

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT-20453

ENT 2563:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 13 02:36 PM FEE 40.00 BY AC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 30, 2020, and executed by Kalin Ruden, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Metro National Title Associates, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 1, 2020, as Entry No. 152098:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 109, Plat "A", Jessie's Brook Subdivision, Springville, Utah County, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 43:151:0109**

Purportedly known as 1339 South 1100 West, Springville, UT 84663 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 01/13/2025


HALLIDAY, WATKINS & MANN, P.C.:

By: *J 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. UT-20453

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.

 ELIJULITH DELALUZ
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027

Eljolith Delaluz
Notary Public

Remotely Notarized with audio/video via
Simplifile

After Recording Return To:

Brady T. Gibbs, Esq.
Colemere Gibbs, PLLC
13961 South Minuteman Drive, Suite 100
Draper, Utah 84020

Parcel ID No.: 58-041-0302

(Space above for County Recorder's Use)

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT

On or about November 22, 2024, Saratoga 262 Partners LLC, a Utah limited liability company, as Trustor, executed a Trust Deed ("Trust Deed") in favor of Joshua Pettit Construction, Inc. dba Desert West Homes, Inc., as Beneficiary, and naming Old Republic National Title Insurance Company as Trustee. Said Trust Deed was to secure the performance by the Trustor of promissory note obligations and was recorded for record on November 25, 2024 in the Utah County Recorder's Office as Recorder's Entry No. 82967:2024. The current beneficiary of the Trust Deed is Joshua Pettit Construction, Inc. The trust estate affected by this Notice of Default and Election to Sell pertains to real property located in Utah County, State of Utah, and is more particularly described as follows:

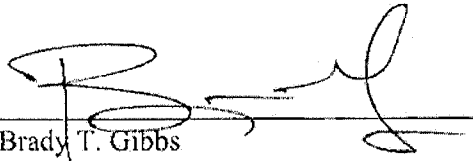
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The payment obligation set forth in the promissory note is in default. All delinquent payments, together with all unpaid taxes, insurance and other obligations under the promissory note and Trust Deed are now due and owing. Under the provisions of the promissory note and Trust Deed, the unpaid principal balance is now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Pursuant to the direction of the current beneficiary, the successor trustee has elected to sell the property described in the Trust Deed.

Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the successor trustee and the manner, place and time in which he may be contacted:

Name: Brady T. Gibbs, Successor Trustee
Address: Colemere Gibbs, PLLC.
13961 South Minuteman Drive, Suite 100
Draper, Utah 84020
Telephone: (801) 364-4040
Office Hours: Monday-Friday, 8:30 a.m. – 5:00 p.m.


Dated this 13th day of January, 2025.




Brady T. Gibbs
Successor Trustee

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

On the 13 day of May, 2015, personally appeared before me Brady T. Gibbs as Successor Trustee, and duly acknowledged to me that he executed the forgoing instrument.

 **ABRA LEE LINDSTROM**
Notary Public - State of Utah
Commission Number: 734123
My Commission Expires on
November 8, 2027



Notary Public

EXHIBIT "A"

A PARCEL OF GROUND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 34, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST QUARTER CORNER OF SECTION 34, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 89°50'07" EAST, 1,047.92 FEET ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION; THENCE SOUTH 00°00'00" EAST, 261.68 FEET TO THE POINT OF BEGINNING; RUNNING THENCE SOUTH 00°00'00" EAST, 438.47 FEET; THENCE SOUTH 90°00'00" WEST, 317.00 FEET TO THE BEGINNING OF A 179.00 FOOT RADIUS CURVE TO THE LEFT; THENCE ALONG SAID CURVE 100.91 FEET, THROUGH A CENTRAL ANGLE OF 32°18'00" (CHORD BEARS SOUTH 73°51'00" WEST, 99.58 FEET); THENCE SOUTH 57°42'00" WEST, 281.58 FEET TO THE BEGINNING OF A 15.00 FOOT RADIUS CURVE TO THE RIGHT; THENCE ALONG SAID CURVE 23.56 FEET, THROUGH A CENTRAL ANGLE OF 90°00'00" (CHORD BEARS NORTH 77°18'00" WEST, 21.21 FEET); THENCE NORTH 32°18'00" WEST, 243.74 FEET; THENCE NORTH 57°42'00" EAST, 120.00 FEET; THENCE SOUTH 32°18'00" EAST, 138.74 FEET; THENCE NORTH 57°42'00" EAST, 176.57 FEET TO THE BEGINNING OF A 299.00 FOOT RADIUS CURVE TO THE RIGHT; THENCE ALONG SAID CURVE 168.56 FEET, THROUGH A CENTRAL ANGLE OF 32°17'58" (CHORD BEARS NORTH 73°50'59" EAST, 166.33 FEET); THENCE NORTH 89°59'58" EAST, 188.69 FEET; THENCE NORTH 00°09'53" EAST, 123.71 FEET TO THE BEGINNING OF A 179.00 FOOT RADIUS CURVE TO THE LEFT; THENCE ALONG SAID CURVE 81.48 FEET, THROUGH A CENTRAL ANGLE OF 26°04'53" (CHORD BEARS NORTH 12°52'34" WEST, 80.78 FEET); THENCE NORTH 25°55'00" WEST, 32.58 FEET; THENCE NORTH 76°59'37" WEST, 93.99 FEET; THENCE SOUTH 60°58'04" WEST, 39.30 FEET TO THE BEGINNING OF A 100.00 FOOT RADIUS CURVE TO THE RIGHT; THENCE ALONG SAID CURVE 50.93 FEET, THROUGH A CENTRAL ANGLE OF 29°10'49" (CHORD BEARS SOUTH 75°33'29" WEST, 50.38 FEET); THENCE NORTH 89°51'06" WEST, 339.18 FEET; THENCE NORTH 00°08'54" EAST, 100.00 FEET; THENCE SOUTH 89°51'06" EAST, 300.00 FEET; THENCE SOUTH 00°08'54" WEST, 10.50 FEET; THENCE NORTH 81°13'19" EAST, 111.50 FEET; THENCE SOUTH 81°26'37" EAST, 63.37 FEET; THENCE NORTH 90°00'00" EAST, 201.02 FEET TO THE POINT OF BEGINNING.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21440

ENT 3202:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 15 02:35 PM FEE 40.00 BY AC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 17, 2010, and executed by Lori Kitchen and Roger E. Kitchen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Axiom Financial, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which First American Title Title, a Utah Corporation was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 18, 2010, as Entry No. 50638:2010, and modified pursuant to the Modification recorded on October 5, 2011, as Entry No. 70604:2011, and modified pursuant to the Modification recorded on May 15, 2012, as Entry No. 40313:2012, and modified pursuant to the Modification recorded on June 2, 2014, as Entry No. 36938:2014, and modified pursuant to the Modification recorded on June 5, 2017, as Entry No. 53973:2017, and modified pursuant to the Modification recorded on January 23, 2020, as Entry No. 8942:2020, and modified pursuant to the Modification recorded on December 8, 2021, as Entry No. 204125:2021, and modified pursuant to the Modification recorded on March 22, 2023, as Entry No. 17701:2023, and modified pursuant to the Modification recorded on April 11, 2024, as Entry No. 23308:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 12, Plat "C", Jessie's Brook Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 43-164-0012**

Purportedly known as 646 West 1450 South, Springville, UT 84663 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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.:

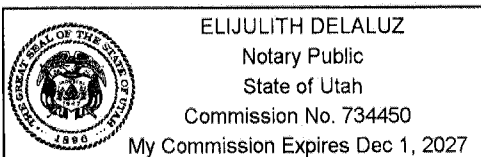
By: *JOL*

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. UT21440

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



Remotely Notarized with audio/video via Simplifile

After Recording Return to:
Kevin D. Jeffs
Jeffs & Jeffs, P.C.,
90 North 100 East
P.O. Box 888
Provo, Utah 84603

NOTICE OF DEFAULT AND ELECTION TO SELL

Kevin D. Jeffs, as successor Trustee, hereby gives notice that a default has occurred under a promissory note secured by a Deed of Trust With Assignment of Rents (hereafter the "Deed of Trust") both dated March 15, 2024, executed by Rodrigo A. Cueva as Trustor, with Travis Pickett, as Beneficiary, in which Utah First Title Insurance Agency, Inc., a Utah corporation, is named as Trustee, dated March 15, 2024, and filed for record on March 18, 2024, as Entry No. 16853:2024, in the records of the Utah County Recorder. Kevin D. Jeffs was named as successor trustee by Substitution of Trustee dated January 15, 2025 and recorded January 15, 2025, as Entry No. 3165:2025 in the records of the Utah County Recorder, State of Utah. The Deed of Trust describes real property situated in Utah County, State of Utah and more particularly described as follows:

LOT 1, PLAT A, HERITAGE COVE SUBDV. AREA 0.208 AC.

Tax Serial No. 41:945:0001

Said property is located at approximately 2308 E 1450 S Spanish Fork, Utah, 84660, Utah County, Utah. The Undersigned disclaims any liability for any error in the address.

The Trustee hereby declares that there has occurred the breach of an obligation for which the trust property was conveyed as security, to wit:


- a. the failure to pay the remaining balance of the sum of \$2,566.26 due on or before June 6, 2024, together with the applicable late fee for failure to timely pay such payment as provided in the Promissory Note

In addition, if not paid by their respective due dates there will be additional payments due, and additional late fees and accrued interest on any subsequent payments as well as costs, expenses and attorney's fees of this notice of default and any additional proceedings.

The Trustee declares the entire sum of the Promissory Note, together with the accrued interest, late fees, real estate taxes, attorney fees and costs all of which are secured by the First Deed of Trust, immediately due and payable and hereby accelerates the same. The Trustee declares that he elects to sell or cause to be sold the above described property to satisfy the obligations secured thereby.

THIS NOTICE OF DEFAULT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

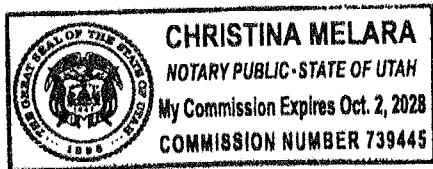
Dated this 15th day of January, 2025.



Kevin D. Jeffs, Successor Trustee
90 North 100 East
Provo, Utah 84601
(801) 373-8848
Office Hours: Weekdays 8:30 a.m to 5:30 p.m.

STATE OF UTAH)
)ss:
COUNTY OF UTAH)

On the 15th day of January, 2025, personally appeared before me Kevin D. Jeffs, who duly acknowledged to me that he executed the foregoing document.



Notary Public

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

ENT 3328:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 16 11:58 AM FEE 40.00 BY KR
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Harmony Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Harmony Homeowners Association, Inc. ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on September 27, 2018, as Entry No. 93086:2018, and any amendments thereto, concerning real property reputed to be owned by **Barry Kava and June Barry, as Joint Tenants ("Owner")**, covering real property located at 3484 N Willy Way ("Property"), and more particularly described as follows:

Lot 205, Plat 2, Harmony Phase A Subdivision, according to the Official Plat thereof as recorded in the Office of the Utah County Recorder, State of Utah. Tax ID: 41-963-0205 Subject to easements, restrictions and rights of way appearing of record and enforceable in law and subject to 2020 taxes and thereafter. Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 41:963:0205

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on August 22, 2024 as Entry No. 56591:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

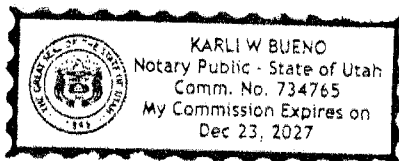
DATED this 15th day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th 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.

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

ENT 3340:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 16 12:00 PM FEE 40.00 BY KR
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Juniper Springs Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Juniper Springs ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on September 12, 2019, as Entry No. 89885:2019, and any amendments thereto, concerning real property reputed to be owned by **David Shane Street, a married man ("Owner")**, covering real property located at 2738 E Iron Bark Aly ("Property"), and more particularly described as follows:

Lot 7, Juniper Springs Townhomes, Plat 1, a Planned Unit Development, according to the official Plat thereof on file and of record in the Utah County Recorder's Office. Subject to easements, restrictions and rights of way appearing of record and general property taxes for the year 2021 and thereafter. Together with all improvements and appurtenances there unto belonging.

PARCEL NUMBER: 43:270:0007

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on March 13, 2024 as Entry No. 16084:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

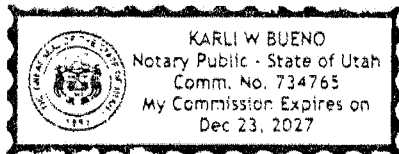
DATED this 15th day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th 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.

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

ENT 3341:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 16 12:04 PM FEE 40.00 BY AS
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Silverlake Master Home Owners Association, Inc. ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry No. 26772:2013, and any amendments thereto, concerning real property reputed to be owned by **Norma Murray, an unmarried woman and Dallin J. K. Pili, a married man as Joint Tenants ("Owner")**, covering real property located at 7427 N Cottage Ln ("Property"), and more particularly described as follows:

Lot 1450, Plat "14", Silverlake, a Residential Subdivision, Eagle Mountain, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder. Subject to taxes and assessments not delinquent, reservations, restrictions, easements and right of way of record.
Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66:499:0050

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on January 4, 2024 as Entry No. 4549:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

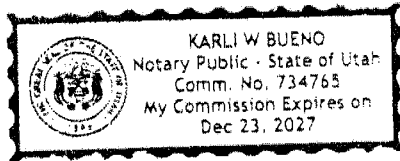
DATED this 15th day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th 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.

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. 67152-149F
Parcel No. 08-164-0009

ENT 3765:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 17 02:35 PM FEE 40.00 BY AC
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Oscar Caballero and Carmen Caballero, 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 December 5, 2018, and recorded as Entry No. 115181:2018, Records of Utah County, Utah.

COMMENCING AT THE SOUTHWEST CORNER OF BLOCK 7, PLAT "S", PAYSON CITY SURVEY; THENCE NORTH 00°08'46" WEST ALONG THE EAST BOUNDARY OF 600 EAST STREET, PAYSON, UTAH, 100.00 FEET; THENCE NORTH 89°46'26" EAST 81.35 FEET; THENCE SOUTH 00°13'34" EAST 100.00 FEET; THENCE SOUTH 89°46'26" WEST ALONG THE NORTH BOUNDARY OF 600 NORTH STREET, 81.50 FEET TO THE POINT OF BEGINNING.

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 30, 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 17 day of January, 2025.

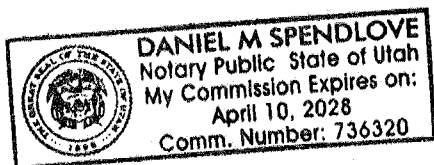
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 17 day of January, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC