

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7563

Tax ID/Parcel No.: 15-29-253-006

14383368 B: 11570 P: 6971 Total Pages: 2

05/12/2025 03:20 PM By: ErRomero Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: GT TITLE SERVICES

1250 E 200 S STE 3DLEHI, UT 840431490

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of a Promissory Note in the original principal amount of \$374,625.00 (the "Note"), secured by a Trust Deed executed by Innova Realty, LLC, as Trustor, for the benefit of The 3410 W 3100 S, West Valley City Trust UA 2/21/2024, as Beneficiary, wherein 1st Liberty Title, LC, was named as Trustee, recorded in Salt Lake County, Utah, on February 22, 2024, with Recorder's Entry No. 14207652 (the "Trust Deed"), securing real property described as follows:

Commencing at a point 33 feet North and South 89°55'45" and East 1184.86 feet from the Center of Section 29, Township 1 South, Range 1 West, Salt Lake Base and Meridian, and thence North 00°06'35" West 61.82 feet nearly along curve to the right 55.53 feet; thence North 89°53'25" East 81 feet; thence North 12 feet; thence East 40.68 feet; thence South 00°06'35" East 129 feet; thence West 135.14 feet to the point of beginning.

Less and excepting therefrom that portion referenced in that certain Warranty Deed, by and between Lance D. Thorup and Carolyn C. Thorup, as Grantors, and West Valley City, as Grantee, recorded January 5, 1999, as Entry No. 7209525, in Book 8218 at Page 288, of the Official Records, being more particularly described as follows:

Beginning at a point on the East line of Grantor's property 33.00 feet right of Engineer's Station 539+74.07 on the centerline of West Valley City Project No. WVC323(98), said point being North 89°40'59" West along the Center Section Line 1324.25 feet and North 00°19'01" East 33.00 feet from the East Quarter Comer of Section 29, Township 1 South, Range 1 West, Salt Lake Base and Meridian, and running thence North 89°40'59" West along the existing Right-of-Way line 139.50 feet to the West line of said Grantor's property; thence North 00°08'11" East 19.00 feet along said West line; thence South 44°46'24" East 21.25 feet to a point 37.00 feet perpendicularly distant Northerly from said Project's Centerline; thence South 89°40'59" East 124.51 feet to said East line; thence South 00°19'01" West 4.00 feet to the point of beginning.

Also less and excepting any portion lying within the bounds of 3100 South Street.

The purported street address is 3410 W 3100 S, West Valley City, UT 84119 (the "Property"). The undersigned disclaims liability for any error in the address.

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

satisfy all loan obligations within three months from the recording date of this Notice, the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations.

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing. This is an attempt to foreclose a security instrument and any information provided or obtained may be used for that purpose.

Dated 5-12-25

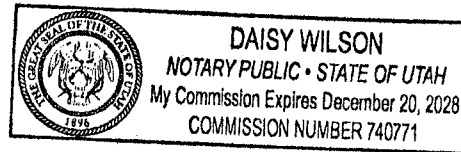
STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

PRO R.E.SOURCE, LLC, Successor Trustee

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

On May 12, 2025, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
NOTARY PUBLIC



14383526 B: 11570 P: 7605 Total Pages: 2
05/12/2025 04:59 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 135645-UT

APN: 22-02-151-020-0000

NOTICE IS HEREBY GIVEN THAT ERNAD MEHINOVIC AND IVA MEHINOVIC as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VERITAS FUNDING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/9/2022 and recorded on 5/13/2022, as Instrument No. 13951638 in Book 11338 Page 7225, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 5, BEVWOOD ACRES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$645,600.00.

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

NOTICE OF DEFAULT

T.S. NO. 135645-UT

By reason of such default, AMERIHOM MORTGAGE COMPANY, 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: 5/12/2025

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

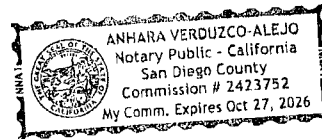
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On MAY 12 2025 before me, Anhara Verduzco-Alejo, 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 Anhara (Seal)



14384053 B: 11571 P: 208 Total Pages: 3
05/13/2025 03:50 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: COHNE KINGHORN, P.C.
111 E BROADWAY, 11TH FLOOR SALT LAKE CITY, UT 84111

**RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:**

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated December 22, 2021, executed by RICHARD GARY HALL (individually, "**Mr. Hall**") AND KASSIDY PINGREE HALL (collectively, the "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Salt Lake County, Utah Recorder on December 28, 2021, as Entry No. 13857690, in Book No. 11288, at Page 2655, official records of Salt Lake County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

Lot 124, WHITE CITY NO. 1, according to the official plat thereof on file in the office of the Salt Lake County Recorder, State of Utah.

The Trust Property or its address is known as follows: 9579 South Garnet Drive, Sandy, Utah 84094. The Trust Property's tax identification number is known as: 28-08-177-005-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following:

1. The obligations which are represented by that certain U.S. Small Business Administration Note ("**Note No. 1**"), dated December 22, 2021, in the original principal sum of \$531,600.00, which Mr. Hall and co-borrower Hutch's Home Furnishings by Hall, LLC ("**Co-Borrower**") as borrowers, made, executed and delivered to CENTRAL BANK; and
2. The obligations which are represented by that certain Promissory Note ("**Note No. 2**"), dated October 24, 2023, in the original principal sum of \$20,250.00, which Mr. Hall and Co-Borrower, as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly minimum payments under Note No. 1 are past due and owing, and have not been paid.

2. The accrued interest under Note No. 1 is past due and owing, and has not been paid.
3. The late fees under Note No. 1 are past due and owing, and have not been paid.
4. The principal payment under Note No. 2 is past due and owing, and have not been paid.
5. The accrued interest under Note No. 2 is past due and owing, and has not been paid.
6. The late fees under Note No. 2 are past due and owing, and have not been paid.
7. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustors and/or Co-Borrower.
8. Trustors' and/or Co-Borrower's actions and/or inactions adversely affect the Trust Property and/or Central Bank's rights in and to the Trust Property.
9. On December 19, 2024, Trustors, as debtors, filed a petition for relief under 11 U.S.C. Chapter 7 thereby initiating the bankruptcy case styled *In re Richard Gary Hall and Cassidy Pingree Hall*, pending as Case No. 24-26564 (the "**Bankruptcy Case**").¹
10. There has been a material adverse change in Trustors' and/or Co-Borrowers' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
11. Lender (i.e., Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured

¹ On March 27, 2025, pursuant to 11 U.S.C. § 727, the Bankruptcy Court entered its Order Discharging Debtors in the Bankruptcy Case. On May 2, 2025, the Bankruptcy Court entered its Order Regarding Central Bank's Motion for Relief from the Automatic Stay in the Bankruptcy Case thereby, in pertinent part, affirmed that the automatic stay is no longer in effect pursuant to 11 U.S.C. § 362(c)(2)(C). Therefore, Central Bank is entitled to pursue its rights and remedies pursuant to the Trust Deed and the related loan documents, and/or all other legal and equitable rights and remedies against the Trust Property, that Central Bank might be entitled to under applicable non-bankruptcy law.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26046

14384067 B: 11571 P: 302 Total Pages: 2
05/13/2025 04:06 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 28, 2020, and executed by Darrin M. Bronson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Castle & Cooke Mortgage, LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Legends Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 4, 2020, as Entry No. 13209312, in Book 10905, at Page 4359-4376, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Parcel 1:

Beginning South 89°59'22" West 1760 feet and North 0°04'08" West 40 feet from the Southeast corner Section 25 Township 1 South Range 2 West Salt Lake Base and Meridian; North 0°04'08" West 203 feet South 89°59'22" West 110 feet South 20 feet West 11.3 feet South 0°04'08" East 183 feet North 89°59'22" East 121.3 feet to the beginning.

Parcel 2:

Beginning South 89°59'22" West 1870 feet and North 0°04'08" West 243 feet from the Southeast corner of Section 25, Township 1 South, Range 2 West, Salt Lake Base and Meridian and running thence South 20 feet; thence West 11.3 feet; thence North 0°04'08" West 20 feet; thence North 89°59'22" East 11.3 feet to the point of beginning. **TAX # 14-25-453-031, 14-25-453-030**

Purportedly known as 5076 W 3500 S, West Valley City, UT 84120 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 05/13/2025

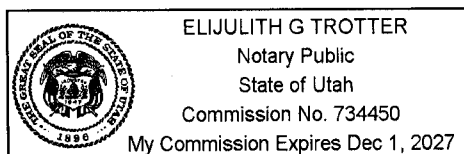
HALLIDAY, WATKINS & MANN, P.C.:

By: 

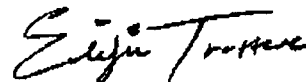
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT26046

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

The foregoing instrument was acknowledged before me on 05/13/2025,
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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25842

14384068 B: 11571 P: 304 Total Pages: 2
05/13/2025 04:06 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 13, 2022, and executed by Matthew John Coombs and Jessica Marie Coombs, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Equity Prime Mortgage LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Griffiths & Turner/GT Title Services Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 17, 2022, as Entry No. 13971610, in Book 11349, at Page 2340, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 214, Fairway Estates Phase II, according to the official plat thereon of file and of record in the office of the Salt Lake County Recorder. **TAX # 21-33-479-052-0000**

Purportedly known as 8461 South 2385 West, West Jordan, UT 84088 (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: 05/13/2025

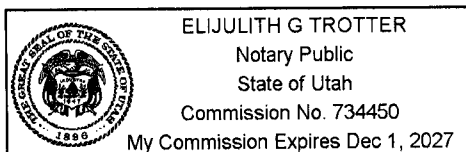
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25842

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

The foregoing instrument was acknowledged before me on 05/13/2025,
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

14384162 B: 11571 P: 723 Total Pages: 2
05/14/2025 08:27 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 135940-UT

APN: 08-26-384-003-0000

NOTICE IS HEREBY GIVEN THAT IAN CONRAD AN UNMARRIED MAN as Trustor, INTEGRATED TITLE INSURANCE SERVICES as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., N.A., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/31/2021 and recorded on 8/31/2021, as Instrument No. 13759883 in Book 11231 Page 4218-4230, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 8, BLOCK 4, ROSE PARK PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$394,718.00.

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 11/1/2024 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, WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST COMPANY, 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. 135940-UT

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

DATED: MAY 13 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Alison Arrendale, Authorized Agent

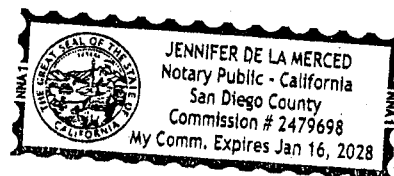
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On MAY 13 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-6877

14384200 B: 11571 P: 949 Total Pages: 1
05/14/2025 09:33 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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 DECEMBER 27, 2021, and executed by DERRIK ANDREW KOZACK AND MELISSA JOY SNYDER, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and TITLE GUARANTEE, as Trustee, which Trust Deed was recorded on JANUARY 4, 2022, as Entry No. 13862336, in Book 11290, at Page 8813, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 21, COUNTRY WILLOWS PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

21-20-480-003

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: May 14, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

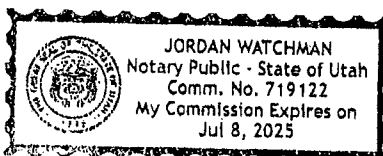
ALEXIS MARTIN

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 14, 2025, before me, the undersigned, a Notary Public, personally appeared, ALEXIS MARTIN, 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:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1392

14384357 B: 11571 P: 1852 Total Pages: 1
05/14/2025 12:28 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Copper Fields at Creek Ridge Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictons for Copper Fields recorded on July 19, 2022, as Entry No. 13987239 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by premises owned by Vidal A. Quijano Moreno and Katia A. Campos De Quijano, located at 6593 West Yawkey Way, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 115, COPPER FIELDS AT CREEK RIDGE PH 1 11327-7928
Parcel ID #: 26-27-401-124-0000

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

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

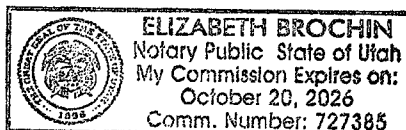
DATE FILED: May 14, 2025.

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)

Copper Fields at Creek Ridge Owners Association


Olivia Gentry, Attorney-in-Fact

On May 14, 2025, personally appeared before me Olivia Gentry, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

14384404 B: 11571 P: 1992 Total Pages: 2
05/14/2025 01:03 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

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.: 135917-UT

APN: 28-17-256-008-0000

NOTICE IS HEREBY GIVEN THAT ELIOTT D SPENCER as Trustor, PNC BANK, NATIONAL ASSOCIATION as Trustee, in favor of PNC BANK, NATIONAL ASSOCIATION as Beneficiary, under the Deed of Trust dated 9/21/2007 and recorded on 10/10/2007, as Instrument No. 10246197 in Book 9524 Page 6397-6403, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 69, WHITE CITY 18, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH.

MORE CORRECTLY DESCRIBED AS:

LOT 69, WHITE CITY NO. 18 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$76,400.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/19/2024 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, PNC BANK, NATIONAL ASSOCIATION, 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.

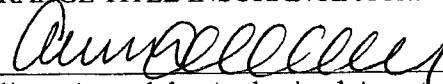
NOTICE OF DEFAULT

T.S. NO. 135917-UT

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

DATED: MAY 13 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Alison Arrendale, 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.

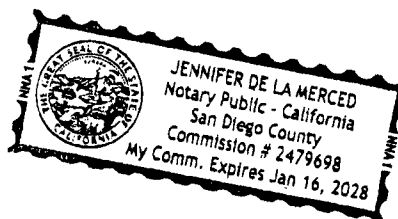
State of California } ss.
County of San Diego }

On MAY 13 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale 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)



14384479 B: 11571 P: 2567 Total Pages: 1
05/14/2025 02:28 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 27050-705F
Parcel No. 14-34-303-036

NOTICE OF DEFAULT

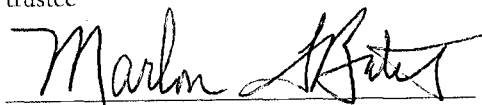
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Celiece Felila and Paul Felila, wife and husband as joint tenants, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns is named as beneficiary, and North Star Title is appointed trustee, and filed for record on August 22, 2023, and recorded as Entry No. 14143900, in Book 11439, at Pages 9889-9905, Records of Salt Lake County, Utah.

LOT 70, COPPER HILL HEIGHTS NO. 10, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 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 14 day of May, 2025.

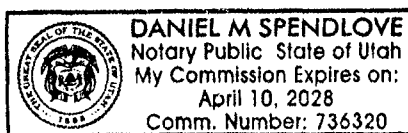
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 14 day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

14384745 B: 11571 P: 4025 Total Pages: 3
05/15/2025 09:10 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: KIRTON & McCONKIE
36 SOUTH STATE STREET, SUITE 1SALT LAKE CITY, UT 84111

When recorded return to:

Gregory S. Moesinger
KIRTON McCONKIE
36 South State Street, Suite 1900
Salt Lake City, Utah 84111
Tel. 801-328-3600
gmoesinger@kmclaw.com

Tax ID No. 27-28-227-028

AMF Loan #3924

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that on or about January 30, 2025, **Remington Mortgage Company, LLC**, a Utah limited liability company, as Trustor, executed and delivered to **Meridian Title Company**, as Trustee, for the benefit of **AMF Holdings, LLC**, a Utah limited liability company, as Beneficiary, a Deed of Trust, Assignment of Rents and Leases, Security Agreement, and Fixture Filing (the "**Deed of Trust**") to secure the performance by Trustor of its obligations under a Secured Promissory Note (the "**Note**") in the original principal sum of \$570,000.00, plus interest thereon and costs and expenses of collection and other amounts provided therein, including attorney's fees. The Deed of Trust was recorded on January 31, 2025, as Entry No. 14342225, Book 11547, Page 9946, et seq., in the office of the County Recorder of Salt Lake County, State of Utah. The real property encumbered by the Deed of Trust is commonly known as 2379 West 11800 South, Riverton, Utah, 84065, Tax ID No. 27-28-227-028, and more particularly described in "**EXHIBIT A**," attached hereto and incorporated herein by this reference (the "**Trust Property**").

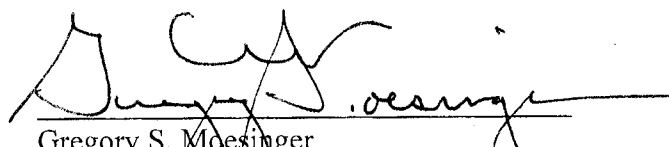
AMF Holdings, LLC is the present holder and owner of the beneficial interests under the Note and the Deed of Trust, and Gregory S. Moesinger, an attorney licensed to practice law in the State of Utah, is the Successor Trustee under the Deed of Trust.

A default and breach of an obligation for which the Trust Property was conveyed as security has occurred, including that Trustor has failed to make the payments required by the Note and has failed to pay and perform other obligations under the Deed of Trust and related loan documents.

By reason of such default and breach, Gregory S. Moesinger, as Successor Trustee, at the request of the Beneficiary under the Deed of Trust, does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to sell or cause to be sold the above-described Trust Property to satisfy the obligations secured thereby.

The undersigned Successor Trustee disclaims any responsibility for any error in the description of the physical address or legal description of the Trust Property. The undersigned may be reached at Kirton McConkie, 36 South State Street, Suite 1900, Salt Lake City, Utah, 84111, or by telephone 801-328-3600, between the hours of 9:00 a.m. and 5:00 p.m., Monday through Friday, excluding legal holidays, or by email at gmoesinger@kmclaw.com.

DATED this 14th day of May, 2025.




Gregory S. Moesinger
In his capacity as Successor Trustee

STATE OF UTAH)
 ss
COUNTY OF SALT LAKE)

On the 14th day of May, 2025, personally appeared before me Gregory S. Moesinger, the signer of the foregoing Notice of Default and Election to Sell, who duly acknowledged to me that he executed the same.





Notary Public

EXHIBIT A

Beginning South 89°58' West 1083.50 feet from the Northeast corner of Section 28, Township 3 South, Range 1 West, Salt Lake Meridian; thence South 09°08' West 213.30 feet; thence North 89°58' East 207.90 feet; thence North 06°58' East 212 feet; thence West 196.50 feet more or less to beginning.

Less and excepting:

Beginning North 89°58' West 714.80 feet from the Northeast corner of Section 28, Township 3 South, Range 1 West, Salt Lake Meridian; thence South 89°58'21" West 20 feet; thence South 123 feet; thence West 166.47 feet; thence South 06°58' West 88.09 feet; thence North 89°58' East 197.90 feet; thence North 00°12'11" West 210.34 feet to beginning.

LESS AND EXCEPTING therefrom any portion lying within the bounds of a public street and/or right of way.

LESS AND EXCEPTING therefrom those portions conveyed in that certain Quit Claim Deed, recorded April 1, 2009, as Entry No. 10663358, in Book 9705, at Page 3585, of the Official Records as follows:

A parcel of land in fee for the improvement of the existing 11800 South Street, being part of an entire tract of property situate in the northeast quarter of Section 28, Township 3 South Range 1 West, Salt Lake Base and Meridian. The boundaries of said parcel being described as follows:

Beginning at the northeast corner of grantors entire property, said point being 883.72 feet North 89°38'00" West along the section line from the Northeast Corner of Section 28, Township 3 South, Range 1 West Salt Lake Base and Meridian and running thence North 89°38'00" West 199.78 feet to the grantor's west property line; thence along grantor's west property line South 09°32'00" East 30.89 feet; thence South 89°33'43 East 200.92 feet to the grantor's east property line; thence along said east property line North 07°22'00" East 30.98 feet to the point of beginning.

Tax ID: 27-28-227-028

25069-0056/4932-8202-7331
AMF Loan #3924
2379 W. 11800 S.
Riverton, UT 84065

14385058 B: 11571 P: 6050 Total Pages: 2
05/15/2025 02:59 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

RECORDED ELECTRONICALLY FOR:

Scalley Reading
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Attn: W. Jeffery Fillmore

Parcel ID No.: 16-15-377-021

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Deed of Trust (the "*Deed of Trust*") dated May 23, 2022, and executed by HOMEWEGO, LLC, a Utah limited liability company, as Trustor, and granted and conveyed to WASHINGTON FEDERAL BANK, a Washington state chartered commercial bank, as Beneficiary and Trustee. The Deed of Trust was recorded on May 25, 2022, as Entry No. 13958459 in Book 11342 beginning at Page 3030 in the Official Records of the County Recorder of Salt Lake County, Utah. Scalley Reading Bates Hansen & Rasmussen, P.C. has been appointed and substituted as Trustee of the Deed of Trust.

The property subject to the Deed of Trust is situated in Salt Lake County, Utah and is more particularly described as follows:

Lot 11, Block 2, BONNEVILLE GARDEN SUBDIVISION, Salt Lake City, Utah, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Together with all improvements, easements, rights, appurtenances, fixtures, and all replacements and additions.

FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Note dated May 23, 2022, (the "*Note*"), the obligation for which the trust property was given as security. The Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

The breach of the Note is the failure of the Trustor to pay the Lender the monthly payment due on the Note of \$2,317.17 for the month of January 2025 and the monthly payments due on the Note of \$2,337.12 each for the months of February 2025 through May 2025. The breach of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest and monthly escrow payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment to the Lender of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$28,680.76 together with accrued interest and all other amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable.

The purpose of this notice is to collect debt and any information obtained may be used for that purpose.

DATED this 15th day of May, 2025.

TRUSTEE

Scalley Reading Bates Hansen & Rasmussen, P.C.

By: W. Jeffery Fillmore
W. JEFFERY FILLMORE

Attorney and authorized agent of the law firm Scalley
Reading Bates Hansen & Rasmussen P.C.

15 West South Temple, Suite 600

Salt Lake City, UT 84101

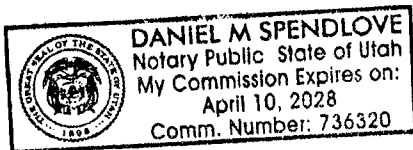
(801) 428-0115

Office Hours 8:30 a.m. to 5:00 p.m.

jfillmore@scalleyreading.net

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before
me this 15th day of May, 2025 by W. JEFFERY FILLMORE on behalf of the Professional Corporation as
attorney and authorized agent.



Daniel M Spendlove
NOTARY PUBLIC

14385061 B: 11571 P: 6057 Total Pages: 1
05/15/2025 03:01 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 25065-318F
Parcel No. 33-08-276-006

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (with Assignment of Rents) executed by Jake Mascaro, as trustor(s), in which Deseret First Federal Credit Union is named as beneficiary, and Deseret First Federal Credit Union is appointed trustee, and filed for record on July 22, 2016, and recorded as Entry No. 12326587, in Book 10455, at Page 5230, Records of Salt Lake County, Utah.

BEGINNING 330 FEET WEST FROM THE NORTHEAST CORNER OF THE SOUTHEAST ¼ OF THE NORTHEAST ¼ OF SECTION 8, TOWNSHIP 4 SOUTH, RANGE 1 WEST, SALT LAKE MERIDIAN; THENCE SOUTH 89°41'21" WEST 164.93 FEET; THENCE SOUTH 0°26'39" EAST 264.11 FEET; THENCE NORTH 89°41'21" EAST 164.93 FEET; THENCE NORTH 0°26'39" WEST 264.11 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING ANY AND ALL PORTIONS LYING WITHIN THE LEGAL BOUNDS OF 14400 SOUTH STREET.

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 15, 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 15 day of May, 2025.

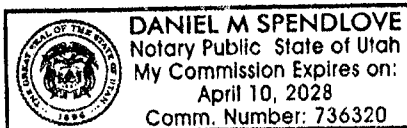
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

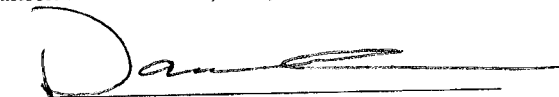


By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 15 day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

14385064 B: 11571 P: 6085 Total Pages: 1
05/15/2025 03:03 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 25065-319F
Parcel No. 33-08-276-006

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (with Assignment of Rents) executed by Jake Mascaro, as trustor(s), in which Deseret First Federal Credit Union is named as beneficiary, and Deseret First Federal Credit Union is appointed trustee, and filed for record on July 22, 2016, and recorded as Entry No. 12326588, in Book 10455, at Page 5238, Records of Salt Lake County, Utah.

BEGINNING 330 FEET WEST FROM THE NORTHEAST CORNER OF THE SOUTHEAST ¼ OF THE NORTHEAST ¼ OF SECTION 8, TOWNSHIP 4 SOUTH, RANGE 1 WEST, SALT LAKE MERIDIAN; THENCE SOUTH 89°41'21" WEST 164.93 FEET; THENCE SOUTH 0°26'39" EAST 264.11 FEET; THENCE NORTH 89°41'21" EAST 164.93 FEET; THENCE NORTH 0°26'39" WEST 264.11 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING ANY AND ALL PORTIONS LYING WITHIN THE LEGAL BOUNDS OF 14400 SOUTH STREET.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the December 15, 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 15 day of May, 2025.

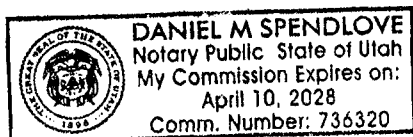
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee




By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 15 day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

Recording Requested By:
Title365

When recorded mail to:
Rachel Witcher, Esq.
9980 S 300 W, #200
Sandy, Utah 84070

Loan # *****8163
T.S.# 25-14463

14385294 B: 11571 P: 7122 Total Pages: 2
05/16/2025 08:18 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TITLE365 COMPANY- NEWPORT
4695 MACARTHUR CT STE 550NEWPORT BEACH, CA 926601858

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about 10/17/2017, DEBORAH SMILTNEEK AND MATTHEW M. SMILTNEEK, MARRIED TO EACH OTHER as Trustors, executed and delivered to U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Trustee, for the benefit of U.S. BANK NATIONAL ASSOCIATION, as Beneficiary, a certain Trust Deed to secure the performance by the Trustors of the obligations under a Promissory Note. The Trust Deed was recorded in the office of the Salt Lake County Recorder, on 11/16/2017, as Entry No. 12660017, in Book 10620, as Page 1202, and covers the following real property:

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF COTTONWOOD HEIGHTS, COUNTY OF SALT LAKE, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:

LOT 69, SOMERSET SOUTH SUBDIVISION PLAT B, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, IN BOOK 78-3 AT PAGE 76.

U.S. Bank National Association is presently the holder of the beneficial interest under the Trust Deed, and RACHEL WITCHER, ESQ. is the trustee. The Promissory Note obligation is in default. The installment of principal and interest and escrow amounts, if applicable, which became due on 11/1/2024, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff. Accordingly, the trustee has elected to sell the property described in the Trust Deed, as provided in Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

Loan # *****8163

T.S.# 25-14463

DATED: 5/9/25




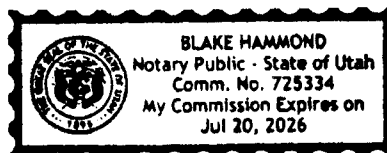
Rachel Witcher, Esq.

STATE OF UTAH }

COUNTY OF SALT LAKE }

On 5/9/25, before me, BLAKE HAMMOND, Notary Public, personally appeared Rachel Witcher, Esq., personally known to me (or 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.
WITNESS my hand and official seal.

Signature 



14385669 B: 11571 P: 8886 Total Pages: 2
05/16/2025 01:38 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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.: 135212-UT

APN: 27-19-156-023-0000

NOTICE IS HEREBY GIVEN THAT ROBIN ERHARDT, AN UNMARRIED WOMAN as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/12/2021 and recorded on 2/18/2021, as Instrument No. 13571216 in Book 11121 Page 938-958, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 201, KENNECOTT DAYBREAK VCI MULTI FAMILY # 4A, AMENDING LOTS C - 105 AND C - 112 THRU C - 125 OF KENNECOTT DAYBREAK VILLAGE CENTER 1A AND LOTS 101-121 OF KENNECOTT DAYBREAK COUPLET LINER PRODUCT # 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$203,812.00.

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.

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By reason of such default, ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, 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: MAY 15 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Alison Arrendale, 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 MAY 15 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale 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)

