

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.: 130508-UT

APN: 22-20-354-088-0000

NOTICE IS HEREBY GIVEN THAT ALAINA M ADAMS as Trustor, US TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MY MOVE MORTGAGE, LLC, A LIMITED LIABILITY CORPORATION, DBA MOMENTUM LOANS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/13/2022 and recorded on 5/18/2022, as Instrument No. 13954367 in Book 11340 Page 2242, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 175, BUILDING 34, FAIRMEADOWS PHASE NO. 1, A PROSWOOD OPEN SPACE COMMUNITY, A UTAH CONDOMINIUM PROJECT, ACCORDING TO THE RECORD OF SURVEY MAP FILED FOR RECORD ON DECEMBER 6, 1978 AS ENTRY NO. 3207545, IN BOOK 78-12 OF PLATS, AT PAGE 325, TOGETHER WITH THE APPURTENANT UNDIVIDED OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES, ALL OF WHICH IS DEFINED AND DESCRIBED IN THE ENABLING DECLARATION OF FAIRMEADOWS PHASE NO.1, FILED FOR RECORD AS ENTRY NO. 3207544, IN BOOK 4782, AT PAGE 785, (AS SAID DECLARATION MAY HAVE HERETOFOR BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT; AND (C) THE NONEXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HERETOFOR BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

The obligation included a Note for the principal sum of \$402,573.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 130508-UT

By reason of such default, LAKEVIEW LOAN SERVICING, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: FEB 20 2025

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

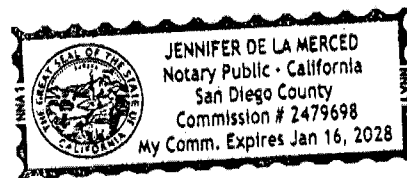
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 20 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *J De La Merced* (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25879

14350227 B: 11552 P: 1792 Total Pages: 2
02/24/2025 10:54 AM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 6, 2022, and executed by Luis Reinaldo Bidrogo, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 7, 2022, as Entry No. 13966185, in Book 11346, at Page 4137, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 67, Shadow Run Phase 2 - P.U.D., a planned unit development, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 33-07-177-131-0000**

Purportedly known as 14437 South Quiet Shade Drive, Herriman, UT 84096 (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: 02/21/2025


HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R McCormack

Name: Hillary R. McCormack
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. UT25879

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

The foregoing instrument was acknowledged before me on 02/21/2025,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

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

Elijulith G Trotter
Notary Public

Remotely Notarized with audio/video via
Simplifile

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
Attn: Quinn A. Sperry
5295 S. Commerce Dr. Ste. 120
Salt Lake City, UT 84107

14350279 B: 11552 P: 2029 Total Pages: 2
02/24/2025 11:45 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Quinn A. Sperry, a member of the Utah State Bar and the Trustee appointed by Fairmeadows Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Enabling Declaration of Fairmeadows Phase No. I ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on December 6, 1978, as Entry No. 3207544, and any amendments thereto, concerning real property reputed to be owned by **Linda Pia ("Owner")**, covering real property located at 6913 S 745 E #A ("Property"), and more particularly described as follows:

Unit 169, in Building 34, contained within Phase 1, Fairmeadows, a Prowswood Open Space Community, a Utah Condominium Project as the same is identified in the Plat filed in the office of the Salt Lake County Recorder, Utah, on December 6, 1978 as Entry No. 3207545 in Book 78-12 of Plats at Page 325 and in the declaration recorded December 6, 1978 as Entry No. 3207544 in Book 4782 at Page 785 (as said declaration may have been subsequently restated, amended and/or supplemented). Together with the undivided ownership interest in and to the Common Areas and Facilities defined under said declaration. TAX ID NO.: 22-20-354-082 (for reference purposes only) Subject to: Property taxes for the year 2020 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

PARCEL NUMBER: 22-20-354-082-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Claim of Lien ("Lien") was recorded on January 24, 2024 as Entry No. 14197448. 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 Quinn A. Sperry 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.

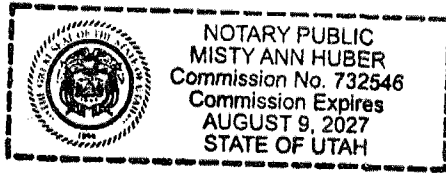
DATED this 24th day of February 2025.

JENKINS BAGLEY SPERRY, PLLC


Quinn A. Sperry, Trustee

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

On the 24th day of February, 2025, personally appeared before me Quinn A. Sperry, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.




Notary Public

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

Quinn A. Sperry, Esq.
5295 S. Commerce Dr. Ste 120, Salt Lake City, Utah 84107
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.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23510

14350311 B: 11552 P: 2115 Total Pages: 2
02/24/2025 11:51 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 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 September 24, 2009, and executed by Kelli A. Szugye, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Solarus Lending Group, its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Sutherland Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 30, 2009, as Entry No. 10807815, in Book 9767, at Pages 3265-3273, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 5, GREEN ACRE DOWNS SUBDIVISION II, AMENDED, according to the official plat thereof as recorded in the Office of the County Recorder, Salt Lake County, Utah. **TAX # 27-27-103-007**

Purportedly known as 11884 South 2160 West, Riverton, UT 84065 (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: 02/21/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R McCormack

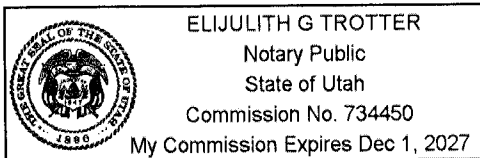
Name: Hillary R. McCormack
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT23510

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

The foregoing instrument was acknowledged before me on 02/21/2025,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

Elizbeth Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

Tax Parcel No.:
27-18-136-019-0000

14350479 B: 11552 P: 2729 Total Pages: 3
02/24/2025 01:42 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ROBERTSON ALGER & SPJUTE
8 EAST BROADWAY, SUITE 550, SASALT LAKE CITY, UT 84111

WHEN RECORDED RETURN TO:

ROBERTSON ALGER & SPJUTE
8 East Broadway, Suite 550
Salt Lake City, UT 84111

Space above for County Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by ROBERT T. SPJUTE, ESQ., of the law firm of Robertson Alger & Spjute, located at 8 East Broadway, Suite 550, Salt Lake City, Utah 84111, as trustee ("**Trustee**") that a default has occurred under the Community Charter for Daybreak ("**Community Charter**"), filed for record on February 27, 2004, and recorded in Book 8950, Page 7784-7908, and Covenants, Conditions, and Restrictions for North Shore ("**Community CCR's**"), filed for record on June 27, 2008, and recorded in Book 9621, Page 8621-8680, Records of Salt Lake, Utah. Section 57-8a-302 of the Utah Code expressly provides that an association "may cause a lot to be sold through non-judicial foreclosure as though the lien were a deed of trust." Daybreak Community Association Inc. and North Shore Townhome Association, Inc., ("**Beneficiaries**"), the beneficiaries under the Community Charter and Community CCR's, has a lien against that certain parcel of real property subject to the Community Charter and Community CCR's, which is situated in Salt Lake County, Utah, and is more particularly described on the attached **Exhibit A** (the "**Property**"), and owned by Robert Ligget ("**Association Member**"), for failure to pay all assessments levied against the Property.

That the default which has occurred is the breach of the obligations under the Community Charter and Community CCR's which includes the failure of the Association Members, and subsequent owners if any, to pay the assessments when 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 Trustee declares all sums secured immediately due and payable and elects to sell the Property. 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 American, or certified funds. Personal checks will not be accepted.

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

EXHIBIT A: DESCRIPTION OF PROPERTY

Legal Description of Property: LOT 119, KENNECOTT DAYBREAK PLAT 8D 10233-9205,9206

Tax Parcel Number: (for reference purposes only) 27-18-136-019-0000

The address of said property is: 10366 S. Clarks Hill Dr., South Jordan, Utah 84009 (the undersigned disclaims liability for any error in the address)

14350676 B: 11552 P: 3855 Total Pages: 1
02/25/2025 08:05 AM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. AMER02-1690

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 14, 2021, and executed by SHAIMAA AL WASSITI, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on OCTOBER 15, 2021, as Entry No. 13800120, in Book 11254, at Page 8551, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 6, FOREST CREEK PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

22-17-302-041

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: February 24, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



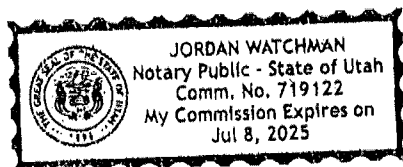
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 24, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25104

14350776 B: 11552 P: 4469 Total Pages: 2
02/25/2025 09:56 AM By: mpalmer 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 July 30, 2009, and executed by Amanda Butcher and Kody Griggs, as Trustors, in favor of Utah Central Credit Union as Beneficiary, but Chartway Federal Credit Union being the present Beneficiary, in which First American Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 31, 2009, as Entry No. 10766785, in Book 9750, at Pages 9788-9799, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 48, Sunstone Village No. 1 Subdivision, according to the official plat thereof, filed in Book "2001P" of plats, at Page 224 of the Official Records of the Salt Lake County Recorder. TAX # 26-23-453-023

Purportedly known as 5830 West Hill Stone Drive, South Jordan, UT 84095 (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: 2/25/25

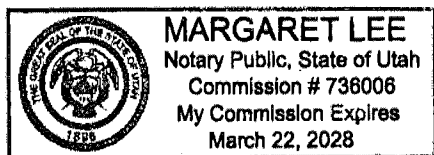
HALLIDAY, WATKINS & MANN, P.C.:

By: *Hillary R. McCormack*

Name: Hillary R. McCormack
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. UT25104

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

The foregoing instrument was acknowledged before me on Feb. 25, 2025,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C.,
the Successor Trustee.



Margaret Lee
Notary Public

14350842 B: 11552 P: 4868 Total Pages: 2
02/25/2025 11:35 AM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REALIRVINE, CA 92602

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 132357-UT

APN: 08-27-306-021-0000

NOTICE IS HEREBY GIVEN THAT JUDY R. KORLIN, A MARRIED WOMAN as Trustor, TITLE GUARNTTEE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GRAYSTONE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/30/2012 and recorded on 9/5/2012, as Instrument No. 11465123 in Book 10053 Page 2753-2766, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 755, MORTON MMEADOWS PLAT "W", ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$98,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2024 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, Fifth Third Bank, 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. 132357-UT

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: Feb/24/2025

ORANGE TITLE INSURANCE AGENCY, INC.



Carlos Madrid, Authorized Agent

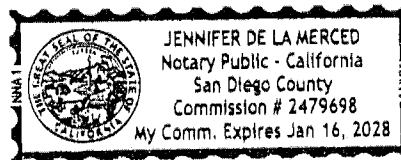
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 24 2025 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)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24722

14350918 B: 11552 P: 5089 Total Pages: 2
02/25/2025 12:54 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 28, 2023, and executed by Bradford Hinton, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New American Funding, LLC. its successors and assigns as Beneficiary, but New American Funding, LLC being the present Beneficiary, in which Stewart Title Company/Stewart Title Guaranty Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 1, 2023, as Entry No. 14100080, in Book 11416, at Page 1783, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1235, Glenmoor Country Estates No. 1, Plat "E" and "F" Amended, according to the official plat thereof as recorded in the office of the County Recorder of said County. **TAX # 27-07-253-014**

Purportedly known as 9750 South Tayside Dr, South Jordan, UT 84009 (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: 2/24/25

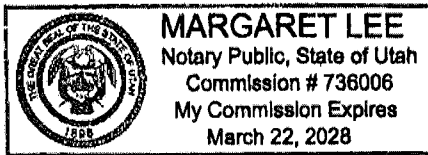
HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R. McCormack

Name: Hillary R. McCormack
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. UT24722

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

The foregoing instrument was acknowledged before me on Feb. 24, 2025,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C.,
the Successor Trustee.



Margaret Lee
Notary Public

14351244 B: 11552 P: 7195 Total Pages: 2
02/26/2025 08:31 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 132214-UT

APN: 27-17-154-045-0000

NOTICE IS HEREBY GIVEN THAT DEBORA L. ROBINSON, A MARRIED WOMAN as Trustor, ELEVATED TITLE WEST LLC as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 4/10/2023 and recorded on 4/14/2023, as Instrument No. 14093705 in Book 11412 Page 6944, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 251, OQUIRRH PARK PHASE 4 LAND AREA 2A SUBDIVISION PUD, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$197,400.00.

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 8/1/2024 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, SECURITY SERVICE FEDERAL CREDIT UNION, 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.

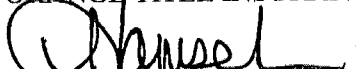
NOTICE OF DEFAULT

T.S. NO. 132214-UT

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: FEB 25 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

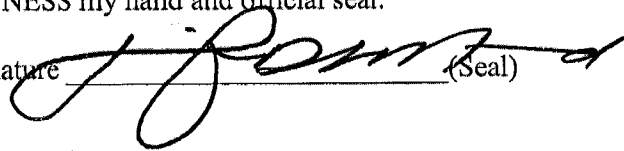
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 25 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25967

14351444 B: 11552 P: 8075 Total Pages: 2
02/26/2025 11:44 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 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 February 21, 2023, and executed by Emily Tapusoa, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 22, 2023, as Entry No. 14074427, in Book 11402, at Page 1438, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 56, Paramount Park No. 7, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.
TAX # 21-18-405-009-0000

Purportedly known as 4319 West Tidwell Street, Kearns, 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: 02/25/2025


HALLIDAY, WATKINS & MANN, P.C.:

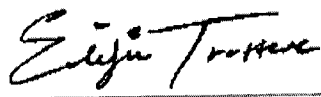
By: Hillary R McCormack

Name: Hillary R. McCormack
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. UT25967

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

The foregoing instrument was acknowledged before me on 02/25/2025,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

 ELIJOLITH G TROTTER
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027


Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25964

14351587 B: 11552 P: 9083 Total Pages: 2
02/26/2025 03:17 PM By: salvarado 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 February 11, 2021, and executed by Tracey L. Timothy, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Stewart Title Insurance Agency of Utah, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 17, 2021, as Entry No. 13569414, in Book 11119, at Page 8522-8535, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 98, Block 57, Hoffman Heights #19 Subdivision, according to the official plat thereof recorded in the office of the Salt Lake County Recorder, State of Utah. **TAX # 21-07-354-015-0000**

Purportedly known as 4770 West Hoffman Street, Kearns, 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: 02/26/2025


HALLIDAY, WATKINS & MANN, P.C.:

By: *JO*

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. UT25964

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

The foregoing instrument was acknowledged before me on 02/26/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

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

Remotely Notarized with audio/video via
Simplifile

ElIju Trotter
Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 So. College Drive, Ste 304
Murray, UT 84123
(801) 692-0799

14351601 B: 11552 P: 9143 Total Pages: 1
02/26/2025 03:21 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Independence Village Homeowners Association, an association of unit owners (the "Association") on February 10, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14071427, a Notice of Lien upon those certain lands and premises owned by **Ron Walker**, located at 887 West McKenna Road, Bluffdale, Utah 84065, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 127, INDEPENDENCE VILLAGE PH 1;**
Property Address: **887 West McKenna Road, Bluffdale, Utah 84065**
Parcel ID #: **33-11-457-025-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Independence Village Homeowners Association, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The association further herby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this February 26, 2025.

MILLER HARRISON LLC


Peter H. Harrison

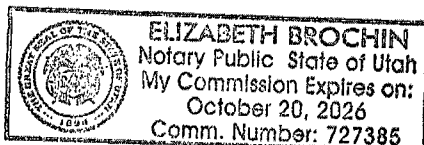
As authorized agent for Independence Village Homeowners Association

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

On February 26, 2025, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



COMMISSION #127385

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 So. College Drive, Ste 304
Murray, UT 84123
(801) 692-0799

14351624 B: 11552 P: 9266 Total Pages: 1
02/26/2025 03:40 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Villages at Stonegate Master Association, an association of unit owners (the "Association") on June 6, 2023, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14114390, a Notice of Lien upon those certain lands and premises owned by Jaime Moreno Flores and Luis Porras, located at 3251 S Black Granite Way, West Valley City, UT 84120, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 404, VILLAGES AT STONEGATE PHASE 2B.
Property Address: 3251 S Black Granite Way, West Valley City, UT 84120
Parcel ID #: 14-25-408-023-0000

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions for Villages at Stonegate, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The association further 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 HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this February 26, 2025.

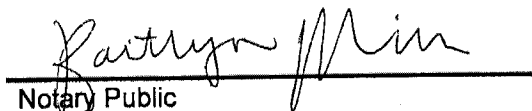
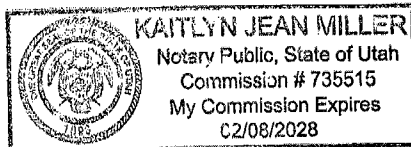
MILLER HARRISON LLC



Peter H. Harrison
As authorized agent for Villages at Stonegate
Master Association

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

On February 26, 2025, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public

14351671 B: 11552 P: 9517 Total Pages: 2
02/26/2025 04:45 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REAL IRVINE, CA 92602

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 120844-UT

APN: 20-36-130-040-0000

NOTICE IS HEREBY GIVEN THAT MARIA ESCUDERO AND LILIANA ESCUDERO, AN UNMARRIED WOMAN AND A MARRIED WOMAN AS JOINT TENANTS as Trustor, PINNACLE TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/31/2020 and recorded on 2/4/2020, as Instrument No. 13185702 in Book 10892 Page 2880-2897, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT X-6, CONTAINED WITHIN THE STONE CREEK CONDOMINIUMS PHASE 2, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED MAY 28, 2004 AS ENTRY NO. 9075832, IN BOOK 2004P, AT PAGE 134 OF PLATS, (AS SAID RECORD OF SURVEY MAP MAY HAVE BEEN AMENDED AND /OR SUPPLEMENTED) AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF STONE CREEK CONDOMINIUMS, RECORDED APRIL 3, 2001, AS ENTRY NO. 7860782, IN BOOK 8441, AT PAGE 8470 (AS SAID DECLARATION MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN AND TO THE COMMON AREAS AND FACILITIES MORE PARTICULARLY DESCRIBED IN SAID DECLARATION AND ANY AMENDMENTS AND/OR SUPPLEMENTS THERETO.

The obligation included a Note for the principal sum of \$232,750.00.

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 7/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT


T.S. NO. 120844-UT

By reason of such default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: 2/24/2025

ORANGE TITLE INSURANCE AGENCY, INC.



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.

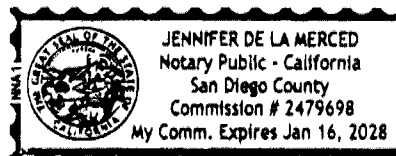
State of California } ss.
County of San Diego }

On FEB 24 2025 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)



14351671 B: 11552 P: 9517 Total Pages: 2
02/26/2025 04:45 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
3220 EL CAMINO REAL IRVINE, CA 92602

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 120844-UT

APN: 20-36-130-040-0000

NOTICE IS HEREBY GIVEN THAT MARIA ESCUDERO AND LILIANA ESCUDERO, AN UNMARRIED WOMAN AND A MARRIED WOMAN AS JOINT TENANTS as Trustor, PINNACLE TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/31/2020 and recorded on 2/4/2020, as Instrument No. 13185702 in Book 10892 Page 2880-2897, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT X-6, CONTAINED WITHIN THE STONE CREEK CONDOMINIUMS PHASE 2, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED MAY 28, 2004 AS ENTRY NO. 9075832, IN BOOK 2004P, AT PAGE 134 OF PLATS, (AS SAID RECORD OF SURVEY MAP MAY HAVE BEEN AMENDED AND /OR SUPPLEMENTED) AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF STONE CREEK CONDOMINIUMS, RECORDED APRIL 3, 2001, AS ENTRY NO. 7860782, IN BOOK 8441, AT PAGE 8470 (AS SAID DECLARATION MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH.

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN AND TO THE COMMON AREAS AND FACILITIES MORE PARTICULARLY DESCRIBED IN SAID DECLARATION AND ANY AMENDMENTS AND/OR SUPPLEMENTS THERETO.

The obligation included a Note for the principal sum of \$232,750.00.

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 7/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

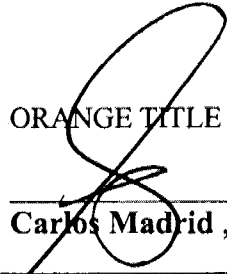
T.S. NO. 120844-UT

By reason of such default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: 2/24/2025

ORANGE TITLE INSURANCE AGENCY, INC.



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 FEB 24 2025 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)



TS No.: 2025-00002-UT

14351975 B: 11553 P: 1386 Total Pages: 4
02/27/2025 01:41 PM By: dkilpack 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: 2025-00002-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 **\$47,223.66** as of **02/27/2025**, 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 Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QA13, 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 11/23/2005, executed by: Angela Petersen, A Married Woman, as Trustor(s) to secure certain obligations in favor of Homecomings Financial Network, Inc., Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender and Lender's successors and assigns as Beneficiary, recorded on 12/02/2005, as Instrument 9570578, book 9225, page 2536 and further modified by that certain Loan Modification Agreement recorded on 04/17/2009, as Instrument Number 10677707, book 9711, page 2764-2770 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 \$448,000.00 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 09/01/2024 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: February 27, 2025

**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 February 27, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC

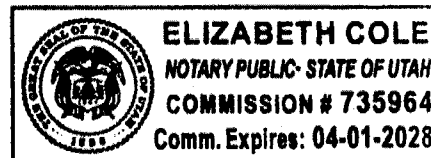


Exhibit A

Legal Description

PARCEL 1: BEGINNING AT A POINT 189.75 FEET NORTH OF AN EAST AND WEST DIVISION FENCE LINE, WHICH POINT IS NORTH 3 FEET, NORTH 89 ° 51 ' WEST 1159.31 FEET AND NORTH 189.75 FEET FROM THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH ALONG THE WEST LINE OF LOT 23, COTTONWOOD GLADE, 189.75 FEET TO THE SOUTHEAST CORNER OF LOT 24, COTTONWOOD GLADE, THENCE WEST 150 FEET; THENCE SOUTH 189.75 FEET; THENCE EAST 150 FEET TO THE PLACE OF BEGINNING.

PARCEL 1A: TOGETHER WITH A 33 FOOT RIGHT OF WAY, THE SOUTH AND WEST LINE OF WHICH RUNS AS FOLLOWS: BEGINNING AT A POINT 379.5 FEET NORTH OF A DIVISION FENCE LINE, SAID POINT BEING NORTH 3 FEET NORTH 89 ° 51 ' WEST 1159.31 FEET AND NORTH 379.5 FEET FROM THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE WEST 820.69 FEET; THENCE NORTH 539.5 FEET, MORE OR LESS, TO A PUBLIC STREET KNOWN AS PHEASANT WAY

APN Number : 22-15-155-010

TS No.: 2024-00073-UT

14352008 B: 11553 P: 1530 Total Pages: 4
02/27/2025 02:17 PM 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

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: 2024-00073-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 **\$24,646.28** as of **02/27/2025**, 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 Indenture Trustee for American Home Mortgage Investment Trust 2005-2, 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 05/19/2005, executed by: **BRENT R WILLIAMS, AND BETHLENE WILLIAMS, HUSBAND AND WIFE**, as Trustor(s) to secure certain obligations in favor of **AMERICAN HOME MORTGAGE ACCEPTANCE, INC** as Lender, Mortgage Electronic Registration Systems, Inc. as Beneficiary, recorded 05/27/2005, as Instrument No. 9387994, Book 9136, Page 3437-3462 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 \$275,600.00 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.

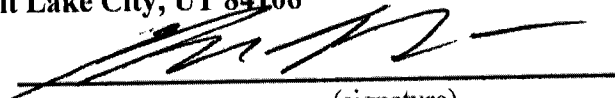
Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

**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: February 27, 2025

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

By: 
(signature)

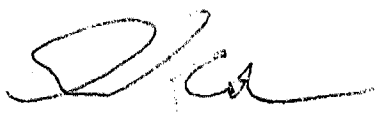
Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On February 27, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC

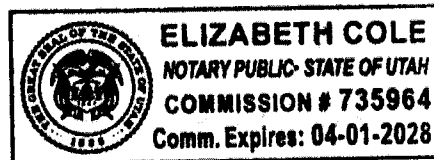


Exhibit A

Legal Description

ALL OF LOT 113, KENNECOTT DAYBREAK PHASE 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

SUBJECT TO SPECIAL WARRANTY DEED RECORDED JULY 21, 2004 AS ENTRY NO. 9126058 IN BOOK 9016 AT PAGE 4941 WHICH RECITES AS FOLLOWS: GRANTOR HEREBY RETAINS AND RESERVES (I) ALL OIL, GAS AND MINERALS UNDER OR APPURTENANT TO THE LAND, TOGETHER WITH ALL RIGHTS TO USE OR EXTRACT THE SAME, EXCEPT THAT GRANTOR SHALL NOT HAVE THE RIGHT TO ENTER UPON OR DISTURB THE FIRST 500 FEET BELOW THE SURFACE OF THE LAND TO USE OR EXTRACT THE SAME AND (II) ALL WATER FLOWING OR LOCATED UNDER, WITHIN, OR OVER AND ALL WATER RIGHTS OR WATER SHARES IN ANY WAY CONNECTED OR ASSOCIATED WITH OR APPURTENANT TO THE LAND.

GRANTOR AND GRANTEE AGREE THAT THE PROVISIONS OF PARAGRAPH 10 OF EXHIBIT B TO THAT CERTAIN DEED DATED OCTOBER 16, 2002 FROM KENNECOTT UTAH COPPER CORPORATION, AS GRANTOR, TO OM ENTERPRISES COMPANY, AS GRANTEE, RECORDED IN THE OFFICIAL RECORDS OF SALT LAKE COUNTY AS INSTRUMENT NO. 8442505, INCLUDING, WITHOUT LIMITATION, THE "WELL PROHIBITION COVENANT" [WHICH PROHIBITS DRILLING OF WATER WELLS ON THE LAND] AND THE "SUBSEQUENT TRANSFER COVENANT" [WHICH REQUIRES THAT THE WELL PROHIBITION COVENANT BE INSERTED IN ALL FUTURE DEEDS FOR SUCH, LAND] (AS SUCH TERMS ARE DEFINED IN SUCH PARAGRAPH 10), ARE HEREBY INCORPORATED INTO THIS DEED SHALL BE BINDING ON GRANTEE, ITS SUCCESSORS AND ASSIGNS.

APN Number : 27-19-337-005-0000

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT-20642

14352015 B: 11553 P: 1577 Total Pages: 2
02/27/2025 02:26 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 January 25, 2020, and executed by Samuel Brito and Tiffany A. Brito, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for City Creek Mortgage Corp., its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr., Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 28, 2020, as Entry No. 13180416, in Book 10889, at Page 6820-6834, and modified pursuant to the Modification recorded on March 28, 2023, as Entry No. 14086810, in Book 11408, at Page 9518, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 320, Deerfield IV Subdivision, Plat "C", according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah. **TAX # 20-01-155-011**

Purportedly known as 5548 West 4390 South, West Valley City, UT 84120 (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 Trustees 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: 02/26/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: *JO*

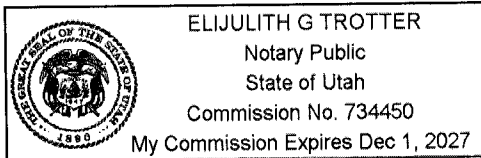
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT-20642

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

The foregoing instrument was acknowledged before me on 02/26/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elizbeth Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

TS No.: 2025-00001-UT

14352022 B: 11553 P: 1601 Total Pages: 4
02/27/2025 02:28 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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: 2025-00001-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 **\$10,491.93** as of **02/27/2025**, 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:

Wells Fargo Bank, National Association, as Trustee for Structured Asset Securities Corporation
Mortgage Pass-Through Certificates, Series 2007-BC1, 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 11/09/2006, executed by: Boyd Reed, An Unmarried Man, as Trustor(s) to secure certain
obligations in favor of **BNC MORTGAGE, INC., A DELAWARE CORPORATION AS LENDER,
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE
FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS** as Beneficiary, recorded 11/14/2006,
as Instrument No. 9907809, Book 9380, page 1393-1412 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 \$175,200.00 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 09/01/2024 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: February 27, 2025

**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 February 27, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC



Exhibit A

Legal Description

LOT 243, WHITE CITY NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF AS
RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF
UTAH

APN Number: 28-08-306-001-0000

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: 2025-00012-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 **\$14,137.64** as of **02/27/2025**, 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 Morgan Stanley Structured Trust I 2007-1 Asset-Backed Certificates, 2007-1, 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 03/21/2007, executed by: JOSE F. REYES. A MARRIED MAN, as Trustor(s) to secure certain obligations in favor of ACCREDITED HOME LENDERS, INC., AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded 03/29/2007, as Instrument No. 10050236, Book 9442, page 4679 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 \$132,500.00 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 09/01/2024 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.

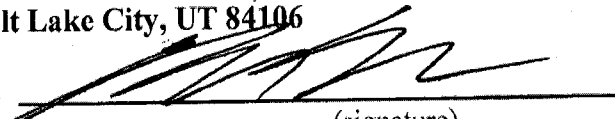
Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

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: February 27, 2025

**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 February 27, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



NOTARY PUBLIC

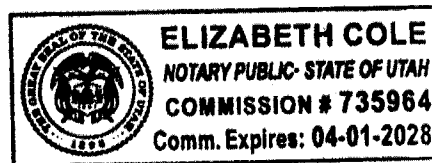


Exhibit A

Legal Description

LOT 290, WESTVIEW TERRACE NO. 4, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

APN Number: 20-12-105-009

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. 27050-693F
Parcel No. 27-11-227-125

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the RESPA Deed of Trust executed by Dustin E. Johnson and Tressa N. Johnson, husband and wife as joint tenants as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns is named as beneficiary, and Inwest Title Services Inc. is appointed trustee, and filed for record on November 8, 2017, and recorded as Entry No. 12655157, in Book 10617, at Pages 8082-8097, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 1, 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 27 day of February, 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 27 day of February, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


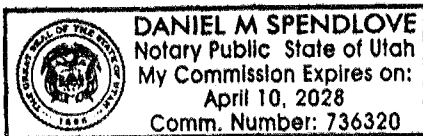

NOTARY PUBLIC

EXHIBIT "A"

UNIT NO. 4, IN BUILDING NO. 23, CONTAINED WITHIN HIDDEN CREEK P.U.D. PHASE 3, A UTAH PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 8487375 IN BOOK 2003P, AT PAGE 9 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF HIDDEN CREEK, RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 8153003, IN BOOK 8567, AT PAGE 565, OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN SUPPLEMENTED).

TOGETHER WITH AN UNDIVIDED PERCENTAGE OF OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES.

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. 92069-295F
Parcel No. 22-04-479-002

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 MSB International, LLC, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and University First Federal Credit Union is appointed trustee, and filed for record on January 20, 2021, and recorded as Entry No. 13538450, in Book 11102, at Page 4009, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 1, 2024 monthly installment and all subsequent installments thereafter as required by the Note and failed to pay property taxes for the years 2021, 2022, 2023 and 2024. 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 27 day of February, 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 27 day of February, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

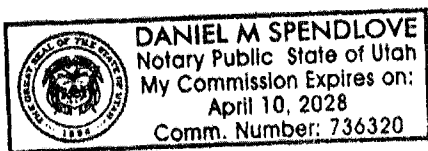

NOTARY PUBLIC

EXHIBIT "A"

BEGINNING AT A POINT IN THE CENTER OF HIGHLAND DRIVE, WEST 165 FEET AND NORTH 14 DEG, 05' WEST 717.73 FEET FROM THE SOUTHWEST CORNER OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 14 DEG. 05' WEST 97.53 FEET; THENCE NORTH 89 DEG. EAST 353.9 FEET; THENCE SOUTH 14 DEG. 05' EAST 97.53 FEET; THENCE SOUTH 89 DEG. WEST 353.9 FEET TO BEGINNING.

LESS AND EXCEPTING LAND CONVEYED IN THAT CERTAIN WARRANTY DEED RECORDED JULY 28, 1987 AS ENTRY NO. 4497379 IN BOOK 5945 AT PAGE 144, BEING PARTIALLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTER OF HIGHLAND DRIVE WEST 165 FEET AND NORTH 14 DEG, 05' WEST ALONG SAID CENTER LINE 717.73 FEET FROM THE SOUTHWEST CORNER OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 14 DEG. 05' WEST ALONG SAID CENTER LINE 97.53 FEET; THENCE NORTH 89 DEG. EAST 41.06 FEET TO THE EASTERLY RIGHT OF WAY LINE OF SAID HIGHLAND DRIVE; THENCE SOUTH 14 DEG. 05' EAST ALONG SAID RIGHT OF WAY 97.53 FEET; THENCE SOUTH 89 DEG. WEST 41.06 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING LAND CONVEYED TO THAT CERTAIN WARRANTY DEED RECORDED NOVEMBER 27, 1996 AS ENTRY NO. 6516309 IN BOOK 7545 AT PAGE 1178, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN FEE FOR THE WIDENING OF A HIGHWAY KNOWN AS PROJECT NO. 2082, BEING PART OF AN ENTIRE TRACT OF PROPERTY, SITUATE IN THE SW¹/₄SE¹/₄ OF SECTION 4, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT, WHICH POINT IS 165.00 FEET WEST AND 717.73 FEET (HWY DIST 712.38 FEET) NORTH 14 DEG. 05' WEST AND 39.14 FEET NORTH 89 DEG. 00'00" EAST FROM THE SOUTHWEST CORNER OF THE EAST HALF OF THE SE ¹/₄ OF SAID SECTION 4; THENCE NORTH 14'05'00" WEST 97.53 FEET TO THE NORTHERLY BOUNDARY LINE OF SAID TRACT; THENCE NORTH 89 DEG. 00'00" EAST 1.26 FEET ALONG THE NORTHERLY BOUNDARY LINE TO A POINT 40.00 FEET PERPENDICULARLY DISTANT FROM THE CENTERLINE OF SAID PROJECT; THENCE SOUTH 14 DEG. 00'23" EAST 97.50 FEET ALONG A LINE PARALLEL TO SAID PROJECT CENTERLINE TO THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT; THENCE SOUTH 89 DEG. 00'00" WEST 1.15 FEET ALONG SAID SOUTHERLY BOUNDARY LINE TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAP OF SAID PROJECT ON FILE IN THE OFFICE OF SALT LAKE COUNTY.

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.: 132090-UT

APN: 28-07-327-050-0000

NOTICE IS HEREBY GIVEN THAT RYAN T. MONSON, A MARRIED MAN as Trustor, UNITED TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SCME MORTGAGE, INC., A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/11/2004 and recorded on 11/15/2004, as Instrument No. 9223146 in Book 9060 Page 8340-8365 the subject Deed of Trust was modified by Loan Modification recorded on 11/30/2015 as Instrument 12179211 Book 10383 Page 2687-2692, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 19, CASCADE PARK, P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

The obligation included a Note for the principal sum of \$215,900.00.

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 9/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR CSMC 2018-RPL6 TRUST, 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. 132090-UT

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: FEB 27 2025

ORANGE TITLE INSURANCE AGENCY, INC.




Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On FEB 27 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



Scott S. Bridge
Kesler & Rust
68 S. Main St., Ste 200
Salt Lake City, UT 84101-1525

14352173 B: 11553 P: 2615 Total Pages: 2
02/27/2025 04:34 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: KESLER & RUST
68 SOUTH MAIN STREET 2ND FLOOR SALT LAKE CITY, UT 84101

Tax Parcel No. 16-05-451-083

NOTICE OF DEFAULT AND ELECTION TO SELL

Notice is hereby given that SCOTT S. BRIDGE is Successor Trustee under that certain Trust Deed dated December 1, 2022, executed by Ashoka Group II, LLC, a Utah Limited Liability Company, as Trustor, with Fidelity National Title Insurance Company, as Trustee, securing certain obligations in favor of Joseph Riddle and Gregg Schultz, as Beneficiaries, recorded December 1, 2022, as Ent 14048304, Bk 11388, and Pg 6971, in the records of the Salt Lake County Recorder's Office, State of Utah. The property secured by said Trust Deed is described as:

Unit No. 504505, contained within THE AZTEC CONDOMINIUM APARTMENT HOMES, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in the Office of the Salt Lake County Recorder as Entry No. 2122757 (as said Record of Survey Map may have been amended and/or supplemented), and as further defined and described in that certain Declaration of Condominium of The Aztec Condominium Apartment Homes recorded as Entry No. 2122756 (as said Declaration may have been amended and/or supplemented).

TOGETHER WITH: (a) the undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) the exclusive right to use and enjoy each of the limited Common Areas which is appurtenant to said Unit, and (c) the non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Record of Survey Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

Tax Parcel No. 16-05-451-083

A breach of, and default in, the obligations for which such Trust Deed is security has occurred, in that, among other things, the payment(s) due under the Promissory Note secured by said Trust Deed, has not been paid, namely, approximately \$736,368.00, currently due, which unpaid amount is now accruing interest at the current WSJ prime rate, plus 5% per annum, from October 1, 2024 until paid, together with all costs and attorney fees incurred by Beneficiary in enforcing the said Promissory Note and foreclosing said Trust Deed. By reason of such default, the Beneficiary has declared and do hereby declare all sums secured by said Trust Deed immediately due and payable, and have instructed Scott S. Bridge, Successor Trustee, to elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Scott S. Bridge is the Successor Trustee of the above-referenced Trust Deed. Mr. Bridge's office and mailing address are: Kesler & Rust, 68 S. Main St., Suite 200, Salt Lake City, Utah 84101. Mr. Bridge may be contacted regarding this notice of default at (801) 532-8000 on any weekday, excepting holidays, between the hours of 9:00 a.m. and 5:00 p.m.

Dated this 27th day of February, 2025.

Scott S. Bridge
Scott S. Bridge, Successor Trustee

STATE OF UTAH)
)
) : ss
COUNTY OF Salt Lake)

On February 27th, 2025, before me personally appeared Scott S. Bridge, proved on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and acknowledged he executed the same.

Witness my hand and official seal.

Victoria Mercer
Notary Public

