

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.: 130225-UT

APN: 52-928-0042

NOTICE IS HEREBY GIVEN THAT STEVEN B. KNAPHUS AND JULIA J. KNAPHUS, HUSBAND AND WIFE AS JOINT

TENANTS as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of BANK OF AMERICA, N.A. as Beneficiary, under the Deed of Trust dated 6/29/2009 and recorded on 7/15/2009, as Instrument No. 77099:2009, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

In Utah County, State of Utah:

Parcel 1: Lot 42, Phase 1, Somerset Village, a Planned Unit Development, Spanish Fork, Utah, as the same is identified in the Recorded Survey Map in Utah County, Utah, as Entry No. 76405:2002, and Map Filing No. 9588, (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions of Somerset Village Gated Community recorded in Utah County, Utah, as Entry No. 76406:2002 (as Said Declaration may have heretofore been amended or supplemented).

Parcel 2: The pertinent nonexclusive easements over and rights of use and enjoyment of said Projects Common Area as established in the above mentioned Declaration of Covenants, Conditions and Restrictions of Somerset Village Gated Community.

Being the same parcel conveyed to Steven B. Knaphus and Julia J. Knaphus from Dos Amigos, LC, by virtue of a deed dated 4/21/2006, recorded 4/27/2006, as instrument no. 51183:2006 county of Utah, state of Utah.

The obligation included a Note for the principal sum of \$158,440.00.

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, BANK OF AMERICA, N.A., 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.

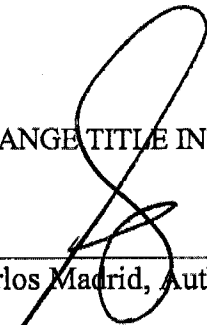
NOTICE OF DEFAULT

T.S. NO. 130225-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.

ORANGE TITLE INSURANCE AGENCY, INC.

DATED: 12/27/2024



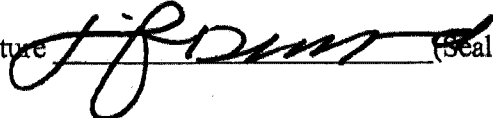
Carlos Madrid, Authorized Agent

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 DEC 27 2024 before me, Jennifer De La Merced, Notary Public, personally appeared Carlos Madrid 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  (Seal)



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. 11146-1032F
Parcel No. 41-982-0003

ENT 92259:2024 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2024 Dec 31 11:35 AM 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 executed by Ryan E. Marshall and Natasha Lee Marshall, 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 October 14, 2022, and recorded as Entry No. 109884:2022, Records of Utah County, Utah.

LOT 3, PLAT "A", HIGH SKY ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 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 31 day of December, 2024.

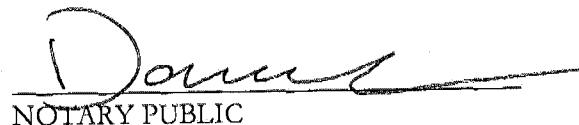
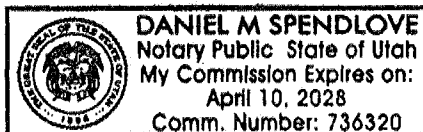
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 31 day of December, 2024, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25625

ENT 318:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 02 04:47 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 April 8, 2022, and executed by Aaron N. Gleave and Heather Lynn White aka Heather White, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which American Secure Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 13, 2022, as Entry No. 45834:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 2, Ruby Estates, according to the official plat thereof on file in the office of the Utah County Recorder, State of Utah. **TAX # 51:614:0002**

Purportedly known as 10348 North 5950 West, Highland, UT 84003 (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.

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

ENT 492:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 03 12:41 PM FEE 40.00 BY MG
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 Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Afa Kechaati Palu, as Trustee of the Afa Kechaati Palu Living Trust, U/A dated 11/14, 2023 ("Owner")**, covering real property located at 953 S 1480 West ("Property"), and more particularly described as follows:

LOT 204, KELSHA W LANE, PHASE 2 SUB AREA 0.196 AC. More commonly known as 953 S 1480 W Provo, UT. Together with all improvements and appurtenances thereunto belonging. SUBJECT TO the Restrictions, Conditions, Covenants, Rights, Rights of Way, and Easements that are now of record, if any. The then-acting Trustee has the power and authority to encumber or otherwise to manage and dispose of the hereinabove described real property; including, but not limited to, the power to convey.

PARCEL NUMBER: 44:243:0204

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 10, 2024 as Entry No. 70045:2024. 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.

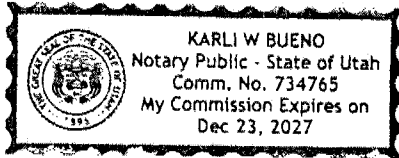
DATED this 2nd day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
: ss.
County of Washington)

On the 2nd 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 493:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 03 12:42 PM FEE 40.00 BY MG
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 Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Juan Carlos Vazquez and Yerania Contreas, as Joint Tenants ("Owner")**, covering real property located at 1571 W 940 South ("Property"), and more particularly described as follows:

Lot 225, KELSHAW LANE PHASE 2 SUBDIVISION, according to the official plat thereof as recorded in the office of the Utah County Recorder.

TAX ID NO.: 44-243-0225 (for reference purposes only)

SUBJECT TO: Property taxes for the year 2022 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances thereunto belonging

PARCEL NUMBER: 44:243:0225

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 10, 2024 as Entry No. 70040:2024. 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.

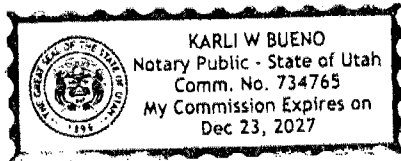
DATED this 2nd day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 2nd 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:

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

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Jason Keith Robertson and Lakesha Marie Robertson, Husband and Wife ("Owner")**, covering real property located at 1527 W 990 South ("Property"), and more particularly described as follows:

Lot 208, KELSHAW LANE PHASE 2 SUBDIVISION, according to the official plat thereof as recorded in the office of the Utah County Recorder.

TAX ID NO.: 44-243-0208 (for reference purposes only)

SUBJECT TO: Property taxes for the year 2022 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 44:243:0208

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 16, 2024 as Entry No. 71755:2024. 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.

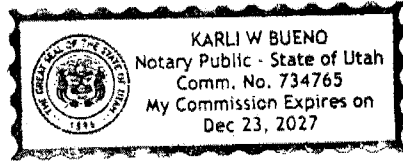
DATED this 2nd day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 2nd 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

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

ENT 495:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 03 12:45 PM FEE 40.00 BY MG
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 Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Nofo T. Tavai and Alicesa Liane Halasima, As Joint Tenants ("Owner")**, covering real property located at 1584 W 940 South ("Property"), and more particularly described as follows:

Lot 227, KELSHAW LANE PHASE 2 SUBDIVISION, according to the official plat thereof as recorded in the office of the Utah County Recorder.

TAX ID NO.: 44-243-0227 (for reference purposes only)

SUBJECT TO: Property taxes for the year 2022 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 44:243:0227

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 16, 2024 as Entry No. 71751:2024. 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.

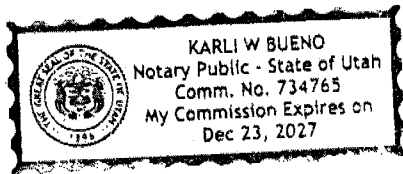
DATED this 2nd day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 2nd 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

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

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by The Villages at Saratoga Springs Home Owners Association ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions and Restrictions of The Village of Hawks Landing Master Planned Community City of Saratoga Springs, Utah ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 23, 2005, as Entry No. 92920:2005, and any amendments thereto, concerning real property reputed to be owned by **Gus G Aiono, a married man ("Owner")**, covering real property located at 3214 S Hawk Dr ("Property"), and more particularly described as follows:

Lot 10218, The Village of Hawks Estates - Phase 2, according to the official plat thereof on file and of record in the Utah County Recorder's Office.
Together with all improvements and appurtenances thereunto belonging.
Subject to easements, covenants, conditions and restrictions of record and taxes for the current year.

PARCEL NUMBER: 54:365:0218

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 24, 2024 as Entry No. 73862:2024. 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.

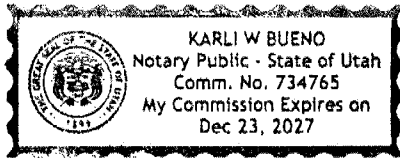
DATED this 2nd day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : SS.
County of Washington)

On the 2nd 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
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When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
Attn: Bruce C. Jenkins
285 W. Tabernacle St., Suite 301
St. George, UT 84770

ENT 498:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jan 03 12:46 PM FEE 40.00 BY MG
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 Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Hortencia Gutierrez Garcia, A Married Woman ("Owner")**, covering real property located at 1572 W 990 South ("Property"), and more particularly described as follows:

Lot 214, Kelshaw Lane Phase 2 Subdivision, according to the official plat thereof as recorded in the office of the Utah County Recorder.

TAX ID NO.: 44-243-0214 (for reference purposes only)

SUBJECT TO: Property taxes for the year 2022 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances there unto belonging.

PARCEL NUMBER: 44:243:0214

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on October 16, 2024 as Entry No. 71759:2024. 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.

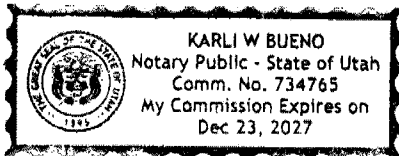
DATED this 2nd day of January 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : SS.
County of Washington)

On the 2nd 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.