

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23638

ENT 15193:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 03 01:29 PM 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 February 28, 2022, and executed by Afa Palu and Kalisi Palu, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Inspire Home Loans Inc., its successors and assigns as Beneficiary, but Inspire Home Loans Inc. being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 28, 2022, as Entry No. 26162:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 204, Kelshaw Lane Phase 2 Subdivision, according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 44-243-0204**

Purportedly known as 953 South 1480 West, Provo, UT 84601 (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: 03/03/2025

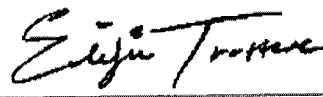
HALLIDAY, WATKINS & MANN, P.C.:

By: 

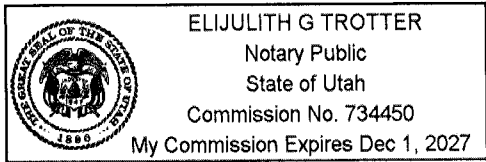
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT23638

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

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24871

ENT 15386:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 04 08:32 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 March 25, 2021, and executed by Nhu Nguyen and Paul Phan, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Flagstar Bank, FSB, its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Cottonwood Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 25, 2021, as Entry No. 55965:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 81, HIDDEN CANYON PLAT B, a Residential Subdivision, according to the official plat thereof as recorded in the Office of the Utah County Recorder. **TAX # 41:926:0081**

Purportedly known as 5641 North Canyon Rim Road, Lehi, UT 84043 (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: 03/03/2025

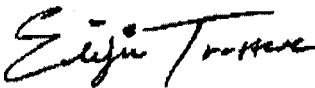
HALLIDAY, WATKINS & MANN, P.C.:

By: 

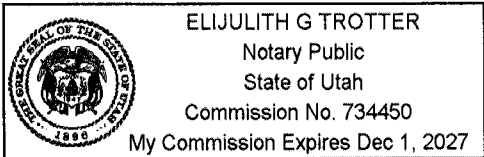
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24871

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

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12739

ENT 15646:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 04 02:40 PM 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 6, 2017, and executed by Thad H. Walker, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security Home Mortgage, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Vanguard Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 7, 2017, as Entry No. 87840:2017, and modified pursuant to the Modification recorded on January 7, 2020, as Entry No. 1793:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 42, Silver King, Plat "B", Santaquin, Utah, according to the Official Plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 52-831-0042**

Purportedly known as 801 South 15 West, Santaquin, UT 84655 (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: 03/04/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: *Joa*

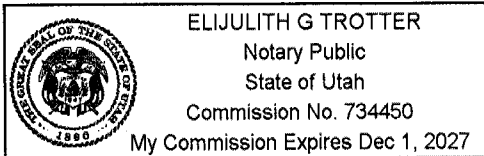
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT12739

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

The foregoing instrument was acknowledged before me on 03/04/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Eljolith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

ENT 15691:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 04 04:04 PM FEE 40.00 BY AC
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

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.: 132882-UT

APN: 52:101:0011

NOTICE IS HEREBY GIVEN THAT EMILY A. WILSON, A MARRIED WOMAN as Trustor, EXECUTIVE TITLE INSURANCE AGENCY, INC. as Trustee, in favor of WELLS FARGO FINANCIAL UTAH, INC. as Beneficiary, under the Deed of Trust dated 10/25/2006 and recorded on 10/30/2006, as Instrument No. 144757:2006 the subject Deed of Trust was modified by Loan Modification recorded on 6/26/2021 as Instrument 129514:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 22, PLAT "D", SUNRAY PARK SUBDIVISION, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$235,040.15.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

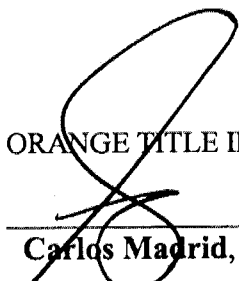
NOTICE OF DEFAULT

T.S. NO. 132882-UT

By reason of such default, Wells Fargo USA Holdings, 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: 2/28/2025

ORANGE TITLE INSURANCE AGENCY, INC.


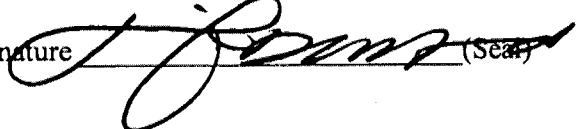
Carlos Madrid, Authorized Agent

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 28 2025 before me, Jennifer De La Merced, Notary Public, personally appeared **Carlos Madrid** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25933

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 8, 2022, and executed by Brian Charles Reynolds and Stephanie A. Reynolds, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which American Secure Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 14, 2022, as Entry No. 19395:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 259, Plat "H", Lake Mountain Estates Subdivision, according to the official plat thereof on file and of record in the Office of the Utah County Recorder. **TAX # 45:319:0259**

Purportedly known as 3926 South Lake Mountain Drive, 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 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: 03/05/2025

HALLIDAY, WATKINS & MANN, P.C.:


By: *Jess*

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. UT25933

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

03/05/2025

The foregoing instrument was acknowledged before me on _____,
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

Eljulith 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. UT25911

ENT 16263:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 06 03:15 PM FEE 40.00 BY TM
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 May 24, 2019, and executed by Chansamone Mixayboua and Suphanee Mixayboua, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Parkside Lending, LLC, its successors and assigns as Beneficiary, but Aurora Financial Group being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 24, 2019, as Entry No. 46462:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot No. 413, contained within PARKSIDE AT IVORY RIDGE, PLAT "D", a planned community, as the same is identified in the Plat Map recorded in Utah County, Utah as Entry No. 8230:2018 of the official records of the County Recorder of Utah County, Utah (as said Plat Map may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions, and Restrictions for Parkside at Ivory Ridge, recorded in Utah County, Utah as Entry No. 85089:2008 (as said Declaration may have heretofore been supplemented), together with an undivided interest in the Common Area and Limited Common Area, including a non-exclusive right to use the Swim and Tennis Club, subject to provisions of the Master Declaration of Covenants, Conditions and Restrictions, and Reservations of Easements for Ivory Ridge Properties Swim and Tennis Club recorded as Entry No. 152736:2006 of the Official Records of the County Recorder of Utah County. **TAX # 49-878-0413**

Purportedly known as 866 West 2800 North, Lehi, UT 84043 (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: 03/06/2025

HALLIDAY, WATKINS & MANN, P.C.:
By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25911

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

The foregoing instrument was acknowledged before me on 03/06/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

 MARGARET LEE
Notary Public
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Margaret Lee
Notary Public

Remotely Notarized with audio/video via
Simplifile

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

ENT 16525:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 07 12:54 PM FEE 40.00 BY AC
RECORDED FOR Western Mortgage Services
ELECTRONICALLY RECORDED

Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated July 8, 2024, executed by Nathaniel Robert Allen, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which David J. Shaffer, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Utah, State of Utah, on July 9, 2024, as Entry No. 45272:2024 of Official Records, all relating to and describing the real property situated in the County of Utah, State of Utah, particularly described as follows:

Parcel Numbers: 02-049-0009 And 02-049-0019
LEGAL DESCRIPTION: SEE ATTACHED EXHIBITS
Property Address: 225 West 300 North, American Fork, UT 84003

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$ 100,000.00, interest at the rate of 12.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, Dated May 11, 2004, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for November 2024 – March 2025, in the amount of \$1,028.61 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrear on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$100,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 6th day of March, 2025
Edwin B. Parry, Attorney at Law, Trustee

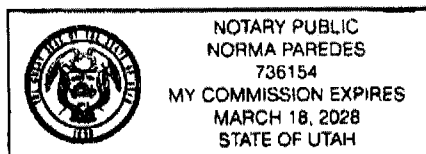


Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
 : SS.
County of Utah }

On this 7th day of March, 2025 personally appeared before me Edwin B. Parry, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:
Seal:



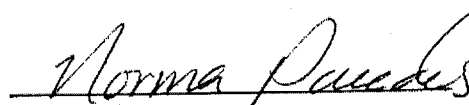

Notary Public

EXHIBIT "A"

PARCEL 1: (02-049-0009)

COMMENCING 148.5 FEET WEST FROM THE NORTHEAST CORNER OF BLOCK 35, PLAT "A", AMERICAN FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 66 FEET; THENCE SOUTH 120 FEET; THENCE EAST 66 FEET; THENCE NORTH 120 FEET TO THE PLACE OF BEGINNING

SITUATE IN UTAH COUNTY, STATE OF UTAH.

PARCEL 2: (02-049-0019)

BEGINNING AT A POINT WHICH IS WEST 148.5 FEET ON THE SOUTH LINE OF 300 NORTH STREET, AMERICAN FORK, UTAH, AND SOUTH 120.00 FEET FROM THE NORTHEAST CORNER OF BLOCK 35, PLAT "A", AMERICAN FORK CITY SURVEY. THENCE SOUTH 11 FEET; THENCE WEST 66 FEET; THENCE NORTH 11 FEET; THENCE EAST 66 FEET TO THE POINT OF BEGINNING.

SITUATE IN UTAH COUNTY, STATE OF UTAH.

ENT 16581:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 07 02:02 PM FEE 40.00 BY CS
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

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.: 133489-UT

APN: 41:639:0303

NOTICE IS HEREBY GIVEN THAT ALLEN L KLINEFELTER AND PATRICE D KLINEFELTER, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, USAA FEDERAL SAVINGS BANK as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/25/2016 and recorded on 8/11/2016, as Instrument No. 75688:2016, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 303, HIGHLANDS ON THE GREEN PHASE 3A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$206,887.00.

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 3/1/2024 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, Nationstar 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. 133489-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.

ENT 16581:2025 PG 2 of 2

DATED: MAR 06 2025

ORANGE TITLE INSURANCE AGENCY, INC.

J. Uchi
Hamsa Uchi, Authorized Agent

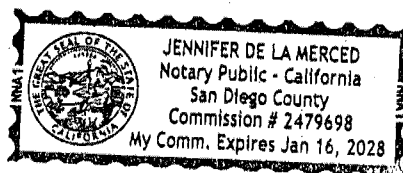
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On 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 *J. De La Merced* (Seal)



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. UTAH04-6809

ENT 16591:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 07 02:11 PM FEE 40.00 BY KR
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 SEPTEMBER 29, 2022, and executed by ORIANA N CONTRERAS ANGULO, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and US TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on SEPTEMBER 30, 2022, as Entry No. 106190:2022, in Book {{Matter.Book}}, at Page {{Matter.Page}}, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 30, SOLSTICE AT WATERS EDGE A RESIDENTIAL SUBDIVISION, VINEYARD, UTAH, ACCORDING TO THE OFFICIAL PLAT ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

SITUATED IN UTAH COUNTY.

66-522-0030

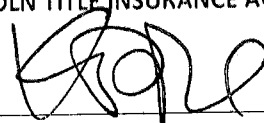
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: March 7, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



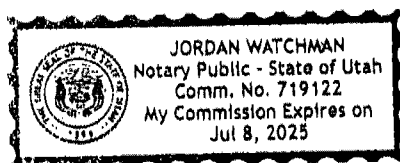
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On March 7, 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

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. CARR07-0889

ENT 16600:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 07 02:17 PM FEE 40.00 BY KR
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 OCTOBER 28, 2022, and executed by ANGEL JORDAN, A SINGLE PERSON, as Trustor(s), to secure certain obligations in favor of WELLS FARGO BANK, N.A., its successors and assigns, as Beneficiary, and ORANGE TITLE INS AGENCY, as Trustee, which Trust Deed was recorded on OCTOBER 28, 2022, as Entry No. 113797:2022, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT G-26, DIXIE FARMS PLAT F-2, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

37-358-0026

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: March 7, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



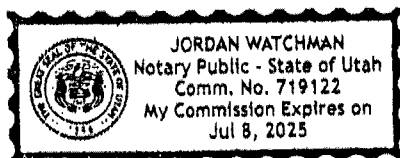
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On March 7, 2025, personally appeared before me, 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

WHEN RECORDED MAIL TO:

Joshua F, Hunt, Esq.
York Howell
10610 South Jordan Gateway Suite 200
South Jordan, UT 84095

ENT 16642:2025 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 07 03:20 PM FEE 40.00 BY LM
RECORDED FOR York Howell, LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

(Utah County Tax ID: 36:583:0037)

NOTICE IS HEREBY GIVEN that on or about November 17, 2017, Luis Ernesto Blanco, as Trustor, whose address is 5292 West 10700 North, Highland, Utah 84003, executed and delivered to Paul R. Maxfield, as Trustee, for the benefit of Dennis Baird, Lender, whose address was 2279 N University Parkway, #179, Provo, Utah 84604, that certain *Deed of Trust* (“**Deed of Trust**”) to secure the performance of said Trustor of the obligations owed to Dennis Baird under the certain *Purchase Money Promissory Note* dated November 17, 2017, in the original principal amount of Two Hundred and Fifty Thousand Dollars (\$250,000) (the “**Note**”). Said Deed of Trust was recorded with the Utah County Recorder on November 21, 2017, as Entry No. 115360:2017.

The Deed of Trust encumbers one (1) parcel of real property located in Utah County, State of Utah, described on **Exhibit A** attached hereto (the “**Property**”).

Heather Callister is the qualified personal representative of the estate of Dennis Ray Baird, filed as probate number 203400298, in Orem City, Utah, and therefore is the owner and holder of the beneficial interests under the Deed of Trust, and obligations secured thereby. Joshua F. Hunt, Esq. has been appointed as the Successor Trustee under the Deed of Trust pursuant to that certain *Substitution of Trustee* instrument recorded simultaneously with this *Notice of Default and Election to Sell*.

NOTICE IS HEREBY GIVEN that the obligations evidenced by the Note, the performance of which is secured by the Deed of Trust, are in default in that Trustor has failed to pay the sums due and owing under the Note when due. Under the terms of the Note and Deed of Trust, the entire unpaid principal balances of the Note, plus accrued interest, late charges, loan charges, costs, trustee’s fees, and attorney fees, are hereby accelerated and now due and payable in full. Lender (and holder of the Note) has demanded and does hereby demand payment of all sums necessary to cure said default. No such payment has been tendered.

THEREFORE, NOTICE IS HEREBY GIVEN, that the undersigned Trustee has elected, pursuant to Title 57, Chapter 1 of the Utah Code, and instructions from Lender (and holders of the Note), to consider the Deed of Trust and the Note in default and to sell or cause to be sold the real property described in the Deed of Trust to satisfy the said obligations.

The undersigned Trustee shall also sell any personal property covered by the security agreement contained in the Deed of Trust in connection with the foreclosure sale of said real property.

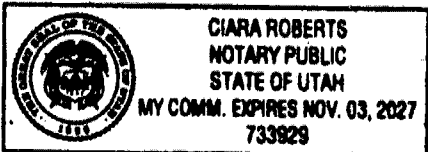
DATED this 19 day of February 2025.

[Signature]
Joshua F. Hunt, Esq., Successor Trustee

STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me on the 19 day of February 2025, by Joshua F. Hunt, Esq., Successor Trustee.

SEAL:



[Signature]
NOTARY PUBLIC

EXHIBIT A

(Property Description)

PT LOT 14, PLAT A, CORNERSTONE ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDING IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH. EXCEPTING THEREFROM THE WESTERLY 20 FEET, PARALLEL TO APLINE HIGHWAY (STATE ROAD 740) OF SAID LOT.

PARCEL ID: 36:583:0037

PROPERTY ADDRESS: 5292 West 10700 North, Highland, Utah 84003