WHEN RECORDED, RETURN TO: MILLER HARRISON LLC 5292 South College Drive #304 Murray, Utah 84123 (801) 692-0799

ENT 33043:2025 PG 1 of 1 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 06 01:23 PM FEE 40.00 BY MG RECORDED FOR Miller Harrison LLC ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Wildflower Village 2 Condominium Association (the "Association") is the beneficiary under the Declaration of Condominium for Wildflower Village 2 Condominiums recorded on April 21, 2022 as Entry No. 49422:2022 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Ismael Mendoza located at 1753 North Festive Way #303, Saratoga Springs, UT 84045, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 303, WILDFLOWER VILLAGE 2 BLDG A, PHASE 1 CONDOS. AREA 0.029 AC. ALSO UNIT 303 (GARAGE), WILDFLOWER VILLAGE 2 BLDG A, PHASE 1 CONDOS. AREA 0.006 AC. TOTAL AREA .035 AC.

Property Address: 1753 North Festive Way #303, Saratoga Springs, Utah 84045

Parcel ID #: 55:966:0303

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

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this May 6, 2025.

Peter H. Harrison

Authorized agent for Wildflower Village 2 Condominium Association, Inc.

STATE OF UTAH

) ss

COUNTY OF SALT LAKE

On May 6, 2025, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

Notary Public

ELIZABETH BROCHIN Notary Public State of Utah My Commission Expires on: October 20, 2026 Comm. Number: 727385 AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT26319 ENT 33196:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 06 03:06 PM FEE 40.00 BY KR RECORDED FOR Halliday, Watkins & Mann, P ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated May 24, 2022, and executed by Robert S. Weston, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Financial Resources, Inc., its successors and assigns as Beneficiary, but Servbank, SB being the present Beneficiary, in which Eagle Gate Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 31, 2022, as Entry No. 65559:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1, Plat "A", GOSHEN MEADOWS, Goshen, Utah, according to the official plat thereof, on file in the office of the County Recorder, Utah County. TAX # 40-261-0001

Purportedly known as 23 East 360 North, Goshen, UT 84633 (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:	/06/2025	
•		HALLIDAY, WATKINS & MANN, P.C.:
		By:
STATE OF UTAH) : ss.	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: MonFri., 8AM-5PM (MST) File No. UT26319
County of Salt Lake)	
The foregoing	ng instrument was acknowledg	05/06/2025 ged before me on,
by Jessica Oliveri as a	nn attorney and authorized agen	t of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.		
	LITH G TROTTER Notary Public State of Utah	Zeyn Tropper

Notary Public

My Commission Expires Dec 1, 2027
Remotely Notarized with audio/video via
Simplifile

State of Utah Commission No. 734450 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. AMERO2-1693 ENT 33305: 2025 PG 1 of 1 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 07 09:20 AM FEE 40.00 BY CS RECORDED FOR Smith Knowles PC ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 11, 2022, and executed by RUTH BEMIS AND KATHY L. MORRIS AND JAMES R. MORRIS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on APRIL 15, 2022, as Entry No. 47260:2022, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 148, PHASE II, EAGLEPARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

38-260-0148

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.

Bv:

DATED: May 6, 2025

LINCOLN TITLE INSURANCE AGENCY

4/9

Kenyon D. Dove Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 6, 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.

JORDAN WATCHMAN
Notary Public - State of Utah
Comm. No. 719122
My Commission Expires on
Jul 8, 2025

NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

ENT 33413:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 07 12:57 PM FEE 40.00 BY MG RECORDED FOR Servicelink Title Agency In ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 135798-UT APN: 41:104:0009

NOTICE IS HEREBY GIVEN THAT DEAN E HALL AND BOBBIE J HALL, 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 11/13/2018 and recorded on 11/14/2018, as Instrument No. 109106:2018, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 9, HOLMAN SUBDIVISION, PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$242,424.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 8/1/2020 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 ENT 33413:2025 PG 2 of 2

T.S. NO. 135798-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:_	MAY 0 6 2025	ORANGE TITLE INSURANCE AGENCY, INC.
		(Maysel.
	·	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 Continua County of San Diogo	} ss. }		
On MAY 0 6 2025		Jennifer De La Merced	
Public, personally appear	red HAMSA U	CHI V	who proved to me on the basis of
satisfactory evidence to b	be the person(s) who	se name(s) is/are subscr	ibed 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 / Sea

JENNIFER DE LA MERCED Notary Public - California San Diego County Commission # 2479698 My Comm. Expires Jan 16, 2028 When recorded mail to: Rachel Witcher, Esq. 9980 S 300 W, #200 Sandy, Utah 84070

Loan # ******4556 T.S.# 25-14521 ENT 33423:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 May 07 01:09 PM FEE 40.00 BY LM
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about 3/30/2007, JOSEPH W. MCCLOUD AND JILL MCCLOUD, HUSBAND AND WIFE as Trustors, executed and delivered to FOUNDERS TITLE CO., as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC ITS SUCCESSORS AND ASSIGNS, 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 Utah County Recorder, on 4/23/2007, as Entry No. 58770:2007, and covers the following real property:

PARCEL 1:

LOT 9, BLOCK 1, PLAT "A", VALLI HI SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH, FILED FOR RECORD AS ENTRY NO. 5996 IN BOOK 594 AT PAGE B OF OFFICIAL RECORDS.

PARCEL 2:

COMMENCING AT THE SOUTHWEST CORNER OF LOT 3, BLOCK 3, PLAT "A", VISTA VAL VERDES RANCHES SUBDIVISION, IN SECTION 19, TOWNSHIP 6 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 0'48' WEST 19.5 FEET; THENCE NORTH 89"12' EAST 120 FEET; THENCE SOUTH 0'48' EAST 19.5 FEET TO SOUTH LINE OF SAID SUBDIVISION AND NORTH LINE OF PLAT "A", OF VALLI HI SUBDIVISION; THENCE SOUTH 89*12' WEST 120 FEET TO THE POINT OF BEGINNING.

U.S. Bank Trust Company, National Association, as Indenture Trustee on behalf of and with respect to Barclays MortgageTrust 2022-RPL1, Mortgage-Backed Securities, Series 2022-RPL1 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 10/1/2024, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff. Accordingly, the trustee has elected to sell the property described in the Trust Deed, as provided in Title 57, Chapter 1, <u>Utah Code Annotated</u> (1953), as amended and supplemented.

Loan # ******4556 T.S.# 25-14521

Signature ____

FATIMA RUIZ Notary Public - State of Utah Commission # 735909 My Commission Expires March 4, 2028 WHEN RECORDED RETURN TO:

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

ENT 33447:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 07 01:26 PM FEE 40.00 BY LM RECORDED FOR Servicelink Title Agency In ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 130951-UT

APN: 65:585:0218

NOTICE IS HEREBY GIVEN THAT LEONARD LAXTON AND DELSA LAXTON, AND SCOTT LAXTON, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/25/2022 and recorded on 8/25/2022, as Instrument No. 94466:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 218, PLAT MD 5-2, PHASE 1 COLD SPRING RANCH, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$647,200.00.

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 10/1/2023 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 ENT 33447:2025 PG 2 of 2

T.S. NO. 130951-UT

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

TRUSTEE CONTACT INFORMATION: ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South

Orem, Utah 84058 Phone: (800) 500-8757 Fax: (801) 285-0964

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

DATED: May 6, 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 0 6 2025 befo	ore me, Jennifer De La Me	Notary, Notary	
Public, personally appeared		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.

ignature (Seal)

JENNIFER DE LA MERCED
Notary Public - California
San Diego County
Commission # 2479698
My Comm. Expires Jan 16, 2028

AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT26198 ENT 33529:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 07 02:50 PM FEE 40.00 BY AC RECORDED FOR Halliday, Watkins & Mann, P ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated February 22, 2022, and executed by Arielle Wenerstrom and Joel Wenerstrom, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cyprus Federal Credit Union, its successors and assigns as Beneficiary, but Select Portfolio Servicing, Inc. being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 28, 2022, as Entry No. 25612:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 520, Phase "A", Plat 5, Brandon Park Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. TAX # 35-755-0520

Purportedly known as 4817 Ibapah Street aka 4817 N. Ibapah Street, Eagle Mountain, UT 84005 (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	5/07/2025	
		HALLIDAY, WATKINS & MANN, P.C.:
		By: You
		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: MonFri., 8AM-5PM (MST) File No. UT26198
STATE OF UTAH)	
	: ss.	
County of Salt Lake	· ,)	
The foregoi	ng instrument was	acknowledged before me on
by Jessica Oliveri as	an attorney and auth	norized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.	•	
The state of the s	LITH G TROTTER Notary Public	Elyn Trosser

Notary Public

Commission No. 734450 My Commission Expires Dec 1, 2027 Remotely Notarized with audio/video via Simplifile

ELIJULITH G TROTTER Notary Public State of Utah

When Recorded Mail To: Jenkins Bagley Sperry, PLLC Attn: Bruce C. Jenkins 285 W. Tabernacle St., Suite 301 St. George, UT 84770 ENT 33673:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 08 10:31 AM FEE 40.00 BY AC RECORDED FOR Jenkins Bagley Sperry, PLLC ELECTRONICALLY RECORDED

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 Silverlake Master Home Owners Association, Inc. ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry No. 26772:2013, and any amendments thereto, concerning real property reputed to be owned by **Gregory Jason Kevern and Jamee Kevern, joint tenants** ("Owner"), covering real property located at 4558 E Golden Autumn Vw ("Property"), and more particularly described as follows:

Lot 2648, Silverlake, Plat "26", a residential subdivision, according to the recorded plat on file and of record in the office of the Utah County Recorder's Office, State of Utah. With all the covenants and warranties of title from Grantor in favor of Grantee(s) as are generally included with a conveyance of real property by special warranty deed under Utah law, except for, however, the Property is subject to: (a) leases, rights of way, easements, reservations, plat maps covenants, conditions, and restrictions appearing of record and enforceable in law; (b) zoning and other regulatory laws and ordinances affecting the Property; and (c) real property taxes and assessments for the year 2021 and thereafter.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66:770:0648.

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 17, 2025 as Entry No. 18760:2025. 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 2 day of May 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins, Trustee

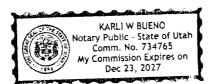
STATE OF UTAH

: SS.

)

County of Washington

On the 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.



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, PŁLC 2225 Washington Boulevard, Suite 200 Ogden, Utah 84401 Telephone: (801) 476-0303 File No. CARRO7-0901 ENT 33863:2025 PG 1 of 1 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 08 12:14 PM FEE 40.00 BY MG RECORDED FOR Smith Knowles PC ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 25, 2021, and executed by DANIEL WESTON HUEBSCH AND EMILIA HUEBSCH, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on AUGUST 26, 2021, as Entry No. 148700:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 94, SUMMIT RIDGE TOWNS PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

66-785-0094

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

Ву:

Kenyon D. Dove lts: 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.

JORDAN WATCHMAN
Notary Public - State of Utah
Comm. No. 719122
My Commission Expires on
Jul 8, 2025

NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

ENT 33923:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 May 08 01:07 PM FEE 40.00 BY TM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 135302-UT

APN: 40:564:0101

NOTICE IS HEREBY GIVEN THAT AMBER SORENSEN, AN UNMARRIED WOMAN as Trustor, TRIDENT TITLE INSURANCE, AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/3/2022 and recorded on 10/4/2022, as Instrument No. 106891:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 101, PLAT "E", GARDNER POINT, PHASE 1 CONDOMINIUMS, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 205229:2021 AND MAP FILING NO. 18053 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 187578:2021 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED). ALSO UNIT 101, PLAT "E" (GARAGE), GARDNER POINT, PHASE 1 CONDOMINIUMS, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 205229:2021 AND MAP FILING NO. 18053 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 187578:2021 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED). TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREA AS ESTABLISHED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS 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.

The obligation included a Note for the principal sum of \$366,197.00.

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.

Comm. Expires Jan 16, 2028

NOTICE OF DEFAULT

T.S. NO. 135302-UT

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE OF ADMT 2024-NQM2, 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. ORANGE TITLE INSURANCE AGENCY, INC. MAY 0 6 2029 DATED: 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 MAY 0 6 2025 Jennifer De La Merced , Notary before me, who proved to me on the basis of Public, personally appeared HAMSA UCHL 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. (Seal) Signature JENNIFER DE LA MERCED Notary Public - California San Diego County Commission # 2479698

ENT 34014:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 08 03:23 PM FEE 40.00 BY MG RECORDED FOR Orange Title Insurance Agen ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 133951-UT

APN: 49:934:0111

NOTICE IS HEREBY GIVEN THAT PATRICK ULUAVE AND LAUREN MARLENE ULUAVE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, AMERICAN SECURE TITLE INSURANCE AGENCY as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 5/2/2022 and recorded on 5/6/2022, as Instrument No. 56038:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 111, PONY EXPRESS ESTATES PLAT 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE

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

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

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

NOTICE OF DEFAULT

T.S. NO. 133951-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 0 8 2025 ORANGE TITLE INSURANCE AGENCY, INC.

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 Costornia } ss County of San Diego }

On MAY 0.8 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)

JENNIFER DE LA MERCED

AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT10405 ENT 34359:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 09 02:35 PM FEE 40.00 BY LM RECORDED FOR Halliday, Watkins & Mann, P ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated October 5, 2005, and executed by Florence A. Coombs who acquired title as Florence A. Clark Coombs, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ComUnity Lending, Incorporated, a California Corporation, DBA CreditFlex Funding, its successors and assigns as Beneficiary, but 1900 CAPITAL TRUST II, BY US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE being the present Beneficiary, in which Horizon Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 13, 2005, as Entry No. 116686:2005, and corrected pursuant to the Affidavit recorded on August 29, 2024, as Entry No. 58863:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing 172.5 feet South of the Northwest corner of Block 41, Plat B, Santaquin Townsite Survey of Building Lots; thence East 165 feet; thence South 75 feet; thence West 165 feet; thence North 75 feet to the beginning. **TAX** # 09:102:0008

Purportedly known as 264 North 100 East, Santaquin, UT 84655 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated:	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: MonFri., 8AM-5PM (MST) File No. UT10405
STATE OF UTAH)	
County of Salt Lake	: ss.)	
77h - C	- :tt	05/09/2025
	g instrument was acknowledge	
	attorney and authorized agent	of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.		
No Sta Commiss	TH G TROTTER tary Public ate of Utah sion No. 734450 n Expires Dec 1, 2027	Zuju Tropper
Remotely Notarized with		Notary Public

Simplifile

AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT26100 ENT 34365:2025 PG 1 of 2 ANDREA ALLEN UTAH COUNTY RECORDER 2025 May 09 02:36 PM FEE 40.00 BY LM RECORDED FOR Halliday, Watkins & Mann, P ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated November 21, 2022, and executed by Brad Keetch, 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 Lakeview Loan Servicing, 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 Utah County, Utah, on November 21, 2022, as Entry No. 119302:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 17, Amended Plat "B", Orchard Cove Subdivision, Santaquin, Utah, according to the Official Plat thereof on file and of record in the Office of the Utah County Recorder. TAX # 48-247-0017

Purportedly known as 564 North 150 West, Santaquin, UT 84655 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 05/09/2025	
	HALLIDAY, WATKINS & MANN, P.C.:
	Ву:
	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: MonFri., 8AM-5PM (MST) File No. UT26100
STATE OF UTAH)	
County of Salt Lake)	
The foregoing instrument was acknowledged	05/09/2025
	f the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.	
	6-0-
ELIJULITH G TROTTER	Cliffe / rotter

Notary Public

Commission No. 734450
My Commission Expires Dec 1, 2027
Remotely Notarized with audio/video via
Simplifile

Notary Public

State of Utah