

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21110

ENT 12933:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 24 10:40 AM FEE 40.00 BY LM  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 15, 2007, and executed by Mark Bishop and D. Kathryn Bishop, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lehman Brothers Bank, FSB, a Federal Savings Bank, its successors and assigns as Beneficiary, but U.S. Bank National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-18N being the present Beneficiary, in which Fidelity National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 16, 2007, as Entry No. 120102:2007, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 18, Plat "A", Manila Heights Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 46-678-0018**

Purportedly known as 1501 West 3600 North, Pleasant Grove, UT 84062 (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: 02/21/2025

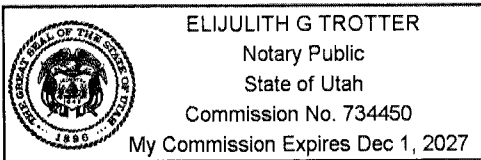
HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R McCormack

Name: Hillary R. McCirmack  
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. UT21110

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 Trotter*

\_\_\_\_\_  
Notary Public

Remotely Notarized with audio/video via  
Simplifile

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2 E

**RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:**

Bruce L. Richards & Associates  
455 East 500 South, Suite 401  
Salt Lake City, UT 84111



ENT 12971:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Feb 24 11:24 AM FEE 40.00 BY TM  
RECORDED FOR BRUCE L RICHARDS & ASSOC

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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated January 12, 2022, executed by Ryan Hopkins as Trustor, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded January 18, 2022, as Entry Number 6987:2022, official records of the County Recorder of Utah County, State of Utah. The real property described in said Deed of Trust is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 65, Plat "E", MOUNT LOAFER MEADOWS  
SUBDIVISION, according to the plat thereof as recorded  
in the office of the Utah County Recorder.  
#30-048-0036.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$80,000.00.

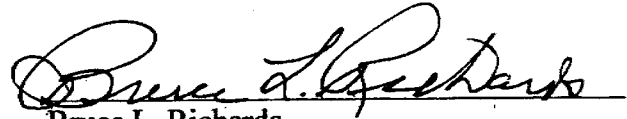
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Cyprus Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustor.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

EXECUTED this 9th day of January, 2025.



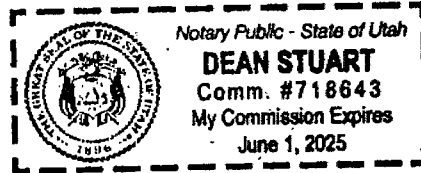
Bruce L. Richards  
Successor Trustee  
455 East 500 South, Suite 401  
Salt Lake City, UT 84111

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

On the 9th day of January, 2025, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say 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. UT21266

ENT 13332:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 25 09:49 AM FEE 40.00 BY MG  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 15, 2013, and executed by Alvin Black and Kristina Black, as Trustors, in favor of Bank of America, N.A. as Beneficiary, but Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 being the present Beneficiary, in which Recon Trust was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 1, 2013, as Entry No. 19952:2013, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 50, Plat "A", River Cove Subdivision, a planned unit development residential subdivision, according to the official plat thereof, as recorded in the Office of the Utah County Recorder. **TAX # 51:458:0050**

Purportedly known as 1023 West River Hill Drive, Spanish Fork, UT 84660 (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: 2/24/25

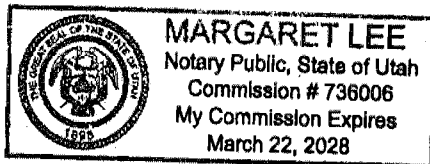
HALLIDAY, WATKINS & MANN, P.C.:

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. UT21266

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

RECORD & RETURN TO:  
Brad D. Boyce  
1771 S. Range Road  
Saratoga Springs, UT 84045

File No.: 7559  
Tax ID/Parcel No.: 45-831-0002 & 45-831-0003

**NOTICE OF DEFAULT & ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of a Promissory Note in the original principal amount of \$523,953.04 (the "Note"), secured by a Trust Deed executed by 440 North SF, LLC, as Trustor, for the benefit of American Funding, LLC, as Beneficiary, wherein 1<sup>st</sup> Liberty Title, LC, was named as Trustee, recorded in Utah County, Utah, on June 3, 2020, with Recorder's Entry No. 76179:2020 (the "Trust Deed"), as modified by an Affidavit of Scrivener's Error recorded in Utah County, Utah, on March 19, 2021, with Recorder's Entry No. 52554:2021, securing real property currently described as follows:

LOTS 2 AND 3, LILLIAN LANE SUBDIVISION, A RESIDENTIAL SUBDIVISION, VACATING LOTS 31 AND 32 OF PLAT "A", BILLINGS TECHNOLOGY PARK REVISED SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

(The real property secured by the Trust Deed was originally described as Lots 31 and 32, Plat A, Billings Technology Park Revised Subdivision and the prior parcel numbers were 35:064:0031 and 35:064:0032). The purported street addresses are 2206 & 2210 S. MOUNTAIN VISTA LANE, PROVO, UT 84606 (the "Property"). The undersigned disclaims liability for any error in the addresses.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note. The loan maturity date has passed, and all sums owed under the Note and secured by the Trust Deed are due in full. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying the outstanding indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not satisfy all loan obligations within three months from the recording date of this Notice, the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations.

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

Dated 2-25-25

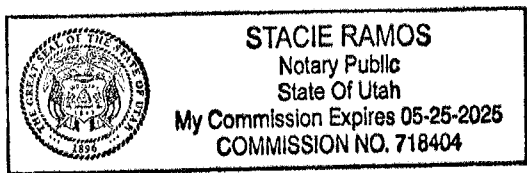
PRO R.E.SOURCE, LLC, Successor Trustee

STATE OF UTAH )  
                          : ss.  
COUNTY OF UTAH )

Brad D. Boyce  
By: Brad D. Boyce, Manager & Attorney  
1771 S. Range Rd., Saratoga Springs, UT 84045  
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On 2/25/2025, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Stacie Ramos  
NOTARY PUBLIC



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.: 130929-UT

APN: 18:003:0011

NOTICE IS HEREBY GIVEN THAT STANLEY L. PETERS as Trustor, WFG NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/28/2021 and recorded on 11/4/2021, as Instrument No. 187259:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

SITUATED IN THE COUNTY OF UTAH AND STATE OF UTAH:

COMMENCING SOUTH 1423.40 FEET AND WEST 1281.49 FEET FROM THE NORTH QUARTER CORNER OF SECTION 15, TOWNSHIP 6 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 89° 42' EAST 110 FEET; THENCE SOUTH 110 FEET; THENCE NORTH 89° 42' WEST 110 FEET; THENCE NORTH 110 FEET TO BEGINNING.

The obligation included a Note for the principal sum of \$163,000.00.

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 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, loanDepot.com, 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.



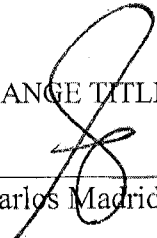
NOTICE OF DEFAULT

T.S. NO. 130929-UT

ENT 13412:2025 PG 2 of 2

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 24/2025

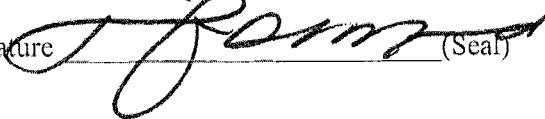
  
ORANGE TITLE INSURANCE AGENCY, INC.  
\_\_\_\_\_  
Carlos Madrid, Authorized Agent

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)



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.: 132546-UT

APN: 66:783:0134

NOTICE IS HEREBY GIVEN THAT MICHAEL BEHLE AND KELLY BEHLE, HUSBAND AND WIFE as Trustor, UTAH FIRST TITLE INSURANCE AGENCY, INC. as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 12/14/2022 and recorded on 12/19/2022, as Instrument No. 125729:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 134, SUNSET FLATS PHASE "A", PLAT 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH

The obligation included a Note for the principal sum of \$200,000.00.

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 4/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

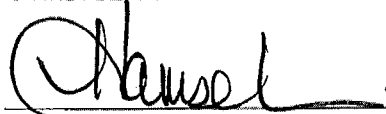
By reason of such default, SECURITY SERVICE FEDERAL CREDIT UNION, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately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

T.S. NO. 132546-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.

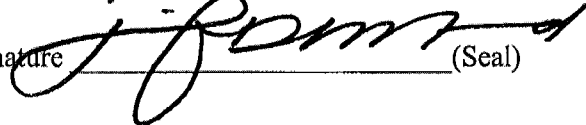
  
Hamsa Uchi, Authorized Agent

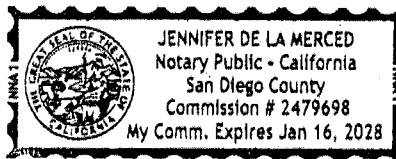
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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. UT24414

ENT 13779:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 26 11:25 AM FEE 40.00 BY CS  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 7, 2018, and executed by Rogelio Fuentes-Reyes and Rosa I. Hernandez Garcia, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 10, 2018, as Entry No. 86449:2018, and modified pursuant to the Modification recorded on October 7, 2021, as Entry No. 172507:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 17, Plat "C", Sunset Park Planned Residential Development, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 52-592-0017**

Purportedly known as 822 West Center Street, Spanish Fork, UT 84660 (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: 02/25/2025


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. UT24414

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.

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

*Eljolith G Trotter*  
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. UT25795

ENT 13952:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 26 02:55 PM FEE 40.00 BY AC  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 23, 2022, and executed by Chelsea Kocherhans and Jason Kocherhans, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Novare National Title Insurance Agency of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 28, 2022, as Entry No. 75213:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 73, Solstice at Waters Edge Subdivision, according to the plat thereof as recorded in the office of the Utah County Recorder. **TAX # 66-522-0073**

Purportedly known as 599 North 260 East, Vineyard, UT 84059 (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: 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. UT25795

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.

 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

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 11146-1076F  
Parcel No. 46-107-0040

ENT 13970:2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Feb 26 03:22 PM FEE 40.00 BY TM  
RECORDED FOR Scalley Reading Bates Hanse  
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Esteban Medina and Evelyn Medina, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on April 14, 2022, and recorded as Entry No. 46858:2022, Records of Utah County, Utah.

LOT 40, MOUNTAIN VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 30, 2023 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 26 day of February, 2025.

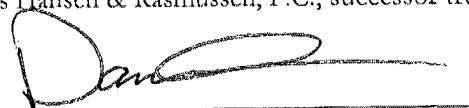
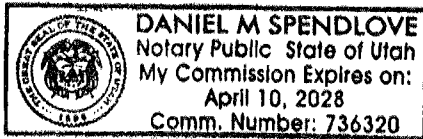
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 26 day of February, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC



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. 51121-1978F  
Parcel No. 08-139-0016

ENT 13971:2025 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 26 03:23 PM FEE 40.00 BY TM  
RECORDED FOR Scalley Reading Bates Hanse  
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

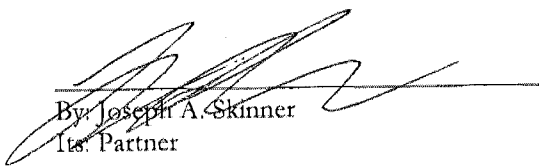
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Juliann Valdovinos, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns is named as beneficiary, and Title West is appointed trustee, and filed for record on October 18, 2016, and recorded as Entry No. 103995:2016, Records of Utah County, Utah.

BEGINNING 60 FEET NORTH OF THE SOUTHEAST CORNER OF LOT 4, BLOCK 29, PLAT "P", PAYSON CITY SURVEY; THENCE NORTH 60 FEET; THENCE WEST 162.9 FEET; THENCE SOUTH 60 FEET; THENCE EAST 162.9 FEET TO THE BEGINNING.

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

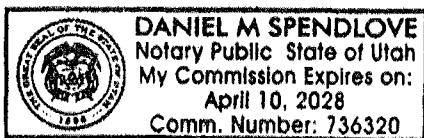
DATED this 26 day of February, 2025.

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

  
By Joseph A. Skinner  
Its Partner

STATE OF UTAH )  
: ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 26 day of February, 2025, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
NOTARY PUBLIC

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

ENT 13981:2025 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 26 03:42 PM FEE 40.00 BY TM  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT The Evans Ranch South Owners Association, an association of unit owners (the "Association") on February 21, 2025, recorded in the offices of the Utah County Recorder, as Entry No. 12557:2025, a Notice of Lien upon those certain lands and premises owned by Israel Campos Rios, located at 4302 East Grassland Way, Eagle Mountain, UT 84005, lying in Utah County, Utah and further described as follows:

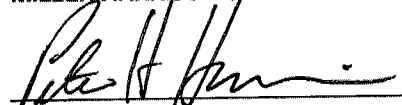
Legal Description: LOT 34, PLAT K-3, EVANS RANCH SUB AREA 0.028 AC.  
Property Address: 4302 East Grassland Way, Eagle Mountain, UT 84005  
Parcel ID #: 38:575:0034

A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Neighborhood Declaration of Covenants, Conditions and Restrictions for Evans Ranch South, 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/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.

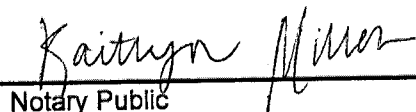
MILLER HARRISON LLC



Peter H. Harrison  
As authorized agent for The Evans Ranch South  
Owners 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

WHEN RECORDED MAIL TO:

Office of General Counsel  
Utah Community Credit Union  
360 West 4800 North  
Provo, UT 84604

**Notice of Default**

On or about March 11, 2019, Thomas Paul O'Connor and Clarissa R. O'Connor, executed and delivered a Revolving Credit Deed of Trust to Utah Community Credit Union as original Trustee and as Beneficiary, which Trust Deed was recorded on or about March 15, 2019, as recorder's entry No. 20995:2019 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 244 E 400 S, Provo, UT 84606, and more particularly described as:

Commencing at a point 149.53 feet East of the Northwest corner of Block 7, Plat "B", Provo City Survey of Building Lots; thence East along the North line of said Block 49.85 feet to the Northeast corner of Lot 5 of said Block; thence South 9 rods; thence West 49.85 feet; thence North 9 rods to the place of beginning.


(Parcel ID: 05-007-0013)

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the Trustor and under the related Revolving Credit Deed of Trust in that the Trustor has failed to make one or more payment to the Beneficiary as and when required by the Note. A substitution of trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The Successor Trustee is a member of the Utah State Bar Association. The Successor Trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779  
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

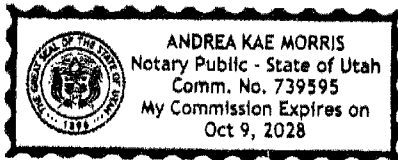
February 26, 2025.

  
Paul D. Jarvis  
UCCU General Counsel  
360 West 4800 North  
Provo, Utah 84604  
(801) 223-7779

STATE OF UTAH )

:  
COUNTY OF UTAH )

The above Notice of Default was executed on February 26, 2025, by Paul D. Jarvis, Trustee.



*AK Morris*  
\_\_\_\_\_  
NOTARY PUBLIC

WHEN RECORDED MAIL TO:

Office of General Counsel  
Utah Community Federal Credit Union  
360 West 4800 North  
Provo, UT 84604

**Notice of Default**

On or about February 9, 2023, John R. Sheldon, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original Trustee and as Beneficiary, which Trust Deed was recorded on or about February 14, 2023, as recorder's entry No. 8850:2023 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 703 S 420 E, Salem, UT 84653, and more particularly described as:

Lot 42, Plat "F", South Valley View Subdivision, according to the plat thereof in the office of the Utah County Recorder.

(Parcel ID: 52:510:0042)

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the Trustor and under the related Revolving Credit Deed of Trust in that the Trustor has failed to make one or more payment to the Beneficiary as and when required by the Note. A substitution of trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The Successor Trustee is a member of the Utah State Bar Association. The Successor Trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779  
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

February 26, 2025.



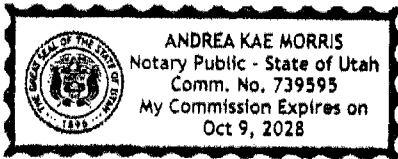
Paul D. Jarvis  
UCCU General Counsel  
360 West 4800 North  
Provo, Utah 84604  
(801) 223-7779

STATE OF UTAH )

:

COUNTY OF UTAH )

The above Notice of Default was executed on February 26, 2025, by Paul D. Jarvis, Trustee.



  
\_\_\_\_\_  
NOTARY PUBLIC

WHEN RECORDED MAIL TO:

Office of General Counsel  
Utah Community Federal Credit Union  
360 West 4800 North  
Provo, UT 84604

**Notice of Default**

On or about July 7, 2022, Aushel Mary Herring and Dale Tyrell Herring, executed and delivered a Revolving Credit Deed of Trust to Utah Community Credit Union as original Trustee and as Beneficiary, which Trust Deed was recorded on or about July 12, 2022 as recorder's entry no. 79685:2022 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 2621 West 500 North, Provo, UT 84601 and more particularly described as:

Lot 6, Plat B, Ericksen Farm Subdivision, according to the plat thereof as recorded in the office of the Utah County Recorder.

(Parcel I.D. 38:343:0006).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the Trustor and under the related Revolving Credit Deed of Trust in that the Trustor has failed to make one or more payment to the Beneficiary as and when required by the Note. A substitution of trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The Successor Trustee is a member of the Utah State Bar Association. The Successor Trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779  
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

Dated February 27, 2025.

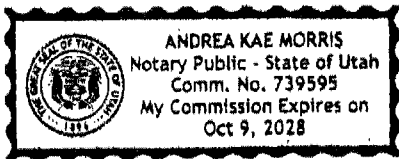


Paul D. Jarvis  
UCCU General Counsel  
360 West 4800 North  
Provo, Utah 84604  
(801) 223-7779

STATE OF UTAH )

COUNTY OF UTAH )

The above Notice of Default was executed on February 27, 2025, by Paul D. Jarvis, Trustee.



*AK Morris*  
\_\_\_\_\_  
NOTARY PUBLIC



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

ENT 14318:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 27 02:21 PM FEE 40.00 BY LM  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Stoneleigh Heights Neighborhood Association, Inc. ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Covenants, Conditions, Easements and Restrictions for Suncrest a Planned Community ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on June 17, 2019, as Entry No. 13010993, and any amendments thereto, concerning real property reputed to be owned by **John Gathright, Single Man ("Owner")**, covering real property located at 14783 S Stonehenge Pl ("Property"), and more particularly described as follows:

Lot 135, Stoneleigh Heights at Suncrest Phase No. 3a and 3b amended (a Planned Unit Development), according to the official plat thereof recorded in the office of The Utah County Recorder. Together with: (a) the undivided ownership interest in said project's common areas and facilities which is appurtenant to said unit, (the referenced declaration of project 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 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). TAX SERIAL NO. 66-354-0135 Also known by street and number of: 14783 South Stonehenge Place, Draper, UT 84020 Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2019 and thereafter.

PARCEL NUMBER: 66:354:0135.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on December 2, 2024 as Entry No. 84505:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing

obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

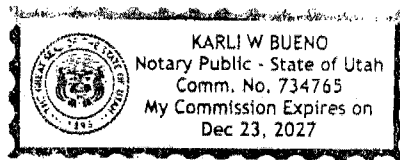
DATED this 26<sup>th</sup> day of February 2025.

JENKINS BAGLEY SPERRY, PLLC

*Bruce C. Jenkins*  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : SS.  
County of Washington         )

On the 26<sup>th</sup> day of February, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



*Karli W. Bueno*  
Notary Public

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

Bruce C. Jenkins, Esq.  
285 W. Tabernacle St., Suite 301, St. George, UT 84770  
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays  
Phone: (435) 656-5008, Fax: (435) 656-8201

**THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

When Recorded Return to:  
McDonald Fielding, PLLC  
Attn: Kyle Fielding, Esq.  
230 N 1680 E Suite W2  
St. George UT 84790

Parcel ID No(s).  
21-012-0144  
21-012-0145

## NOTICE OF DEFAULT AND ELECTION TO SELL

KYLE C. FIELDING, an active member of the Utah State Bar ("Trustee") hereby gives notice that a default has occurred under the following:

A Trust Deed With Assignment of Rents executed by Silvia Elizabeth Avila, as Trustor, with Provo Land Title Company as original Trustee, in favor of Reid Family Partnership LTD, as Beneficiary, which was recorded on January 5, 2022, as Entry No. 1579:2022 in the Official Records of the Utah County Recorder, as may be amended, modified, or assigned.

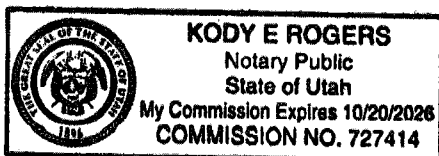
The Trust Property is legally described in **Exhibit A** attached hereto and incorporated herein by this reference. Breach of an obligation(s) for which the Trust Property was conveyed as security has occurred in that Trustor has failed to pay amounts due and owing to the Beneficiary under a promissory note and/or loan agreement and amendments thereto. The underlying obligation secured by the Trust Deed has been accelerated and/or has reached maturity but remains unpaid. Therefore, pursuant to the demand and election of the current Beneficiary, the Trustee hereby elects to sell the Trust Property to satisfy the delinquent obligation referred to above, which includes interest, the unpaid principal and accrued interest thereon, appropriate fees, charges, expenses incurred by the Trustee and attorney's fees.

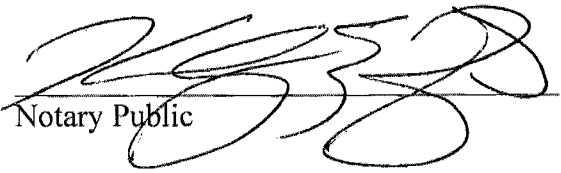
**This is an attempt to collect a debt. Any information obtained may be used for that purpose. This communication is from a debt collector.**

DATED this February 27, 2025.

  
\_\_\_\_\_  
Kyle C. Fielding

In the State of Utah, County of Washington, the foregoing instrument was acknowledged before me this February 27<sup>th</sup>, 2025, by Kyle C. Fielding.



  
\_\_\_\_\_  
Notary Public

**Exhibit A**

Land located in Utah County, State of Utah, and described as follows:

**Parcel 1:**

Commencing 26.375 chains South and .92 chains West of the Northwest corner of Southwest quarter of Section 2, Township 7 South, Range 2 East, Salt Lake Base & Meridian; thence South 89° East along the North side of Center Street 100 feet; thence North 01° East 200 feet; thence North 89° West 100 feet; thence South 01° West along the East side of Utah County Highway 200 feet to beginning.

(Tax Parcel No. 21-012-0144)

**Parcel 2:**

Commencing South 1739 .12 feet and East 39.28 feet from the West quarter corner of Section 2, Township 7 South, Range 2 East, Salt Lake Base and Meridian; North 01°00'00" East 106.31 feet; South 89°13'08" East 15.35 feet; South 00°06'39" East 106.07 feet; South 89°58'00" West 17.42 feet to beginning.

(Tax Parcel No. 21-012-0145)

When Recorded Return to:  
McDonald Fielding, PLLC  
Attn: Kyle Fielding, Esq.  
230 N 1680 E Suite W2  
St. George UT 84790

Parcel ID No(s).  
45-590-0056

## NOTICE OF DEFAULT AND ELECTION TO SELL

KYLE C. FIELDING, an active member of the Utah State Bar (“Trustee”) hereby gives notice that a default has occurred under the following:

All-Inclusive Trust Deed With Assignment of Rents executed by Douglas Andersen and Carole Andersen, as Trustor, with US Title Insurance Agency as original Trustee, in favor of Sandra Thomas as Beneficiary, which was recorded on November 16, 2023, as Entry No. 75204:2023 in the Official Records of the Utah County Recorder, as may be amended, modified, or assigned.

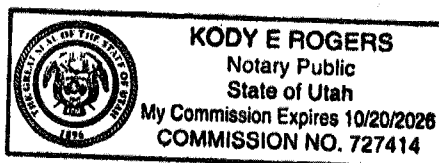
The Trust Property is legally described in **Exhibit A** attached hereto and incorporated herein by this reference. Breach of an obligation(s) for which the Trust Property was conveyed as security has occurred in that Trustor has failed to pay amounts due and owing to the Beneficiary under a promissory note and/or loan agreement and amendments thereto. The underlying obligation secured by the Trust Deed has been accelerated and/or has reached maturity but remains unpaid. Therefore, pursuant to the demand and election of the current Beneficiary, the Trustee hereby elects to sell the Trust Property to satisfy the delinquent obligation referred to above, which includes interest, the unpaid principal and accrued interest thereon, appropriate fees, charges, expenses incurred by the Trustee and attorney’s fees.

**This is an attempt to collect a debt. Any information obtained may be used for that purpose. This communication is from a debt collector.**

DATED this February 27, 2025.

  
\_\_\_\_\_  
Kyle C. Fielding

In the State of Utah, County of Washington, the foregoing instrument was acknowledged before me this February 27<sup>th</sup>, 2025, by Kyle C. Fielding.



  
\_\_\_\_\_  
Notary Public

**Exhibit A**

Land located in Utah County, State of Utah, and described as follows:

Lot 56, Plat "D", LEGACY RIDGE SUBDIVISION, Orem, according to the Official Plat thereof, as recorded in the records of Utah County, State of Utah.

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. CARR07-0881

ENT 14851:2025 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 28 03:17 PM FEE 40.00 BY AC  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

## 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 JULY 21, 2010, and executed by LESLIE D PHENALD, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., its successors and assigns, as Beneficiary, and RICHLAND TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JULY 22, 2010, as Entry No. 60824:2010, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 202, PLAT TWO-A, SILVER LAKE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

66-084-0202

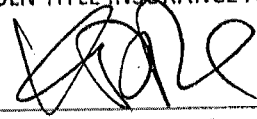
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 28, 2025

LINCOLN TITLE INSURANCE AGENCY

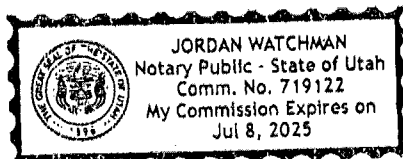
By:

  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 28, 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. UT26025

ENT 14866:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Feb 28 03:28 PM FEE 40.00 BY AC  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 21, 2013, and executed by Daniel J. Hansen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary as nominee for Celtic Bank Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Access Title Company, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 22, 2013, as Entry No. 80845:2013, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 2408, SARATOGA SPRINGS NO. 24, PLANNED UNIT DEVELOPMENT SUBDIVISION, according to the official plat thereof, as recorded in the office of the Utah County Recorder.

Together with an easement of use and enjoyment in and to the common areas and facilities, including but not limited to roadways and access ways appurtenant to said Lot, as provided for in the Declaration of SARATOGA SPRINGS and LAKESIDE AT SARATOGA SPRINGS.

Subject to reservations of oil and gas, mining, gravel and mineral rights, as reserved in a document dated December 13, 1977, recorded December 16, 1977, as Entry No. 42906, in Book 1607 at Page 76, of Official Records and reserved in a document dated December 30, 1989, recorded September 10, 1990, as Entry No. 29629, in Book 2721, at Page 855, of Official Records and reserved in a document dated February 10, 1953, recorded May 5, 1953, as Entry No. 5264, in Book 627 at Page 59, of Official Records. **TAX # 66:142:0008**

Purportedly known as 122 East Cottage Cove, Saratoga Springs, UT 84045 (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: 02/28/2025


HALLIDAY, WATKINS & MANN, P.C.:

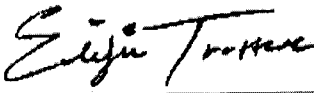
By: 

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. UT26025

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

The foregoing instrument was acknowledged before me on 02/28/2025,  
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