

14379949 B: 11568 P: 8055 Total Pages: 2  
05/05/2025 10:33 AM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ORANGE TITLE INSURANCE AGENCY  
374 EAST 720 SOUTHOOREM, 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.: 135703-UT

APN: 27-19-155-032-0000

NOTICE IS HEREBY GIVEN THAT RICK OLDROYD, SINGLE MAN as Trustor, AFFILIATED FIRST TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/28/2014 and recorded on 4/30/2014, as Instrument No. 11842062 in Book 10227 Page 4766-4777, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 195, KENNECOTT DAYBREAK VCI MULTI FAMILY #4 AMENDING PARCEL H OF KENECOTT DAYBREAK PHASE II SUBDIVISION, South Jordan, Utah, as the same is identified in the recorded survey map in Salt Lake County, Utah, as Entry No. 11651096 in Book 2013P, at Page 94 (as said survey map may have heretofore been amended or supplemented) and in the Community Charter for Daybreak Community recorded as Entry No. 8989518, in Book 8950, at Page 7784 (as said Declaration has been amended or supplemented). Together with the appurtenant interest in said projects common areas as established in the aforementioned Declaration.

The obligation included a Note for the principal sum of \$285,061.00.

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 5/1/2021 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

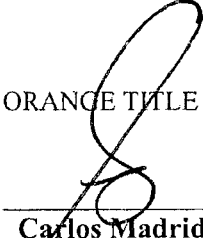
T.S. NO. 135703-UT

By reason of such default, Wells Fargo 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.

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: 5/02/2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
\_\_\_\_\_  
Carlos Madrid, Authorized Agent

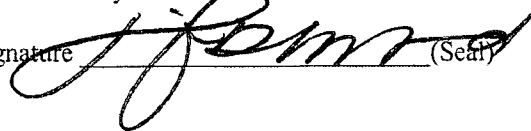
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On MAY 02 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)



14379951 B: 11568 P: 8059 Total Pages: 2  
05/05/2025 10:33 AM 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.: 135324-UT

APN: 21-17-230-15

NOTICE IS HEREBY GIVEN THAT SENECA SHAW AND SANDI SHAW, HUSBAND AND WIFE as Trustor, FOUNDERS TITLE COMPANY as Trustee, in favor of STIRLING MORTGAGE SERVICES, LLC DBA STIRLING MORTGAGE as Beneficiary, under the Deed of Trust dated 12/22/2008 and recorded on 12/29/2008, as Instrument No. 10587115 in Book 9668 Page 6028-6035 the subject Deed of Trust was modified by Loan Modification recorded on 9/16/2016 as Instrument 12366398 BOOK 10476 PG 5819-5824, and later modified by Loan Modification recorded on 1/2/2019 as Instrument 12912454 BOOK 10743 PG 1849-1858, and later modified by Loan Modification recorded on 12/17/2021 as Instrument 13849372 B 11283 P 5495, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1221, WILLOW BAY PHASE 1 PLAT 11, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

MORE ACCURATELY DESCRIBED AS

LOT 1221, WILLOW BAY PHASE ONE PLAT TWO, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The obligation included a Note for the principal sum of \$152,531.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 12/1/2024 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. 135324-UT

By reason of such default, Wells Fargo 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.

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

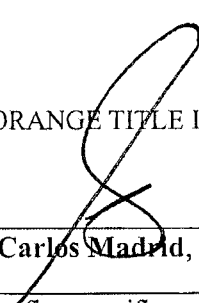
Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: 5/02/2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
\_\_\_\_\_  
Carlos Madrid, Authorized Agent

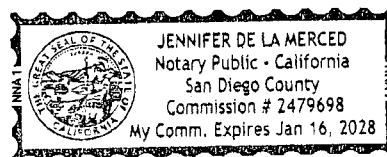
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On MAY 02 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)



14380096 B: 11568 P: 8612 Total Pages: 2  
05/05/2025 01:07 PM By: BGORDON Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, 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.: 135144-UT

APN: 22-16-426-020-0000

NOTICE IS HEREBY GIVEN THAT TONI MARIE POLICH, AN UNMARRIED WOMAN as Trustor, FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS, A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/27/2017 and recorded on 9/28/2017, as Instrument No. 12625664 in Book 10603 Page 3781-3794, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1, ALESA AMENDED LOT 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$408,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 12/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 135144-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 102 / 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.

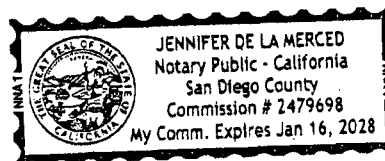
State of California } ss.  
County of San Diego }

On MAY 02 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

Jennifer De La Merced (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26231

14380307 B: 11568 P: 9929 Total Pages: 2  
05/05/2025 03:26 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 23, 2022, and executed by Jason Barber, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Citibank, N.A., not in its individual capacity but solely as Delaware Trustee for J.P. Morgan Mortgage Trust JPMMT 2023-3 being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 28, 2022, as Entry No. 14046449, in Book 11387, at Page 6865, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 44, Hidden Hills Subdivision, Phase I, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 28-27-301-003-0000**

Purportedly known as 2133 East Birch Hollow Cove, Draper, UT 84020 (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: 05/05/2025

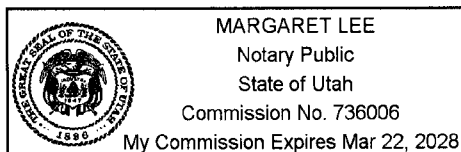
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26231

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

The foregoing instrument was acknowledged before me on 05/05/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



*Margaret Lee*

Notary Public

Remotely Notarized with audio/video via  
Simplifile



14380403 B: 11569 P: 418 Total Pages: 1  
05/05/2025 04:36 PM By: dsalazar 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. 25065-334F  
Parcel No. 14-28-252-012

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 Enrique J. Troconiz, as trustor(s), in which Deseret First Credit Union is named as beneficiary, and Meridian Title Company is appointed trustee, and filed for record on July 9, 2019, and recorded as Entry No. 13025319, in Book 10801, at Page 596, Records of Salt Lake County, Utah.

LOT 120, EVERGREEN FARMS PHASE 1 SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE 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 January 1, 2025 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 5<sup>th</sup> day of May, 2025.

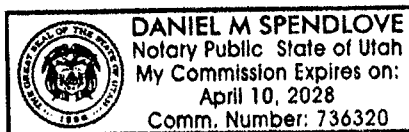
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25233

14380926 B: 11569 P: 3295 Total Pages: 2  
05/06/2025 03:09 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 15, 2008, and executed by Ilona Kase and Joseph Kase, as Trustors, in favor of Liberty Reverse Mortgage Inc. as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which Title One was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 19, 2008, as Entry No. 10524354, in Book 9644, at Page 2671-2685, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 4, contained within the Somerset Garden Condominiums, a Utah Condominium Project as identified in the Record of Survey Map recorded June 21, 1977 as Entry No. 2960003 in Book 77-6 at Page 191 of Plats, (as said Record of Survey Map may have heretofore been amended and/or supplemented) and as further defined and described in the declaration and bylaws of the Somerset Garden Condominiums, recorded June 21, 1977 as entry No. 2960004, in Book 4506 at Page 1201 (as said declaration may have been amended and/or supplemented) in the office of the Recorder of Salt Lake County, Utah, together with the appurtenant undivided interest in and to the common areas and facilities more particularly described in said declaration and any amendments and/or supplements thereto. **TAX # 09-32-487-005**

Purportedly known as 1259 East South Temple #4, Salt Lake City, UT 84102 (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 entire unpaid principal balance together with all accrued interest which became due in full on January 29, 2024 due to the failure of the Trustors to occupy the property as their principal residence. 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: 05/06/2025

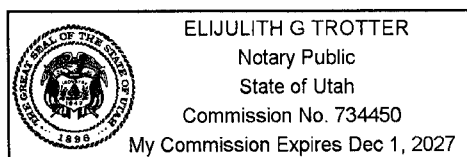
HALLIDAY, WATKINS & MANN, P.C.:

By: 

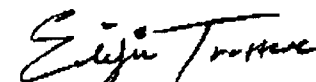
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25233

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

The foregoing instrument was acknowledged before me on 05/06/2025,  
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. UT26353

14380927 B: 11569 P: 3297 Total Pages: 2  
05/06/2025 03:10 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 16, 2018, and executed by Brent E. Hosman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ZB, N.A. dba Zions Bank, its successors and assigns as Beneficiary, but Zions Bancorporation, N.A., dba Zions First National Bank, successor by name change to ZB, N.A. dba Zions First National Bank being the present Beneficiary, in which ZB, N.A. dba Zions First National Bank was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 8, 2018, as Entry No. 12768510, in Book 10672, at Page 6120-6137, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 3 of Clover Hollow Condominium No. 12, according to the Record of Survey Map filed for record as Entry No. 3490357 in Book 80-10 of Plats at Page 173, together with the appurtenant undivided ownership interest in the common areas and facilities, all of which is defined and described in the Declaration of Condominium filed for record as Entry No. 3490400 in Book 5164 at Pages 1471 through 1472 of Official Records, which incorporates paragraphs 2 through 32 of the Declaration of Condominium filed for record as Entry No. 3271926 in Book 4853 Page 1218 through 1239 of Official Records. **TAX # 21-12-304-063**

Purportedly known as 5235 S. Glendon St #P3, Murray, UT 84123 (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: 05/06/2025

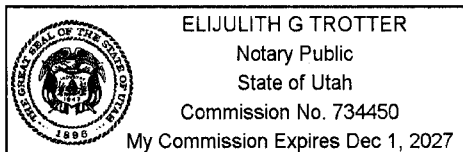
HALLIDAY, WATKINS & MANN, P.C.:

By: *J. Oliveri*

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26353

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

The foregoing instrument was acknowledged before me on 05/06/2025,  
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

*Eliju Trotter*  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 41076

14380936 B: 11569 P: 3367 Total Pages: 2  
05/06/2025 03:16 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 September 10, 2004, and executed by Ben Barlow, as Trustor, in favor of First Franklin Financial Corp., subsidiary of National City Bank of Indiana as Beneficiary, but Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2004-FFH4 Asset-Backed Certificates, Series 2004-FFH4 being the present Beneficiary, in which Integrated Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 15, 2004, as Entry No. 9173618, in Book 9037, at Page 7758-7776, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 71, BRIARGATE, according to the Official Plat thereof, as recorded in the office of the Salt Lake County Recorder.  
**TAX # 21-04-106-016**

Purportedly known as 4268 South King Arthur Drive, West Valley City, UT 84119 (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: 05/06/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: *J. Oliveri*

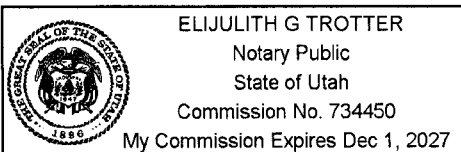
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. 41076

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

The foregoing instrument was acknowledged before me on 05/06/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

*Elizbeth Trotter*

Notary Public



Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 41076

14380936 B: 11569 P: 3367 Total Pages: 2  
05/06/2025 03:16 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 September 10, 2004, and executed by Ben Barlow, as Trustor, in favor of First Franklin Financial Corp., subsidiary of National City Bank of Indiana as Beneficiary, but Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2004-FFH4 Asset-Backed Certificates, Series 2004-FFH4 being the present Beneficiary, in which Integrated Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 15, 2004, as Entry No. 9173618, in Book 9037, at Page 7758-7776, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 71, BRIARGATE, according to the Official Plat thereof, as recorded in the office of the Salt Lake County Recorder.  
**TAX # 21-04-106-016**

Purportedly known as 4268 South King Arthur Drive, West Valley City, UT 84119 (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: 05/06/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: *JOL*

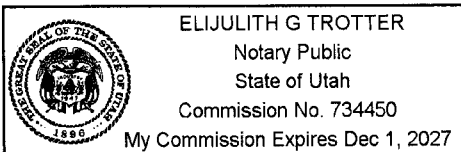
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. 41076

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

The foregoing instrument was acknowledged before me on 05/06/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

*Elija Trotter*

Notary Public



Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26334

14380937 B: 11569 P: 3369 Total Pages: 2  
05/06/2025 03:16 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 December 27, 2023, and executed by Jeff R. Torgerson and Shauna E. Torgerson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 2, 2024, as Entry No. 14190596, in Book 11464, at Page 5506, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 349, Wood Creek No. 3 Subdivision, according to the official plat thereof, as recorded in the office of the County Recorder, Salt Lake County, State of Utah. **TAX # 20-25-402-006**

Purportedly known as 5021 West Woodburne Road, West Jordan, UT 84081 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 05/06/2025

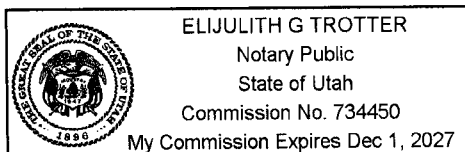
HALLIDAY, WATKINS & MANN, P.C.:

By: *JOL*

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. UT26334

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

The foregoing instrument was acknowledged before me on 05/06/2025,  
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

*Elijulith Trotter*  
Notary Public

14381278 B: 11569 P: 5283 Total Pages: 2  
05/07/2025 12:31 PM By: dsalazar Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, 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.: 135460-UT

APN: 14-29-252-072-0000

NOTICE IS HEREBY GIVEN THAT LARRY SINK, A MARRIED MAN as Trustor, US TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/20/2022 and recorded on 9/21/2022, as Instrument No. 14019427 in Book 11374 Page 1141 Affidavit Recorded on 07/01/2024 as Instrument No. 14258813, Book 11504, Page 5676, 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, PENDLETON GROVE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

SITUATED IN SALT LAKE COUNTY

The obligation included a Note for the principal sum of \$349,866.00.

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, 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.

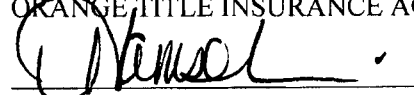
NOTICE OF DEFAULT

T.S. NO. 135460-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 06 2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
Hamsa Uchi, Authorized Agent

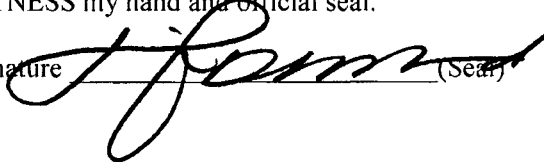
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

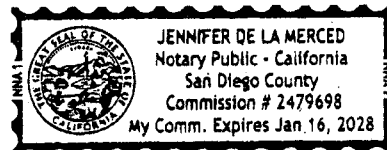
State of California } ss.  
County of San Diego }

On MAY 06 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

 (Seal)



14381292 B: 11569 P: 5320 Total Pages: 2  
05/07/2025 12:37 PM By: dsalazar 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 mail to:  
Rachel Witcher, Esq.  
9980 S 300 W, #200  
Sandy, Utah 84070

Loan # \*\*\*\*\*5676  
T.S.# 25-14506

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

On or about 2/10/2024, STEVEN HAMBLIN AND LINDSAY GROSS as Trustors, executed and delivered to HALLIDAY WATKINS AND MANN, PC, as Trustee, for the benefit of FIGURE LENDING LLC, 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 2/12/2024, as Entry No. 14203772, in Book 11471, as Page 2276, and covers the following real property:


UNIT NO. 3569 B, CONTAINED WITHIN THE PENNEY AVENUE CONDOMINIUM AMENDED, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON APRIL 16, 1987 IN SALT LAKE COUNTY, AS ENTRY NO. 4438929, IN BOOK 87-4, AT PAGE 38 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON APRIL 16, 1987 IN SALT LAKE COUNTY, AS ENTRY NO. 4438930 IN BOOK 5904 AT PAGE 2537 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

NewRez LLC, F/K/A New Penn Financial, LLC D/B/A Shellpoint Mortgage Servicing as servicer for FIGRE 2024-HE2 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 7/13/2024, 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 No.: \*\*\*\*\*5676  
TS No.: 25-14506

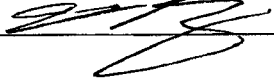
DATED: 5/2/25

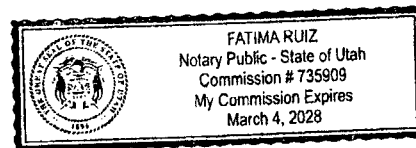
  
\_\_\_\_\_  
Rachel Witcher, Esq.

STATE OF Utah }

COUNTY OF Salt Lake }

On ~~4/30~~<sup>5/2</sup>/2025, before me, Fatima Ruiz, 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 \_\_\_\_\_



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22523

14381541 B: 11569 P: 6576 Total Pages: 2  
05/07/2025 03:56 PM By: dsalazar 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 19, 2003, and executed by Adan Enriquez Avila and Francisco E. Martinez, as Trustors, in favor of Pioneer Mortgage Services LLC as Beneficiary, but PNC Bank, National Association, successor by merger to National City Bank, successor by merger to National City Mortgage Co. being the present Beneficiary, in which Mountainland Title Insurance Agency, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 27, 2003, as Entry No. 8708958, in Book 8828, at Page 2929-2936, and modified pursuant to the Modification recorded on October 8, 2014, as Entry No. 11926371, in Book 10266, at Page 1425-1429, and modified pursuant to the Modification recorded on April 20, 2022, as Entry No. 13936131, in Book 11330, at Page 5170, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 16, BLOCK 4, GLENDALE GARDENS PLAT "F", ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. **TAX # 15-10-476-016**

Purportedly known as 1146 South Glendale Drive, Salt Lake City, UT 84104 (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: 05/07/2025

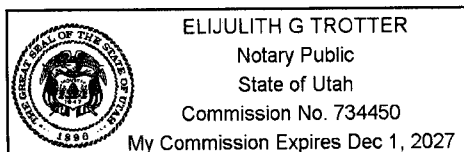
HALLIDAY, WATKINS & MANN, P.C.:

By: *Jen*

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. UT22523

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

The foregoing instrument was acknowledged before me on 05/07/2025,  
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

*Elijulith Trotter*  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26369

14381544 B: 11569 P: 6604 Total Pages: 2  
05/07/2025 03:58 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 19, 2018, and executed by Steven Horan, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cyprus Federal Credit Union, its successors and assigns as Beneficiary, but Cyprus Federal Credit Union being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 20, 2018, as Entry No. 12814183, in Book 10695, at Page 2919-2934, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 315, Country Creek No. 3 Subdivision, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 14-32-276-007**

Purportedly known as 8202 West Westbury Drive, Magna, UT 84044 (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: 05/07/2025

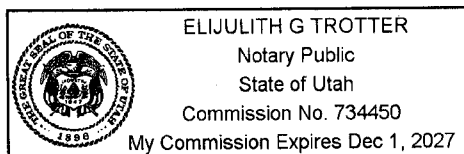
HALLIDAY, WATKINS & MANN, P.C.:

By: *Jon*

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. UT26369

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

The foregoing instrument was acknowledged before me on 05/07/2025,  
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

*Elijulith Trotter*  
Notary Public

14381570 B: 11569 P: 6713 Total Pages: 2  
05/07/2025 04:16 PM By: dsalazar 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. 11176-511F  
Parcel No. 15-27-407-069

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 Silvia Hernandez, as trustor(s), in which American United FCU is named as beneficiary, and Monument Title is appointed trustee, and filed for record on May 5, 2023, and recorded as Entry No. 14102247, in Book 11417, at Page 3545, Records of Salt Lake 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 January 1, 2025 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 7<sup>th</sup> 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 7<sup>th</sup> day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


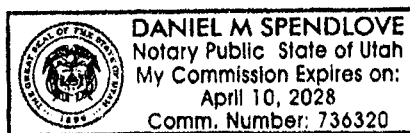
  
NOTARY PUBLIC

EXHIBIT "A"

UNIT 6, BUILDING F, CONTAINED WITHIN VIVANTE PHASE 15, AN EXPANDABLE UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON AUGUST 28, 2003, IN SALT LAKE COUNTY, AS ENTRY NO. 8793639, IN BOOK 2003P, AT PAGE 257, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN SALT LAKE COUNTY, AS ENTRY NO. 8029557 IN BOOK 8511 AT PAGE 2575 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.) TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

14381597 B: 11569 P: 6892 Total Pages: 2  
05/07/2025 04:29 PM By: Jattermann 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. 11176-438F  
Parcel No. 15-27-407-069

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 Silvia Hernandez, as trustor(s), in which American United FCU is named as beneficiary, and Vanguard Title Ins Agency, LLC is appointed trustee, and filed for record on September 14, 2020, and recorded as Entry No. 13392294, in Book 11018, at Page 801, Records of Salt Lake 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 January 1, 2025 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 7<sup>th</sup> 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 7<sup>th</sup> day of May, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

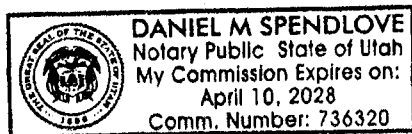
  
NOTARY PUBLIC

EXHIBIT "A"

UNIT NO. 6, IN BUILDING NO. F CONTAINED WITHIN PHASE 15, VIVANTE CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 8029556 IN BOOK 2001 PAT PAGE 314 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM OF VIVANTE RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 8029557 IN BOOK 8511 AT PAGE 2575 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED PERCENTAGE OF OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES.

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

14381772 B: 11569 P: 7608 Total Pages: 2  
05/08/2025 10:49 AM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: JENKINS BAGLEY SPERRY, PLLC  
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

---

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Hill Creek Condominium Association ("Association"), that a default has occurred under that certain Declaration of Condominium and Declaration of Covenants, Conditions And Restrictions For Hill Creek Condominium ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on April 19, 1996, as Entry No. 6336630, and any amendments thereto. This notice amends and substitutes for the Notice of Default and Election to Sell recorded on August 30, 2023, as Entry No. 14147247, concerning real property reputed to be owned by **Polly A. Crookston, an unmarried woman ("Owner")**, covering real property located at 957 E Creek Hill Ln #10 ("Property"), and more particularly described as follows:

Unit No. 957 East Creek Hill #10, in building 3, contained within the Hill Creek Condominium, as the same is identified in the record of survey map recorded in Salt Lake County, Utah, as Entry No. 6336629, in Book 96-04, at Page 128, and in the Declaration Of Covenants, Conditions And Restrictions and Bylaws of the Hill Creek Condominium, recorded in Salt Lake County, Utah April 19, 1996, as Entry No. 633630, in Book 7380, at Page 2219 of official records, and subsequent amendments thereto.

Together With: (a) the undivided ownership interest in said condominium project's common areas and facilities which is appurtenant to said unit, (the referenced declaration of condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and the composition of the common areas and facilities to which said interest relates); (b) the exclusive right to use and enjoy each of the limited common, the common areas and facilities included in said condominium project (as said project may hereafter be expanded) in accordance with the aforesaid declaration and survey map (as said declaration and map may hereafter be amended or supplemented) and the Utah condominium ownership act.

The exclusive right to use and occupy the limited common area stall no. 33, which is appurtenant to said unit as disclosed on the record of survey map of said condominium project.

Subject to easements, restrictions, encumbrances and rights of way of record, and taxes for the year 2019 and thereafter.

PARCEL NUMBER: 22-29-180-033-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on March 13, 2023 as Entry No.



14081231. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

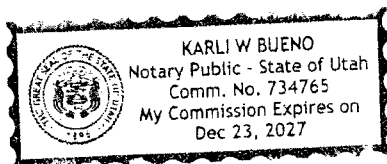
DATED this 7<sup>th</sup> day of May 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 7<sup>th</sup> day of May, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno  
Notary Public

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

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

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

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CARR07-0900

14381867 B: 11569 P: 8034 Total Pages: 1  
05/08/2025 12:04 PM By: Jattermann 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 MAY 25, 2023, and executed by ALI SHAHRBANI, A SINGLE MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR UNITE MORTGAGE A DBA OF HOME MORTGAGE ALLIANCE CORPORATION (HMAC), its successors and assigns, as Beneficiary, and BACKMAN TITLE SERVICES, LTD, as Trustee, which Trust Deed was recorded on MAY 31, 2023, as Entry No. 14111761, in Book 11422, at Page 5191, 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 104, THOMAS ESTATES NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-09-258-010

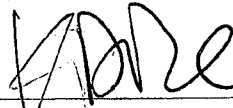
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 8, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



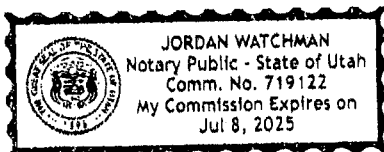
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 8, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CARR07-0902

14381868 B: 11569 P: 8035 Total Pages: 1  
05/08/2025 12:04 PM By: Jattermann 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 JUNE 20, 2017, and executed by MICKEY JOE BAILEY AND LORIANN BAILEY HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, its successors and assigns, as Beneficiary, and TIMIOS, INC. - UTAH, as Trustee, which Trust Deed was recorded on JULY 28, 2017, as Entry No. 12585159, in Book 10582, at Page 8397, 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:

THE FOLLOWING DESCRIBED TRACT OF LAND LOCATED IN SALT LAKE COUNTY, STATE OF UTAH, AND MORE PARTICULARLY DESCRIBED AS: LOT 174, WESTGATE, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. PARCEL 15-31-454-023 BEING THE SAME PROPERTY CONVEYED TO MICKEY JOE BAILEY AND LORIANN BAILEY HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP BY DEED FROM BERNICE M. LOPEZ RECORDED 08/31/1999 IN DEED BOOK 8306 PAGE 3597, IN THE RECORDER'S OFFICE OF SALT LAKE COUNTY, UTAH.

15-31-454-023

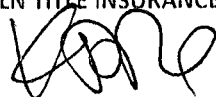
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 8, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



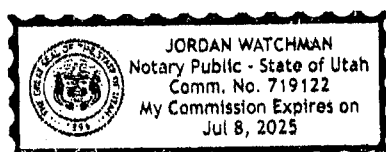
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 8, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CARR07-0902

14381868 B: 11569 P: 8035 Total Pages: 1  
05/08/2025 12:04 PM By: Jattermann 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 JUNE 20, 2017, and executed by MICKEY JOE BAILEY AND LORIANN BAILEY HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, its successors and assigns, as Beneficiary, and TIMIOS, INC, - UTAH, as Trustee, which Trust Deed was recorded on JULY 28, 2017, as Entry No. 12585159, in Book 10582, at Page 8397, 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:

THE FOLLOWING DESCRIBED TRACT OF LAND LOCATED IN SALT LAKE COUNTY, STATE OF UTAH, AND MORE PARTICULARLY DESCRIBED AS: LOT 174, WESTGATE, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. PARCEL 15-31-454-023 BEING THE SAME PROPERTY CONVEYED TO MICKEY JOE BAILEY AND LORIANN BAILEY HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP BY DEED FROM BERNICE M. LOPEZ RECORDED 08/31/1999 IN DEED BOOK 8306 PAGE 3597, IN THE RECORDER'S OFFICE OF SALT LAKE COUNTY, UTAH.

15-31-454-023

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 8, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



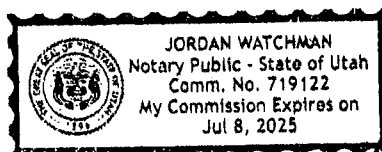
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 8, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

14381895 B: 11569 P: 8179 Total Pages: 2  
05/08/2025 01:08 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

## NOTICE OF DEFAULT

T.S. NO.: 135224-UT

APN: 14-32-255-004-0000

NOTICE IS HEREBY GIVEN THAT DAVID HANSEN AND JOAN HANSEN, HUSBAND AND WIFE as Trustor, FOUNDERS TITLE COMPANY as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 9/30/2010 and recorded on 10/7/2010, as Instrument No. 11048743 in Book 9866 Page 8397-8412, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 546, COUNTRY CREEK ESTATES NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER UTAH.

The obligation included a Note for the principal sum of \$132,995.00.

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

NOTICE OF DEFAULT

T.S. NO. 135224-UT

By reason of such default, FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-1, 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: 5/07/2025

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.

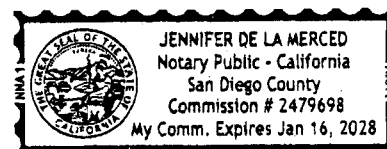
State of California } ss.  
County of San Diego }

On MAY 07 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 50169

14382733 B: 11570 P: 3065 Total Pages: 2  
05/09/2025 03:08 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 January 14, 2013, and executed by Judy Rider and Leona Frances Rider and Wesley G. Rider, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary as nominee for First Mortgage Corporation, a California Corporation, D/B/A FMC Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Scott Lundberg, Esq. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 28, 2013, as Entry No. 11564756, in Book 10101, at Page 7821-7830, and modified pursuant to the Modification recorded on November 14, 2018, as Entry No. 12885462, in Book 10730, at Page 1224-1229, and modified pursuant to the Modification recorded on December 21, 2022, as Entry No. 14055367, in Book 11392, at Page 2723, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 76, Block 33, of Hoffman Heights #6, a Subdivision of part of Section 7, Township 2 South, Range 1 West and Section 12, Township 2 South, Range 2 West, Salt Lake Meridian, situation in Salt Lake County, State of Utah.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

Lot 76, Block 33, of Hoffman Heights #6, a Subdivision of part of Section 7, Township 2 South, Range 1 West and Section 12, Township 2 South, Range 2 West, Salt Lake Meridian, situated in Salt Lake County, State of Utah. **TAX # 20-12-281-002**

Purportedly known as 4816 West 4895 South, Salt Lake City, UT 84118 (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: 05/09/2025

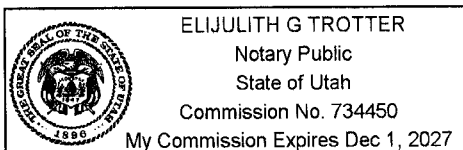
HALLIDAY, WATKINS & MANN, P.C.:

By: 

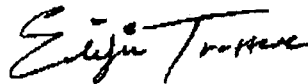
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. 50169

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

The foregoing instrument was acknowledged before me on 05/09/2025,  
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. UT11084

14382750 B: 11570 P: 3084 Total Pages: 2  
05/09/2025 03:11 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 December 11, 2018, and executed by Tyler S. Foutz, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Bartlett Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 11, 2018, as Entry No. 12901265, in Book 10737, at Page 7058-7071, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 311, Loneview South Phase 3 Subdivision, West Jordan, Utah, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office, Utah. **TAX # 20-34-276-013-0000**

Purportedly known as 6579 West Church View Drive, West Jordan, UT 84081 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

**This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.**

Dated: 05/09/2025

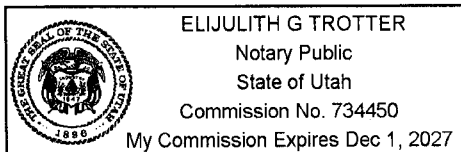
HALLIDAY, WATKINS & MANN, P.C.:

By: 

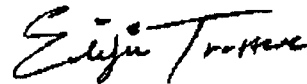
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT11084

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

The foregoing instrument was acknowledged before me on 05/09/2025,  
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. UT25020

14382751 B: 11570 P: 3086 Total Pages: 2  
05/09/2025 03:11 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 October 22, 2021, and executed by Jose Manuel Ruiz, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intermountain Mortgage Company, Inc., its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, as Trustee for LB-Dwelling Series V Trust being the present Beneficiary, in which Novation Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 26, 2021, as Entry No. 13807628, in Book 11259, at Page 2496-2509, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing 41.5 rods East and 25 feet South from the Northwest corner of Southwest 1/4 Section 33, Township 1 South, Range 1 West, Salt Lake Meridian; and running thence East 4 rods; thence South 128 feet; thence West 4 rods; thence North 128 feet to the point of beginning. **TAX # 15-33-301-015**

Purportedly known as 3065 West 3800 South, West Valley City, UT 84119 (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: 05/09/2025

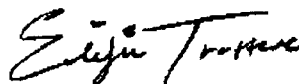
HALLIDAY, WATKINS & MANN, P.C.:

By: 

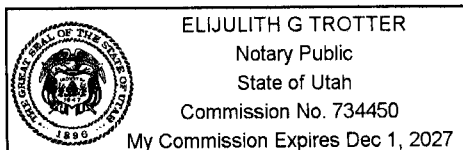
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25020

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

The foregoing instrument was acknowledged before me on 05/09/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



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



Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25513

14382752 B: 11570 P: 3088 Total Pages: 2  
05/09/2025 03:12 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 21, 2021, and executed by Bryce Hickman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for GoodLeap, LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Placer Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 28, 2021, as Entry No. 13702775, in Book 11198, at Page 1540-1555, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning 585 feet West and 37 feet South from the Northeast Corner of Lot 14, Block 6, 5 Acre Plat "A", Big Field Survey, and running thence South 37 feet; thence West 108 feet; thence North 37 feet; thence East 108 feet to the point of beginning. **TAX # 16-18-301-012**

Purportedly known as 1775 South Main Street, Salt Lake City, UT 84115 (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: 05/09/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: 

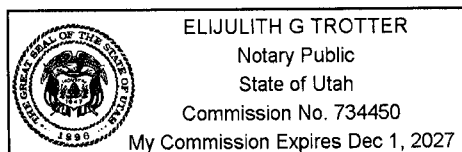
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25513

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

The foregoing instrument was acknowledged before me on 05/09/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Notary Public



Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26358

14382753 B: 11570 P: 3090 Total Pages: 2  
05/09/2025 03:12 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 March 4, 2022, and executed by Fred D. Miller, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bank of England, its successors and assigns as Beneficiary, but Longbridge Financial, LLC being the present Beneficiary, in which Advanced Title Insurance Agency, LC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 9, 2022, as Entry No. 13907493, in Book 11314, at Page 8619, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 189, Oquirrh Shadows Phase 13-B, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 20-24-334-014-0000**

Purportedly known as 6813 S Sparrowtail Road, West Jordan, UT 84081 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on December 23, 2024. 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: 05/09/2025

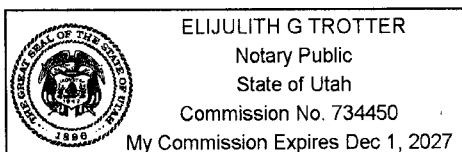
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26358

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

The foregoing instrument was acknowledged before me on 05/09/2025,  
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



14382806 B: 11570 P: 3371 Total Pages: 4  
05/09/2025 03:29 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: FNTIC - NCS COLORADO MAIN  
8055 E TUFTS AVE STE 900DENVER, CO 802372593

When Recorded, Please Return To:

Fidelity National Title Insurance Company  
170 South Main Street, Suite 1075,  
Salt Lake City, UT 84101

Tax Parcel Nos.: 16-06-129-028-0000, 16-06-129-031-0000, 16-06-177-009-0000 & 16-06-129-032-0000

### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that 257 East Salt Lake LLC, a Delaware limited liability company, as Borrower/Trustor, delivered to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, and INSURANCE STRATEGY FUNDING CORP. LLC, a Delaware limited liability company, as Beneficiary, a Deed of Trust, Security Agreement and Fixture Filing, dated December 23, 2014 ("**Trust Deed**") on certain property situated in Salt Lake County, Utah, more particularly described as follows:

See EXHIBIT A LEGAL DESCRIPTION attached hereto.

(for information purposes only, the real property or its addresses is commonly known as 257 East 200 South, Salt Lake City, UT 84111 (Parcel 1), 238 East 100 South, Salt Lake City, UT 84111 (Parcels 2 and 4) and 156 South 300 East # NFF1, Salt Lake City, UT 84111 (Parcel 3))

which Trust Deed was recorded on December 23, 2014, as Entry No. 11966965, in Book 10284 at Page 2911 et seq. in the official records of the County Recorder, Salt Lake County, Utah.


A breach of the obligations of the Trustor has occurred under that certain Promissory Note dated as of December 23, 2024, executed by 257 East Salt Lake LLC, a Delaware limited liability company, (the "**Note**"), as modified by the Side Letter Agreement Regarding Short Term Modification, dated December 31, 2024, (the "**Side Letter**") and Second Side Letter Agreement Regarding Short Term Modification, dated February 26, 2025 (the "**Second Side Letter**"), which matured and was due and payable in full on April 1, 2025 and Trustor has failed to pay the obligations owing under the Note, Side Letter, and Second Side Letter, in full upon the extended maturity date as referenced in the Second Side Letter. A substitution of a successor Trustee has occurred and was duly recorded in the official records of the Salt Lake County Recorder, the successor Trustee being Fidelity National Title Insurance Company, 170 South Main Street, Suite 1075, Salt Lake City, UT 84101.

Insurance Strategy Funding Corp., LLC, a Delaware limited liability company, is the current Beneficiary under the Trust Deed and the holder of all indebtedness secured by the Trust Deed.

Beneficiary has elected to declare all sums secured by the Trust Deed immediately due and payable and has directed the successor Trustee to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED this 9<sup>th</sup> day of May, 2025.

Fidelity National Title Insurance Company



By: Mej Ellsworth

Its: Authorized Representative

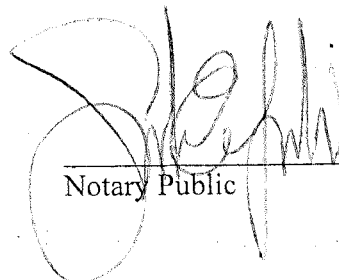
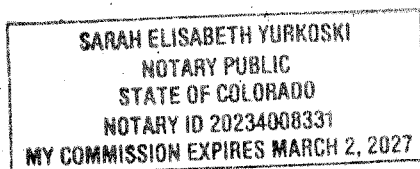
Address: 170 South Main Street, Suite 1075, Salt  
Lake City, UT 84101

Any questions, other inquiry(ies), or request for notice pertaining to this matter shall be directed to:

Holland & Hart LLP  
222 S. Main Street, Suite 2200  
Salt Lake City, UT 84101  
ATTN: Kathryn J. Carlisle-Kesling or Engels Tejeda  
(801) 799-5800

STATE OF Colorado            )  
  )ss.  
COUNTY OF Denver         )

On this 9<sup>th</sup> day of May, 2025, personally appeared before me Mej Ellsworth, who being by me duly sworn, did say that ~~he~~ is an authorized representative of the Successor Trustee under the Trust Deed; and acknowledged that ~~he~~ executed the Notice of Default as an authorized representative of the Successor Trustee on the line provided above.

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

## EXHIBIT A

### LEGAL DESCRIPTION

The land referred to in this report is situated in the County of Salt Lake, State of Utah, and is described as follows:

#### Parcel 1:

Tax Parcel No. 16-06-129-028-0000

Beginning at the Southwest corner of Lot 2, Block 72, PLAT "A", Salt Lake City survey, said point being South 89°58'19" West 330.00 feet from the Southeast corner of said Block 72; thence North 0°02'04" West 330.00 feet along the West line of said Lot 2; thence North 89°58'22" East 92.61 feet along the North line of Lot 2; thence South 0°02'04" East 64.50 feet; thence South 45°57'29" East 100.76 feet to the East line of Lot 2; thence along said East line South 0°02'04" East 195.42 feet to the Southeast corner of said Lot 2; thence along the South line of said Lot 2 South 89°58'22" West 165.00 feet to the Point of Beginning.

#### Parcel 2:

Tax Parcel No. 16-06-129-031-0000

All that certain parcel or tract of land being a portion of Lot 6 and Lot 7 of Block 72, official survey of PLAT "A", Salt Lake City survey, situated in the Northwest Quarter of Section 6, Township 1 South, Range 1 East, Salt Lake Base and meridian, and described as follows:

Beginning at a point on the South line of said Lot 6, which is North 89°58'22" East 82.5 feet from the Southwest corner of said Lot 6, said Point of Beginning also being South 0°01'32" East 397.91 feet along the city monument line and North 89°58'22" East 315.915 feet from the city monument at the intersection of first South street and second East street; And running thence North 89°58'22" East along the South line of said Lot 6 and Lot 7, 247.50 feet to the Southeast corner of Lot 7; thence North 0°02'04" West along the East line of Lot 7, 178.00 feet; thence South 89°58'22" West 132.00 feet; thence North 0°02'04" West 20.0 feet; thence South 89°58'22" West 115.50 feet; thence South 0°02'04" East 198.00 feet to the Point of Beginning.

#### Parcel 2A: (North right-of-way)

Together with a right-of-way over and across the following described tract of land:

Commencing at a point which is North 89°58'22" East 33.00 feet from the northwest corner of Lot 7, Block 72, Plat "A", Salt Lake City Survey; and running thence North 89°58'22" East 17.00 feet; thence South 0°02'04" East 152.00 feet; thence South 89°58'22" West 17.00 feet; thence North 0°02'04" West 152.00 feet to the point of beginning.

#### Parcel 2B: (West right-of-way)

Also, together with an exclusive right-of-way and easement over and across the following described tract of land for vehicular and Pedestrian access and the provision of utilities to and from the above described Parcel 2 from and to second East street, as such right-of-way and easement is

provided for in right-of-way and easement grant recorded April 8, 1987, as Entry No. 4433196 in Book 5900 at Page 2502, Salt Lake County Recorder's Office, to-wit:

Commencing at the Southwest corner of Lot 5, Block 72, PLAT "A", Salt Lake City survey; And running thence North 89°58'22" East 247.50 feet; thence North 0°02'04" West 24.00 feet; thence South 89°58'22" West 247.50 feet; thence South 0°02'04" East 24.00 feet to the Point of Beginning.

Parcel 3:

Tax Parcel No. 16-06-177-009-0000

Beginning at a point South 0°02'04" East along the lot line 134.58 feet from the Northeast corner of Lot 2, Block 72, PLAT "A", Salt Lake City survey and running thence North 45°57'29" West 100.76 feet to a point which is South 89°58'22" West along the lot line 72.39 feet and South 0°02'04" East 64.50 feet from said Northeast corner of Lot 2; thence North 0°02'04" West 33.77 feet; thence South 7°52'51" East 13.56 feet; thence South 1°20'29" East 19.28 feet; thence South 44°37'29" East 99.88 feet to the Point of Beginning.

Parcel 4:

Tax Parcel No. 16-06-129-032-0000

Beginning at a point South 89°58'22" West along the lot line, 72.39 feet from the Northeast corner of Lot 2, Block 72, PLAT "A", Salt Lake City survey and running thence North 89°58'22" East along the lot line, 57.50 feet; thence South 0°2'04" East 0.50 feet to the North side of a concrete and block building; thence South 89°52'24" West along said North side of building, 57.50 feet; thence North 0°02'04" West 0.60 feet to the Point of Beginning.

34597106\_v4