

# Document Summary Report by Date

Start Date	
End Date	

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From		To	
	Parcel	Legal		
20250013178	Notice of Default 04/18/2025 12:43:07 PM 04/18/2025	\$40.00	20240009872	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
	SCALLEY READING BATES HANSEN & RASMUSSEN GRIFFIN DALLAS W-STWF-1-10 Subdivision: STEEPLECHASE AT WASHINGTON FIELDS 1 (W) Lot: 10			
20250013212	Notice of Default 04/18/2025 01:44:27 PM 04/17/2025	\$40.00	20220012833	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
	ORANGE TITLE INSURANCE AGENCY INC GARCIA LUIS W-HMHE-17 Subdivision: HILLSIDE MOBILE HOME EST AMD (W) Lot: 17			
20250013281	Notice of Default 04/18/2025 04:08:58 PM 04/17/2025	\$40.00	20210075517	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
	ORANGE TITLE INSURANCE AGENCY INC MOSES MARISA A W-WARG-3-113 Subdivision: WARNER GATEWAY 3 (W) Lot: 113			
20250013401	Notice of Default 04/21/2025 12:51:37 PM 04/21/2025	\$40.00	20210068031	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
	SCALLEY READING BATES HANSEN & RASMUSSEN BURNINGHAM ACEY ORTON BURNINGHAM HOLLY SG-SHWS-7 Subdivision: SAGE HOLLOW (SG) Lot: 7			
20250013402	Notice of Default 04/21/2025 12:52:30 PM 04/21/2025	\$40.00		SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
	SCALLEY READING BATES HANSEN & RASMUSSEN JESSOP THERESA A H-231-A Subdivision: HURRICANE FIELD SUR BLK 7 (H) Lot: 29 BEG AT NE COR LOT 29 BLK 7 HFS: TH S 135.00 FT; TH W 93.00 FT; TH N 135.00 FT; TH E 93.00 FT M/L TO POB.  LESS: BEG AT NE COR LOT 29 BLK 7 HFS, TH S ALG L/L 135.00 FT; TH W 12.50 FT; TH N 129.00 FT TO BEG OF A 6.00 FT RAD CUR; TH NWLY LFT ALG ARC OF SD CUR 9.43 FT THRU CTL ANG OF 90°00'; TH E 18.50 FT TO POB.  ALSO: BEG AT NE COR LOT 29 BLK 7 HFS, TH W 93.00 FT TO TRUE POB; TH W 4.64 FT TO			

# Document Summary Report by Date

ALSO: BEG AT NE COR LOT 29 BLK 7 HFS, TH W 93.00 FT TO TRUE POB; TH W 4.64 FT TO NE COR OF PRPTY CNVYD TO DONALD L STAHELI & AFTON STRATTON STAHELI, WARRANTY DEED REC FEB 14, 1977, ENTRY # 181054, BK 212, PG 406; TH S ALG E LN OF SD STAHELI PRPTY 135.00, TO SE COR; TH E 4.64 FT; TH N 135.00 FT TO TRUE POB.				
20250013403	Notice of Default 04/21/2025 12:53:41 PM 04/21/2025	\$40.00	20220049268	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
SCALLEY READING BATES HANSEN & RASMUSSEN SMITH ERIC SMITH BROOKE				
SG-MVF-3-29 Subdivision: MEADOW VALLEY FARMS 3 (SG) Lot: 29				
20250013828	Notice of Default 04/23/2025 02:38:04 PM 04/23/2025	\$40.00	20230026155	MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123
MILLER HARRISON LLC LONG GLEN				
W-PVMH-20 Subdivision: PALO VERDE MOBILE HOME EST (W) Lot: 20				
20250013962	Notice of Default 04/24/2025 12:39:03 PM 04/23/2025	\$40.00	20210021790	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
ORANGE TITLE INSURANCE AGENCY INC WOODARD KELLY WOODARD NICOLE				
AV-AVR-3-33 Subdivision: APPLE VALLEY RANCH 3 (AV) Lot: 33				
20250014282	Notice of Default 04/25/2025 03:17:35 PM 04/25/2025	\$40.00	20230006929	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
SCALLEY READING BATES HANSEN & RASMUSSEN OSMOND PATRICK D				
GLH-17-A-NW	Subdivision: GARDNER-LAKEVIEW HEIGHTS (-) Lot: 17 ALL OF LOTS 17, 18, AND 19 OF THE GARDNER-LAKEVIEW HEIGHTS SUBDIVISION. OFFICIAL RECORDS, WASHINGTON COUNTY, UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID GARDNER-LAKEVIEW HEIGHTS SUBDIVISION, POINT LIES SOUTH 00°01'30" WEST ALONG THE SECTION LINE 653.88 FEET AND SOUTH 62°30'38" EAST 228.53 FEET, FROM THE NORTHWEST CORNER OF SECTION 28, TOWNSHIP 40 SOUTH, RANGE 17 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 62°30'38" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION 471.06 FEET TO THE NORTHWEST CORNER OF LOT 20 SAID SUBDIVISION; THENCE SOUTH 27°29'22" WEST ALONG THE WEST LINE OF SAID LOT 143.16 FEET TO THE NORTH RIGHT-OF-WAY LINE OF BOWLER ROAD; THENCE ALONG SAID LINE THE FOLLOWING THREE (3) COURSES: 1) NORTH 61°58'45" WEST 78.44 FEET, 2) NORTHWESTERLY ALONG A 35.36 FOOT RADIUS CURVE TO THE RIGHT, (LONG CHORD BEARS NORTH 39°28'58" WEST A DISTANCE OF 27.06 FEET), CENTER POINT LIES NORTH 28°01'04" EAST THROUGH A CENTRAL ANGLE OF 44°59'55", A DISTANCE OF 27.77 FEET, AND 3) WESTERLY ALONG A 50.00 FOOT RADIUS REVERSE CURVE TO THE LEFT, (LONG CHORD BEARS NORTH 84°29'37" WEST A DISTANCE OF 92.39 FEET), CENTER POINT LIES SOUTH 73°00'59" WEST THROUGH A CENTRAL ANGLE OF 135°01'12", A DISTANCE OF 117.83 FEET TO THE NORTHEAST CORNER OF LOT 16 SAID SUBDIVISION; THENCE NORTH 62°00'00" WEST ALONG THE NORTH LINE OF SAID LOT 168.53 FEET TO THE WEST LINE OF SAID SUBDIVISION; THENCE NORTH 07°02'56" WEST ALONG SAID LINE 200.22 FEET, TO THE POINT OF BEGINNING. CONTAINING 62.663 SQUARE FEET OF 1.44 ACRES. Subdivision: GARDNER-LAKEVIEW HEIGHTS (-) Lot: 18 Subdivision: GARDNER-LAKEVIEW HEIGHTS (-) Lot: 19			
20250014474	Notice of Default 04/28/2025 03:35:24 PM 04/20/2025	\$40.00	20230009573	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

# Document Summary Report by Date

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From Parcel		To	
				15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
	SCALLEY READING BATES HANSEN & RASMUSSEN		SCHALLENBERGER JASON	
	W-SFWB-2A-50		Subdivision: SILVER FALLS @ WASHINGTON BENCH 2A (W) Lot: 50	
20250014636	Notice of Default 04/29/2025 02:28:41 PM 04/29/2025	\$40.00	20230003142	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		MICHAELSON BENJAMIN	
	SG-SAH-2-206		Subdivision: SAGE HAVEN 2 (SG) Lot: 206	
20250014825	Notice of Default 04/30/2025 02:53:22 PM 04/30/2025	\$40.00	20220049569	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		COLLINS ADAM TYLER	
	W-CPP-1-27		Subdivision: CRIMSON PARK 1 (W) Lot: 27	
20250014826	Notice of Default 04/30/2025 02:53:53 PM 04/30/2025	\$40.00	20220048928	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		SWENSEN TASHA WILLIAMS EMMIT D	
	SC-SCH-L-52-A		Subdivision: SANTA CLARA HEIGHTS L (SC) Lot: 52 ALSO: BEG SE COR LOT 51 SCH-L COR BEING COMN LOTS 51 & 52 TH S12°52'54 W 22.07 FT ALG EXTN E LN LOT 51 TO N LN LDS CHURCH PRPTY; TH S89°12'40 W 110.96 FT; TH N20°12'54 E 52.44 FT ALG EXTN W LN LOT 51 TO SW COR LOT 51; TH S75°0'45 E 101.19 FT ALG S LN LOT 51 TO POB  ALSO: BEG SE COR LOT 52 SCH-L SUB S0°46'56 E 271.84 FT & S 90° W 488.54 FT FM N1/4 COR SEC 16 T42S R16W TH N80°09'37 W (N80°07'40 W BR) 115.91 FT TO SW COR LOT 52; TH S 12°51'57 W 22.07 FT (W LN LOT52 EXTD S 12°51'57 W 22.07 FT (S 12°52'54 W BR); TH N89°10'43 E 119.13 FT TO POB.	
20250015010	Notice of Default 05/01/2025 01:23:35 PM	\$40.00		BANGERTER FRAZIER GROUP, PC BANGERTER FRAZIER GROUP, PC 912 WEST 1600 SOUTH STE A-200 ST GEORGE, UT 84770
	SG-VISR-5-82		Subdivision: VILLAS AT SUN RIVER ST GEORGE 5 (SG) Lot: 82	

## Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 04/18/2025 12:43:07 PM Fee \$40.00 By SCALLEY  
 READING BATES HANSEN & RASMUSSEN, P.C.

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. 11146-1106F  
 Parcel No. W-STWF-1-10

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 Dallas Griffin, 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 2, 2024, and recorded as Entry No. 20240009872, Records of Washington County, Utah.

LOT TEN (10), STEEPLECHASE AT WASHINGTON FIELDS PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON 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, 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 18 day of April, 2025.

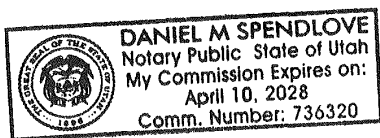
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
 Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 18 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
04/18/2025 01:44:27 PM Fee \$40.00 By  
SERVICELINK TITLE AGENCY INC.

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.: 134619-UT

APN: W-HMHE-17

NOTICE IS HEREBY GIVEN THAT LUIS GARCIA, A MARRIED MAN as Trustor, GUARDIAN TITLE COMPANY OF UTAH as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/15/2022 and recorded on 3/4/2022, as Instrument No. 20220012833, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT SEVENTEEN (17), HILLSIDE MOBILE HOME ESTATES AMENDED, ACCORDING TO THE OFFICAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$130,220.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

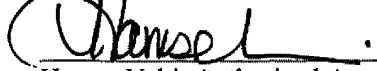
**NOTICE OF DEFAULT**

T.S. NO. 134619-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: APR 17 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

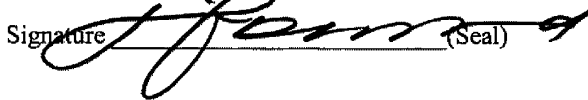
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of ~~California~~ } ss.  
County of ~~San Diego~~ }

On APR 17 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)



Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
04/18/2025 04:08:58 PM Fee \$40.00 By  
SERVICELINK TITLE AGENCY INC.

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.: 133169-UT

APN: W-WARG-3-113

NOTICE IS HEREBY GIVEN THAT MARISA A MOSES, UNMARRIED WOMAN as Trustor, VANGUARD TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/29/2021 and recorded on 11/29/2021, as Instrument No. 20210075517, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 113, WARNER GATEWAY PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$349,990.00.  
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

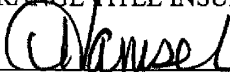
**NOTICE OF DEFAULT**

T.S. NO. 133169-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: APR 17 2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
Hamsa Uchi, Authorized Agent

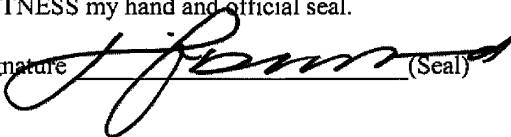
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 17 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)





## Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 04/21/2025 12:51:37 PM Fee \$40.00 By SCALLEY  
 READING BATES HANSEN & RASMUSSEN, P.C.

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. 67152-163F  
 Parcel No. SG-SHWS-7

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 to Secure Home Equity Line of Credit Agreement executed by Acey Orton Burningham and Holly Burningham, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on October 20, 2021, and recorded as Entry No. 20210068031, Records of Washington County, Utah.

ALL OF LOT SEVEN (7), SAGE HOLLOW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the July 31, 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 21 day of April, 2025.

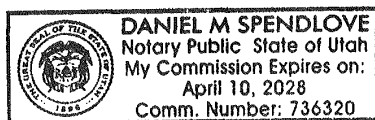
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
 Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 21 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
 NOTARY PUBLIC

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
04/21/2025 12:52:30 PM Fee \$40.00 By SCALLEY  
READING BATES HANSEN & RASMUSSEN, P.C.

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. 67152-164F  
Parcel No. H-231-A

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 to Secure Home Equity Line of Credit Agreement executed by Theresa A. Jessop, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on May 10, 2019, and recorded as Entry No. 20190018036, Records of Washington County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 30, 2024 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 21 day of April, 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 21 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

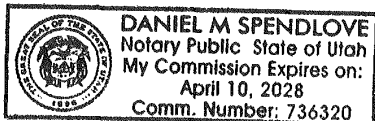
  
NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

BEGINNING AT THE NORTHEAST CORNER OF LOT TWENTY-NINE (29), BLOCK SEVEN (7), HURRICANE FIELD SURVEY AND RUNNING THENCE SOUTH 135.00 FEET; THENCE WEST 93.00 FEET; THENCE NORTH 135.00 FEET; THENCE EAST 93.00 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PROPERTY:

BEGINNING AT THE NORTHEAST CORNER OF LOT 29, BLOCK 7, HURRICANE FIELD SURVEY, AND RUNNING THENCE SOUTH, ALONG THE LOT LINE, 135.00 FEET; THENCE WEST 12.50 FEET; THENCE NORTH 129.00 FEET TO THE BEGINNING OF A 6.00 FOOT RADIUS CURVE; THENCE NORTHWESTERLY, TO THE LEFT, ALONG THE ARC OF SAID CURVE, 9.43 FEET, THROUGH A CENTRAL ANGLE OF 90°00'; THENCE EAST 18.50 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

BEGINNING AT THE NORTHEAST CORNER OF LOT 29, BLOCK 7, HURRICANE FIELD SURVEY; AND RUNNING THENCE WEST 93.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE WEST 4.64 FEET TO THE NORTHEAST CORNER OF THAT PROPERTY CONVEYED TO DONALD L. STAHOLI AND AFTON STRATTON STAHOLI, BY WARRANTY DEED DATED FEBRUARY 10, 1977, RECORDED FEBRUARY 14, 1977, AS ENTRY NO. 181054, IN BOOK 212, PAGE 406; THENCE SOUTH ALONG THE EAST LINE OF SAID STAHOLI PROPERTY 135.00, TO THE SOUTHEAST CORNER; THENCE EAST 4.64 FEET; THENCE NORTH 135.00 FEET TO THE TRUE POINT OF BEGINNING.

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
04/21/2025 12:53:41 PM Fee \$40.00 By SCALLEY  
READING BATES HANSEN & RASMUSSEN, P.C.

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 92069-395F  
Parcel No. SG-MVF-3 29

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Eric Smith and Brooke Smith, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and Backman Title – St. George is appointed trustee, and filed for record on November 7, 2022, and recorded as Entry No. 20220049268, Records of Washington County, Utah.

LOT 29, MEADOW VALLEY FARMS – PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 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 21 day of April, 2025.


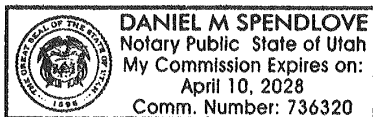
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 21 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 04/23/2025 02:38:04 PM Fee \$40.00 By MILLER  
 HARRISON LLC

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

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT Tryon Investing LLC, on August 30, 2023, recorded a Deed of Trust (the "Deed of Trust") in the office of the Washington County Recorder (Entry No. 20230026155), upon the certain land and premises owned by Glen Long located at 317 E Palo Verde Drive, Washington lying in Washington County, Utah and further described as follows:

**Parcel**

Legal Description: All of Lot 20, Palo Verde Mobile Home Estates, according to the official plat filed in the office of the Washington County Recorder as Entry Number 210226 on October 18, 1979.

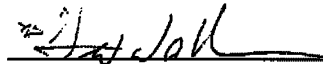
Property Address: 317 E Palo Verde Drive, Washington, UT 84780

Parcel No.: Washington County W-PVMH-20

A breach of the Trustors' obligations has occurred, as provided in the Deed of Trust, which obligations are secured by the above-described property, and the Trustors have defaulted and failed to make payment. Tryon Investing LLC, has elected, pursuant to the terms of the Deeds of Trust and other applicable law, to declare the Trustors' entire amount of unpaid fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. Tryon Investing LLC further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs.

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.

MILLER HARRISON LLC

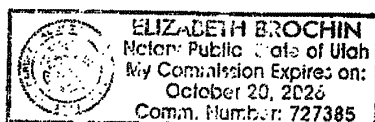


Scott Welker

Successor Trustee under the Deeds of Trust

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

Subscribed and sworn before me this 23 day of April, 2025.


  
 Notary Public

This is an attempt to collect a debt and any information will be used for that purpose

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
04/24/2025 12:39:03 PM Fee \$40.00 By  
SERVICELINK TITLE AGENCY INC.

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.: 134097-UT

APN: AV-AVR-3-33

NOTICE IS HEREBY GIVEN THAT KELLY WOODARD AND NICOLE WOODARD, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, TERRA TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/26/2021 and recorded on 3/26/2021, as Instrument No. 20210021790, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT THIRTY-THREE (33), APPLE VALLEY RANCH SUBDIVISION - PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$209,090.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

**NOTICE OF DEFAULT**

T.S. NO. 134097-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: 4/23/2025

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 APR 23 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)



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
04/25/2025 03:17:35 PM Fee \$40.00 By SCALLEY  
READING BATES HANSEN & RASMUSSEN, P.C.

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. 67152-153F  
Parcel No. GLH-17-A-NW

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 Patrick D. Osmond, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns is named as beneficiary, and Inwest Title Services Inc. is appointed trustee, and filed for record on March 15, 2023, and recorded as Entry No. 20230006929, Records of Washington County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) the trustor(s) failed to pay the January 1, 2025 monthly installment and all subsequent installments thereafter and failed to meet the completion date of the Construction Phase of January 13, 2025 as required by the Second Modification/Extension Agreement of 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 25 day of April, 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 25 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

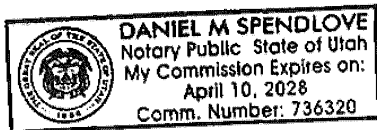
  
NOTARY PUBLIC



EXHIBIT "A"

ALL OF LOTS 17, 18, AND 19 OF THE GARDNER-LAKEVIEW HEIGHTS SUBDIVISION, OFFICIAL RECORDS, WASHINGTON COUNTY, UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID GARDNER-LAKEVIEW HEIGHTS SUBDIVISION, POINT LIES SOUTH  $00^{\circ}01'30''$  WEST ALONG THE SECTION LINE 653.88 FEET AND SOUTH  $62^{\circ}30'38''$  EAST 228.53 FEET, FROM THE NORTHWEST CORNER OF SECTION 28, TOWNSHIP 40 SOUTH, RANGE 17 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH  $62^{\circ}30'38''$  EAST ALONG THE NORTH LINE OF SAID SUBDIVISION 471.06 FEET TO THE NORTHWEST CORNER OF LOT 20 SAID SUBDIVISION; THENCE SOUTH  $27^{\circ}29'22''$  WEST ALONG THE WEST LINE OF SAID LOT 143.16 FEET TO THE NORTH RIGHT-OF-WAY LINE OF BOWLER ROAD; THENCE ALONG SAID LINE THE FOLLOWING THREE (3) COURSES: 1) NORTH  $61^{\circ}58'45''$  WEST 78.44 FEET, 2) NORTHWESTERLY ALONG A 35.36 FOOT RADIUS CURVE TO THE RIGHT, (LONG CHORD BEARS NORTH  $39^{\circ}28'58''$  WEST A DISTANCE OF 27.06 FEET), CENTER POINT LIES NORTH  $28^{\circ}01'04''$  EAST THROUGH A CENTRAL ANGLE OF  $44^{\circ}59'55''$ , A DISTANCE OF 27.77 FEET, AND 3) WESTERLY ALONG A 50.00 FOOT RADIUS REVERSE CURVE TO THE LEFT, (LONG CHORD BEARS NORTH  $84^{\circ}29'37''$  WEST A DISTANCE OF 92.39 FEET), CENTER POINT LIES SOUTH  $73^{\circ}00'59''$  WEST THROUGH A CENTRAL ANGLE OF  $135^{\circ}01'12''$ , A DISTANCE OF 117.83 FEET TO THE NORTHEAST CORNER OF LOT 16 SAID SUBDIVISION; THENCE NORTH  $62^{\circ}00'00''$  WEST ALONG THE NORTH LINE OF SAID LOT 168.53 FEET TO THE WEST LINE OF SAID SUBDIVISION; THENCE NORTH  $07^{\circ}02'56''$  WEST ALONG SAID LINE 200.22 FEET, TO THE POINT OF BEGINNING.

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
04/28/2025 03:35:24 PM Fee \$40.00 By SCALLEY  
READING BATES HANSEN & RASMUSSEN, P.C.

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. 67152-167F  
Parcel No. W-SFWB-2A-50

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 to Secure Home Equity Line of Credit Agreement executed by Jason Schallenberger, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on April 7, 2023, and recorded as Entry No. 20230009573, Records of Washington County, Utah.

ALL OF LOT FIFTY (50), SILVER FALLS @ WASHINGTON BENCH – PHASE 2A, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 30, 2024 monthly installment and all subsequent installments thereafter as required by the Note and failed to maintain annual property taxes for the years 2023 and 2024. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 28 day of April, 2025.

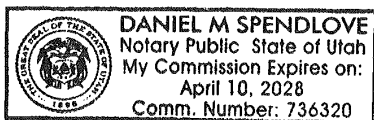
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 28 day of April, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


  
NOTARY PUBLIC

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
04/29/2025 02:28:41 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26250

**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 6, 2023, and executed by Benjamin Michaelson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on February 6, 2023, as Entry No. 20230003142, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 206, Sage Haven Phase 2 Subdivision, according to the Official Plat thereof as recorded in the Office of the Washington County Recorder. **TAX # SG-SAH-2-206**

Purportedly known as 712 West Owen Drive, Saint George, UT 84790 (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.

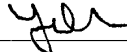
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 04/29/2025.

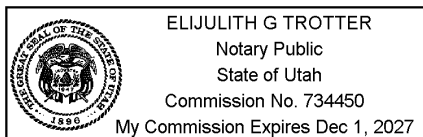
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26250

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

The foregoing instrument was acknowledged before me on 04/29/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
04/30/2025 02:53:22 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26065

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 8, 2022, and executed by Adam Tyler Collins, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, but Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company being the present Beneficiary, in which Westcor Land Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 9, 2022, as Entry No. 20220049569, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 27, Crimson Park, Phase 1 Subdivision, according to the Official Plat thereof, as recorded in the Office of the Washington County Recorder.

Together with a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot to a physically open and legally dedicated public street. **TAX # W-CPP-1-27**

Purportedly known as 572 East Elmbrook Drive, Washington, UT 84780 (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: 04/30/2025.

HALLIDAY, WATKINS & MANN, P.C.:

By: 

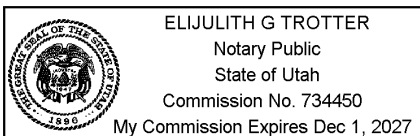
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26065

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

The foregoing instrument was acknowledged before me on 04/30/2025,  
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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
04/30/2025 02:53:53 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25994

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 3, 2022, and executed by Tasha Swensen and Emmit D. Williams, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 3, 2022, as Entry No. 20220048928, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

PARCEL 1: LOT FIFTY-TWO (52), SANTA CLARA HEIGHTS PLAT L, A SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

PARCEL 2: BEGINNING AT THE SOUTHEAST CORNER OF LOT 51, SANTA CLARA HEIGHTS PLAT L, AS RECORDED AND ON FILE IN THE WASHINGTON COUNTY RECORDERS OFFICE, SAID CORNER BEING COMMON TO LOTS 51 AND 52 AND RUNNING THENCE SOUTH 12 DEGREES 52 MINUTES 54 SECONDS WEST 22.07 FEET ALONG AN EXTENSION OF THE EAST LINE OF LOT 51 TO THE NORTH LINE OF THE CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS PROPERTY; THENCE SOUTH 89 DEGREES 12 MINUTES 40 SECONDS WEST 110.96 FEET ALONG SAID NORTH LINE; THENCE NORTH 20 DEGREES 12 MINUTES 54 SECONDS EAST 52.44 FEET ALONG AN EXTENSION OF THE WEST LINE OF LOT 51 TO THE SOUTHWEST CORNER OF LOT 51; THENCE SOUTH 75 DEGREES 00 MINUTES 45 SECONDS EAST 101.19 FEET ALONG THE SOUTH LINE OF LOT 51 TO THE POINT OF BEGINNING.

PARCEL 3: BEGINNING AT THE SOUTHEAST CORNER OF LOT 52, SANTA CLARA HEIGHTS SUBDIVISION PLAT L, SAID POINT BEING SOUTH 0 DEGREES 46 MINUTES 56 SECONDS EAST 271.84 FEET AND SOUTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 488.54 FEET FROM THE NORTH QUARTER (1/4) CORNER OF SECTION 16, TOWNSHIP 42 SOUTH, RANGE 16 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 80 DEGREES 09 MINUTES 37 SECONDS WEST (NORTH 80 DEGREES 07 MINUTES 40 SECONDS WEST B.R.) 115.91 FEET TO THE SOUTHWEST CORNER OF SAID LOT 52; THENCE SOUTH 12 DEGREES 51 MINUTES 57 SECONDS WEST 22.07 FEET (WEST LINE OF SAID LOT 52 EXTENDED SOUTH 12 DEGREES 51 MINUTES 57 SECONDS WEST 22.07 FEET (SOUTH 12 DEGREES 52 MINUTES 54 SECONDS WEST B.R.); THENCE NORTH 89 DEGREES 10 MINUTES 43 SECONDS EAST 119.13 FEET TO THE POINT OF BEGINNING. **TAX # SC-SCH-L-52-A**

Purportedly known as 2995 Canyon View Drive, Santa Clara, UT 84765 (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: 04/30/2025.

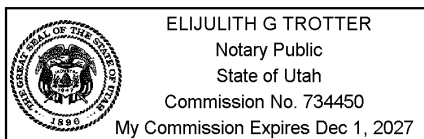
HALLIDAY, WATKINS & MANN, P.C.:

By: 

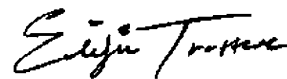
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25994

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

The foregoing instrument was acknowledged before me on 04/30/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public



Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
05/01/2025 01:23:35 PM Fee \$40.00 By  
BANGERTER FRAZIER GROUP, PC

WHEN RECORDED MAIL TO:  
**BANGERTER FRAZIER GROUP**  
Attn: James C. Purcell, Esq.  
912 West 1600 South, Suite A-200  
St. George, UT 84770  
Phone: (435) 628-7004

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

NOTICE IS HEREBY GIVEN by James C. Purcell, a member of the Utah State Bar and the Trustee appointed by The Villas at Sun River St. George Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, Easements, and Restrictions for The Villas at Sun River St. George ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on October 16, 2017 as Entry No. 20170041780, and any amendments thereto, concerning real property reputed to be owned by Gerald Baldwin and Peggy Baldwin, Husband and Wife as Joint Tenants, covering the following real property located at 4684 South Martin Drive, St. George, Washington County, State of Utah ("Property"), more particularly described as follows:

ALL OF LOT EIGHTY TWO (82), THE VILLAS AT SUN RIVER ST. GEORGE, PHASE 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE, STATE OF UTAH.

TOGETHER WITH all improvements and appurtenances there unto belonging, and being SUBJECT TO easements, rights of way, restrictions, and reservations of record and those enforceable in law and equity.

Tax ID NO.: SG-VISR-5-82

Said Declaration obligates the reputed Owners for assessments and such Owners are delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Lien Claim ("Lien") was recorded on July 26, 2024, as Entry No. 20240023474. 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 dues, late fees, attorney fees, interest, costs, expenses, and assessments, which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

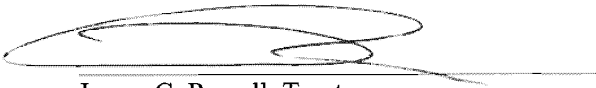
By reason of said default, the Association has designated James C. Purcell as Trustee by an Appointment of Trustee duly recorded in accordance with all applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing

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, plus all other amounts as shall hereafter become due.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ALL INFORMATION  
OBTAINED WILL BE USED FOR THAT PURPOSE.**

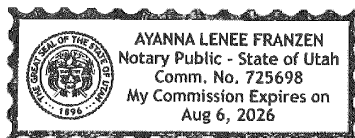
DATED this 1<sup>st</sup> day of May 2025.

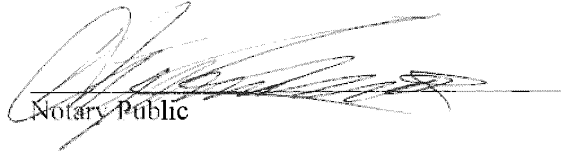
**BANGERTER FRAZIER GROUP**

  
James C. Purcell, Trustee

STATE OF UTAH                    )  
                                              : ss.  
County of Washington        )

On the 1<sup>st</sup> day of May, 2025, personally appeared before me James C. Purcell, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



  
Notary Public

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

James C. Purcell, Esq.  
**BANGERTER FRAZIER GROUP**  
912 West 1600 South, Suite A-200  
St. George, UT 84770  
9:00 a.m. through 5:00 p.m. (MST)  
Monday through Friday, except holidays  
Telephone: (435) 628-7004