGE 155 AND IN THE "DECLARATION OF THE COVENANTS, CONDITIONS AND RESTRICTIONS OF THE GRANITE MILL EAST, P.U.D" RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, RECORDER OF SALT LAKE COUNTY, UTAH IN BOOK 8468, AT PAGE 5688.

TOGETHER WITH A RIGHT OF EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

APN: 16-29-455-040-0000

14330467 B: 11542 P: 935 Total Pages: 4
12/30/2024 03:23 PM By: salvarado Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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

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

TS No: 2024-00059-UT

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).

The past due amount is **\$12,231.51** as of **12/30/2024**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 is 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);

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:

Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-W4, 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.**

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 08/29/2005, executed by: NIDIA M ESCOBAR, A SINGLE WOMAN, as Trustor(s) to secure certain obligations in favor of ARGENT MORTGAGE COMPANY, LLC as Beneficiary, recorded 09/20/2005, as Instrument No. 9495946, Book, 9190, page 6737-6752 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 \$152,000.00 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 06/01/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

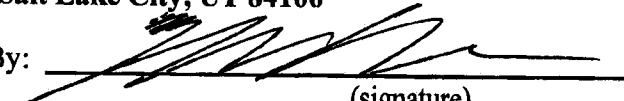
Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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: December 30, 2024

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: 
(signature)


Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On December 30, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


NOTARY PUBLIC

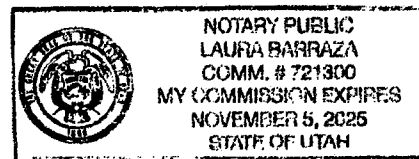


Exhibit A

Legal Description

LOT 331, COPPER CREEK ESTATES, PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 98-9P OF PLATS AT PAGE 250, RECORDS OF SALT LAKE COUNTY, STATE OF UTAH.

APN Number : 27-30-101-029-0000

14330575 B: 11542 P: 1420 Total Pages: 2
12/30/2024 04:20 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: RAY QUINNEY & NEBEKER, P.C.
36 S STATE STREETSALT LAKE CITY, UT 84111

WHEN RECORDED RETURN TO:

James A. Sorenson
RAY QUINNEY & NEBEKER
36 South State Street, Suite 1400
P. O. Box 45385
Salt Lake City, Utah 84145-0385

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that Elohim Investments, LLC, a Delaware limited liability company ("Trustor"), as Trustor, delivered to Cottonwood Title, as Trustee, and Merchants NE, LLC, as Beneficiary, on September 9, 2022, a Deed of Trust, Assignment of Leases and Rents, Fixture Filings, and Security Agreement ("Trust Deed") on certain real property situated in Salt Lake County, Utah, more particularly described as:

Lot 150 Gabler's Grove Subdivision Phase I, according to the official plat thereof as recorded in the Office of the Salt Lake County Recorder.
(Tax Parcel No. 14-21-378-002-0000)

which Trust Deed was recorded on October 5, 2022, as Entry No. 14025390, in Book 11377 at Page 3347 et seq. of the official records of the Salt Lake County Recorder.

A breach of the obligations of the Trustor has occurred in that Trustor has failed to make payments under the Promissory Note (the "Note") dated September 29, 2023 in the original principal amount of \$468,000.00 made by Trustor in favor of Beneficiary described in the Trust Deed, which Note is secured by the trust property conveyed by the said Trust Deed to the Trustee. In particular, the Note was due and payable in full on September 13, 2024 and Trustor failed to pay the Note at maturity.

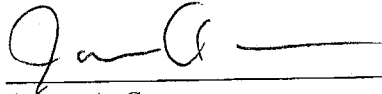
A substitution of a successor Trustee has occurred and was duly recorded in the official records of the Salt Lake County Recorder, the successor Trustee being James A. Sorenson, a member of the Utah State Bar Association.

The rights of Merchants NE, LLC in the Trust Deed and the indebtedness secured have been assigned to 7400, LLC.

Beneficiary has elected, pursuant to the terms of said Trust Deed and Note to declare the entire principal and interest of the obligations evidenced by the Note, to be immediately due and

payable and has directed the successor Trustee to sell or cause to be sold said real property to satisfy the obligations secured by the Trust Deed.

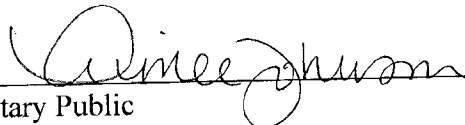
IN WITNESS WHEREOF, James A. Sorenson, as successor Trustee, has caused this instrument to be executed this December 30, 2024.



James A. Sorenson
Successor Trustee

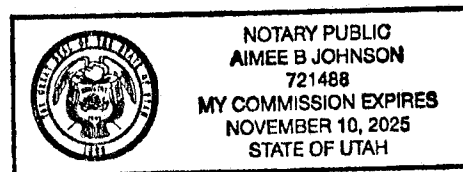
STATE OF UTAH)
 : ss.
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 30th day of December, 2024, by James A. Sorenson.



Notary Public

1692810



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21584

14330604 B: 11542 P: 1602 Total Pages: 2
12/30/2024 04:26 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 October 25, 2019, and executed by Hector Mejia, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending LLC, its successors and assigns as Beneficiary, but Servbank, SB being the present Beneficiary, in which Hickman Land Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 30, 2019, as Entry No. 13111953, in Book 10853, at Page 1596-1610, and modified pursuant to the Modification recorded on March 3, 2022, as Entry No. 13903029, in Book 11312, at Page 5375, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 28, CHARLESTOWN SUBDIVISION, according to the official plat of said subdivision, on file and of record in the office of the recorder of Salt Lake County, Utah. **TAX # 21-18-153-001**

Purportedly known as 4787 West Hobbson 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 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: 12/30/2024


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT21584

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

The foregoing instrument was acknowledged before me on 12/30/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

 MARGARET LEE
Notary Public
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Margaret Lee

Notary Public

Remotely Notarized with audio/video via
Simplifile

TS No.: 2024-00060-UT-REV

Recording Requested By:
Premium Title Agency, Inc

14330722 B: 11542 P: 2078 Total Pages: 5
12/31/2024 08:35 AM By: vanguyen 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: 2024-00060-UT-REV

APN: 28-19-229-054-0000

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 \$3,540.23 as of December 30, 2024, plus foreclosure fees & costs (if any have been incurred). While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time 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:

PHH Mortgage Corporation successor by merger to Ocwen Loan Servicing, 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 07/18/2014, executed by: PAMELA A JOHNSON, as Trustor(s) to secure certain obligations in favor of LIBERTY HOME EQUITY SOLUTIONS, INC., AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 07/23/2014, as Instrument No. 11885937, Book 10247, Page 5916 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 \$322,500.00

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

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

Street Address or other common designation of real property:
11085 S GRAPE ARBOR PL APT 102, SANDY, UT 84070

The subject obligation includes ONE NOTE(S) FOR THE ORIGINAL sum of **\$322,500.00**. A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that:

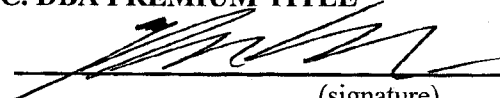
Failure to pay the advance of **\$3,540.23** for property taxes and/or insurance or other property charges pursuant to that formal demand dated 07/05/2024. The foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 9(b)(iii) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 20 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.

Nothing in this Notice of Default should be construed as a waiver of any fees or other amounts owing to the Beneficiary pursuant to the terms of the loan documents.

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: December 30, 2024

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

By: 
(signature)

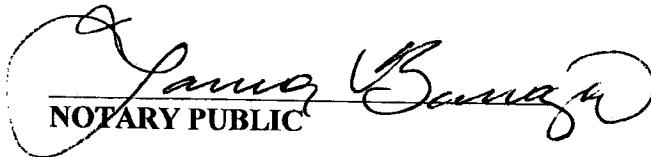
Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On December 30, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


NOTARY PUBLIC

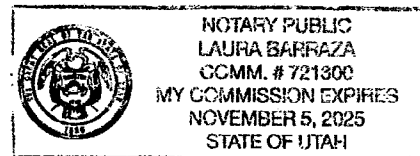


Exhibit A

Legal Description

UNIT NO. 102, BUILDING "C", CONTAINED WITHIN THE CRESCENT HEIGHTS CONDOMINIUMS SUPPLEMENT NO. 2, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON AUGUST 17, 2006 IN SALT LAKE COUNTY, AS ENTRY NO. 9815864 IN BOOK 2006P AT PAGE 239 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN SALT LAKE COUNTY, AS ENTRY NO. 7457332 IN BOOK 8306 AT PAGE 6253 (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.

APN: 28-19-229-054-0000

TS No.: 2024-00070-UT

14330845 B: 11542 P: 2937 Total Pages: 4
12/31/2024 11:06 AM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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

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

TS No: 2024-00070-UT

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).

The past due amount is **\$12,987.69** as of **12/24/2025**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 is 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);

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:

Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-W10, 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.**

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 06/15/2004, executed by: **CRISTIN L. ADAMSON, AN UNMARRIED WOMAN**, as Trustor(s) to secure certain obligations in favor of **ARGENT MORTGAGE COMPANY, LLC** as Beneficiary, recorded on 06/24/2004, as Instrument No. 9101237, Book 9005, page 5325-5343 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 \$137,750.00 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 07/01/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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: December 30, 2024

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF SALT LAKE
COUNTY OF SALT LAKE

On December 30, 2024, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


NOTARY PUBLIC

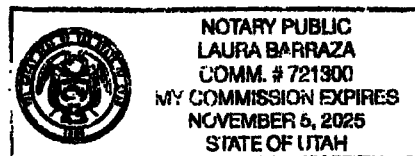


Exhibit A

Legal Description

LOT 19, VINEYARD GLEN, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT
THEREOF RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID
COUNTY.

APN Number: 28-04-301-026-0000

TS No.: 2024-00070-UT

14330902 B: 11542 P: 3125 Total Pages: 4
12/31/2024 11:43 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE INSURANCE AGENCY - UT, INC.
2150 S 1300 E STE 500SALT LAKE CITY, UT 841064375

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

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

TS No: 2024-00070-UT
Parcel #28-04-301-026-0000

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).

The past due amount is \$12,987.69 as of 12/24/2025, and will increase until your account becomes current.

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NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 is 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);

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:

Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-W10, 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.

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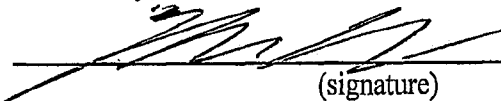
Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

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

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: December 30, 2024

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INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: 
(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF SALT LAKE
COUNTY OF SALT LAKE

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NOTARY PUBLIC

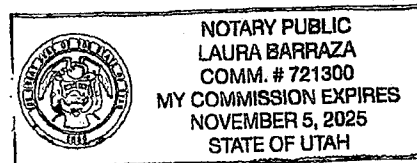


Exhibit A

Legal Description

LOT 19, VINEYARD GLEN, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

APN Number: 28-04-301-026-0000