

14355822 B: 11555 P: 3861 Total Pages: 1
03/10/2025 12:53 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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. 83103-01
Parcel No. 26-35-455-015

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 Eric Gruber, as trustor(s), in which Ali Salari is named as beneficiary, and Title One, Inc. a Utah corporation is appointed trustee, and filed for record on November 4, 2022, and recorded as Entry No. 14038807, in Book 11383, at Page 8574, Records of Salt Lake County, Utah.

LOT 813, ESTATES AT ROSE CREEK SUBDIVISION PHASE 8, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 9, 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 10 day of March, 2025.

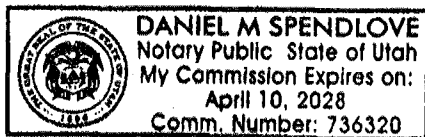
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 10 day of March, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

WHEN RECORDED, RETURN TO:

Russell A. Nevers, Esq.
BUCHALTER, P.C.
60 E South Temple, Suite 1200
Salt Lake City, Utah 84111

MAIL TAX STATEMENTS TO:

Indicate Capital REIT, LLC
2828 N Speer Blvd., Suite 210
Denver, CO 80211

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about September 23, 2022, Vivid Restoration, LLC, as Grantor, executed a Deed of Trust, Security Agreement, Assignment of Leases and Rents and Financing Statement (the "Deed of Trust") to secure the performance of a certain Promissory Note dated September 23, 2022, in the original amount of \$1,800,000.00, and any and all written amendments thereto (the "Promissory Note").¹ The Deed of Trust was filed for record on September 23, 2022, with recorder's Entry No. 14020565, Salt Lake County, Utah, and covers the following property:

Legal Description: Commencing at the Northeast corner of Lot 1, Indian Hills Plat E, according to the official plat thereof, on file in Book "N" of Plats, at Page 42 of the records of the Salt Lake County Recorder; and running thence West 282.73 feet; thence South 31°15' East 135 feet; thence North 66°21'54" East 219.713 feet to the Westerly line of Comanche Drive; thence Northerly along said Westerly line of Comanche Drive to the point of commencement.

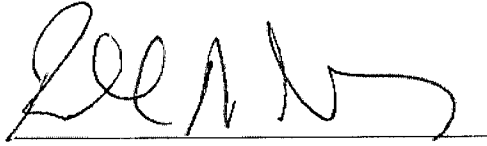
Property: 2662 East Comanche Drive, Salt Lake City, Utah 84108

Tax Parcel No.: 16-15-282-011

The payment obligation set forth in the Promissory Note is in default because Grantor has failed to pay all amounts due thereunder. All delinquent payments, together with all unpaid taxes, insurance, and other obligations under the Promissory Note and the Deed of Trust are due. Under the provisions of the Promissory Note and the Deed of Trust, the unpaid principal balance is now due, together with accruing interest, late charges, costs, and Trustees' and attorneys' fees. The Beneficiary (and holder of the Promissory Note) has demanded and does hereby demand payment of all amounts due under the Promissory Note, as amended. No such payment has been tendered. Accordingly, the Trustee has elected to sell the property described in the Deed of Trust.

¹ The Deed of Trust was subsequently amended by that certain First Amended Deed of Trust Deed, Security Agreement, Assignment of Leases and Rents and Financing Statement, executed by Trustor and filed for record on November 7, 2023, with recorder's Entry No. 14172278, Salt Lake County, Utah and by that certain Second Amended Deed of Trust Deed, Security Agreement, Assignment of Leases and Rents and Financing Statement, executed by Trustor and filed for record on August 26, 2024, with recorder's Entry No. 14280136, Salt Lake County, Utah.

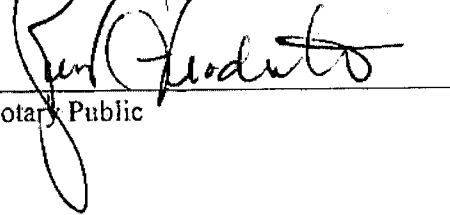
Dated this 10th day of March 2025.



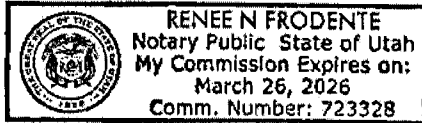
Russell A. Nevers, Esq.
Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this 10th day of March 2025, by Russell A. Nevers, Esq., as Trustee.



Notary Public



14356090 B: 11555 P: 5376 Total Pages: 2
03/10/2025 04:05 PM By: asteffensen 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.: 127030-UT

APN: 20-01-230-013-0000

NOTICE IS HEREBY GIVEN THAT KELLY T ST ONGE, A MARRIED MAN AND KAYLA ST. ONGE, A MARRIED WOMAN, AND JEFFREY BRENT PRICE, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOUZD MORTGAGE, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/3/2023 and recorded on 1/4/2023, as Instrument No. 14059191 in Book 11394 Page 4145, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 13, BLOCK 2, CLEARVIEW HOMES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$369,725.00.

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 12/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.


By reason of such default, UNITED WHOLESALE MORTGAGE, 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.

NOTICE OF DEFAULT

T.S. NO. 127030-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: MAY 07 / 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 MAR 07 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)



14356091 B: 11555 P: 5378 Total Pages: 2
03/10/2025 04:06 PM By: asteffensen 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.: 133191-UT

APN: 20-34-451-009-0000

NOTICE IS HEREBY GIVEN THAT JARED W TIBBITTS, A MARRIED MAN as Trustor, FIRST AMERICAN TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/1/2012 and recorded on 11/6/2012, as Instrument No. 11509327 in Book 10074 Page 8078-8091, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1009, THE OAKS AT JORDAN HILLS VILLAGES PHASE 10, 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 \$198,400.00.
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 10/1/2024 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. 133191-UT

By reason of such default, PennyMac Loan Services, 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: MAR 06 2025

ORANGE TITLE INSURANCE AGENCY, INC.



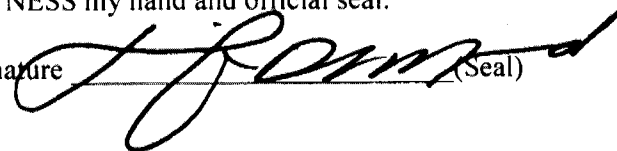
Hamsa Uchi, Authorized Agent

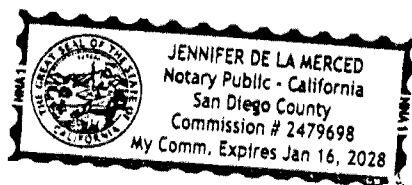
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On MAR 06 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. UT25924

14356101 B: 11555 P: 5400 Total Pages: 2
03/10/2025 04:09 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 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 August 15, 2019, and executed by Ambrose Little, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Direct Mortgage, Corp., its successors and assigns as Beneficiary, but Servbank, SB being the present Beneficiary, in which Sutherland Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 16, 2019, as Entry No. 13053813, in Book 10817, at Page 5349-5360, and modified pursuant to the Modification recorded on October 29, 2021, as Entry No. 13810874, in Book 11261, at Page 1614-1621, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 96, Oquirrh Shadows No. 9, according to the official plat thereof, as recorded in the office of the County Recorder, Salt Lake County, State of Utah. **TAX # 20-24-227-032**

Purportedly known as 6361 South Moki Circle, West Jordan, UT 84081 (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: 03/10/2025


HALLIDAY, WATKINS & MANN, P.C.:


By: 

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25924

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

The foregoing instrument was acknowledged before me on 03/10/2025,
by Jessica Oliveri 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

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

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Paramount Condominiums Association, an association of unit owners (the "Association") on September 25, 2024, recorded in the offices of the Salt Lake County Recorder, as Entry No. 14292320, a Notice of Lien upon those certain lands and premises owned by **John August Engelhardt**, located at 238 West Paramount Ave #110, Salt Lake City, UT 84115, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **Unit 110, Paramount Condominiums**
Property Address: **238 West Paramount Avenue #110, Salt Lake City, UT 84115**
Parcel ID #: **15-13-214-003-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, Restrictions and Easements for the Paramount Condominiums 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 hereby 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 March 10, 2025.

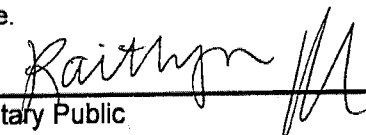
MILLER HARRISON LLC



Peter H. Harrison
As authorized agent for Paramount Condominiums Association

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

On March 10, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26015

14356397 B: 11555 P: 6551 Total Pages: 2
03/11/2025 10:38 AM 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 November 6, 2023, and executed by Patrick K. McDonald who acquired title as Patrick A. McDonald, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 14, 2023, as Entry No. 14174897, in Book 11456, at Page 3401, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 4, contained within Phase 1, Plat C, Oquirrh Highlands Condominiums, an Expandable Utah Condominium Project, as the same is identified in the Condominium Plat recorded in Salt Lake County, Utah as entry No. 9125148 in Book 2004P at Page 197 of plats of the official records of the county recorder of Salt Lake County, Utah (as said condominium plat may have heretofore been amended or supplemented) and in the Declaration of Condominium of Oquirrh Highlands Condominiums, an Expandable Utah Condominium Project recorded in Salt Lake County, Utah as entry No. 8973883 in Book 8943 at Page 5656 of the official records of the County Recorder of Salt Lake County, Utah (as said declaration may have heretofore been amended or supplemented), together with an undivided interest in the common areas and facilities as set forth in said Declaration and any amendments or supplements thereto. Situated in Salt Lake County. **TAX # 20-23-354-028-0000**

Purportedly known as 6955 South Tourist Lane Unit B, West Jordan, UT 84081 (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: 03/10/2025


HALLIDAY, WATKINS & MANN, P.C.:

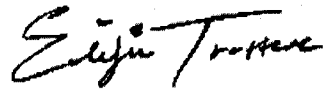
By: 

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT26015

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

The foregoing instrument was acknowledged before me on 03/10/2025,
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



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. UT25757

14356651 B: 11555 P: 7651 Total Pages: 2
03/11/2025 02:47 PM By: EMehanovic 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 August 2, 2023, and executed by Hector Mosqueda, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership., its successors and assigns as Beneficiary, but Cardinal Financial Company, Limited Partnership being the present Beneficiary, in which Real Advantage Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 4, 2023, as Entry No. 14137429, in Book 11436, at Page 5728, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 16, Meadow Heights No. 5, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 21-05-130-002-0000**

Purportedly known as 4213 South 3720 West, 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 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: 03/11/2025

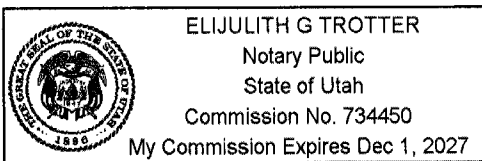
HALLIDAY, WATKINS & MANN, P.C.:

By: 

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25757

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

The foregoing instrument was acknowledged before me on 03/11/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.





Notary Public

Remotely Notarized with audio/video via
Simplifile

14357171 B: 11556 P: 573 Total Pages: 1
03/12/2025 02:57 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1173

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Rose Creek Crossing Owners' Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Rose Creek Crossing Subdivision recorded on March 5, 2007 as Entry No. 10022953 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Garrett Jensen located at 3427 West Aprica Court, Riverton, UT 84065, lying in Salt Lake County, Utah and further described as follows:

Legal Description: BLDG 17, LOT 26, ROSE CREEK CROSSING TOWNHOMES PUD. 9247-4025
9589-2659

Parcel ID #: 33-05-254-014-0000

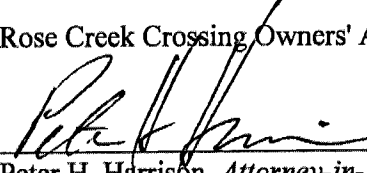
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions for Rose Creek Crossing Subdivision, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make 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.

DATE FILED: March 11, 2025.

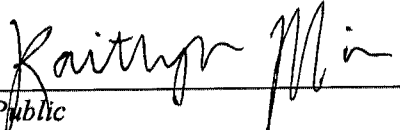
Rose Creek Crossing Owners' Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter H. Harrison, *Attorney-in-Fact*

On March 11, 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

14357179 B: 11556 P: 609 Total Pages: 2
03/12/2025 03:01 PM By: BGORDON 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25985

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 6, 2012, and executed by Deborah Tina Cox, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for The First National Bank of Layton, its successors and assigns as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which Title One was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 7, 2012, as Entry No. 11467415, in Book 10054, at Page 3706-3722, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 403, contained within the Country Wood Estates Condominiums, a Utah Condominium Project as identified in the Record of Survey Map recorded September 10, 1997, as Entry No. 6735484, in Book 97-9P, at Page 277 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 the Country Wood Condominiums, recorded September 10, 1997 as Entry No. 6735485, in Book 7754, at Page 1843 (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. **TAX # 21-27-378-144**

Purportedly known as 1841 West 7600 South #403, West Jordan, UT 84084 (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: 03/12/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: 

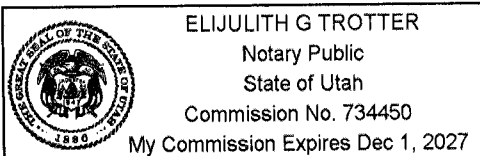
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25985

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

The foregoing instrument was acknowledged before me on 03/12/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Notary Public



Remotely Notarized with audio/video via
Simplifile

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

14357701 B: 11556 P: 3295 Total Pages: 3
03/13/2025 04:31 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: KESLER & RUST
68 SOUTH MAIN STREET 2ND FLOORSALT LAKE CITY, UT 84101

Tax Parcel No. 22-10-129-062
Tax Parcel No. 22-02-151-020

NOTICE OF DEFAULT

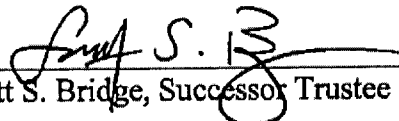
Notice is hereby given that SCOTT S. BRIDGE is Successor Trustee under that certain Trust Deed dated February 16, 2023, executed by E.M. Real Estate Services, LLC as to Parcel 1 and Ernad Mehinovic and Iva Mehinovic as to Parcel 2, as Trustors, with Artisan Title Insurance Agency, Inc., a Utah Corporation, as Trustee, securing certain obligations in favor of TAG Private Lending, LLC, of Salt Lake County, State of Utah, as Beneficiary, recorded February 16, 2023, as 14073189, B: 11401 P: 4419, in the records of the Salt Lake County Recorder's Office, State of Utah. The property secured by said Trust Deed is described as:

See Attached Exhibit "A".

A breach of, and default in, the obligations for which such Trust Deed is security has occurred, in that, among other things, the payment due under the Promissory Note secured by said Trust Deed, has not been paid, namely, approximately \$297,608.97, currently due, which unpaid amount is now accruing interest at the rate of 24% per annum 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 11th day of March, 2025.



Scott S. Bridge, Successor Trustee

STATE OF UTAH)
COUNTY OF Salt Lake) : ss

On March 11, 2025, before me personally appeared Scott S. Bridge, proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed to this instrument, and acknowledged (he/she/they) executed the same.

Witness my hand and official seal.

V. Mercer
Notary Public

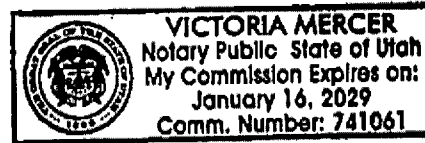


Exhibit "A"

Parcel 1:

Unit No. 136, Building 6, AIX LA CHAPELLE, a Utah Condominium Project, according to the Record of Survey Map filed for record July 6, 1979, as Entry No. 3304961, in Book 79-7 of Plats, at Page 243, and further defined and described in the Declaration of Covenants, Conditions, Restrictions and By-Laws for Aix La Chapelle Condominium, filed for record July 6, 1979, as Entry No. 3304960 in Book 4896, at Page 437 through 475 of Official Records, as amended and/or supplemented.

Together with: (a) the undivided 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 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 Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

Tax Parcel No. 22-10-129-062

Parcel 2:

Lot 5, Bevwood Acres Subdivision, according to the Official Plat thereof on file with the office of the SALT LAKE County Recorder.

Tax Parcel No. 22-02-151-020