

## Document Summary Report by Date

Start Date	
End Date	

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From		To	
	Parcel	Legal		
20250019466	Notice of Default 06/05/2025 11:56:46 AM 06/04/2025	\$40.00	20170024892	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C		BALLESTEROS-TAMPLIN KAREN AIMEE TAMPLIN CHRISTOPHER	
	SG-FOSS-9AND10-84	Subdivision: FOSSIL HILLS TH 9 & 10 (SG) Lot: 84		
20250019467	Notice of Default 06/05/2025 11:59:04 AM 06/04/2025	\$40.00	00860829	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C		CASTILLO ERICKA CASTILLO JEANETTE L	
	SG-CVTH-2-39	Subdivision: COLOR VIEW TH 2 (SG) Lot: 39		
20250019515	Notice of Default 06/05/2025 02:38:54 PM 06/05/2025	\$40.00	20150007300	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		JOWERS ADAM R JOWERS ELIZABETH A	
	T-AHP-A-27	Subdivision: ALMOND HEIGHTS PARK 3RD AMD (T) Lot: 27		
20250019853	Notice of Default 06/09/2025 01:56:01 PM 06/09/2025	\$40.00	20230032427	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
	WITCHER RACHEL		CONNER VICKI	
	SG-SUR-11848	Subdivision: SUN RIVER ST GEORGE 11 (SG) Lot: 848		
	SG-SUR-11-848			
20250019884	Notice of Default 06/09/2025 02:47:53 PM 06/09/2025	\$40.00	20210078825	MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123
	AUBURN HILLS AT DESERT COLOR CONDOMINIUMS OWNERS ASSOCIATION INC		KLEIN AARON	
	SG-AUBC-18B-1-1304	Subdivision: AUBURN HILLS 18B CONDOMINIUMS (SG) Unit: 1304 ALSO: GARAGE UNIT		
20250019889	Notice of Default 06/09/2025 02:50:57 PM 06/09/2025	\$40.00	20210078825	MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123
	AUBURN HILLS AT DESERT COLOR		FRACTAL CAPITAL LLC	

# Document Summary Report by Date

## CONDOMINIUMS OWNERS ASSOCIATION

SG-AUBC-18A-2-2303 Subdivision: AUBURN HILLS 18A CONDOMINIUMS (SG) Unit: 2303 ALSO: GARAGE UNIT 2303

20250020102	Notice of Default 06/10/2025 03:11:27 PM 06/10/2025	\$40.00	20220015091	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
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HALLIDAY WATKINS & MANN PC

WILLIAMS JULIA  
WILLIAMS MARK

SG-RIOV-1-63-A Subdivision: RIO VIRGIN R V PARK 1 AMD (SG) Lot: 63 ALSO: BEG SE COR LOT 63 RIOV-1 TH S13° E 26.08 FT; TH S60°05'52 W 71.13 FT TO PT ON 85 FT RAD CUR BEAR N68°34'02 E; TH NLY ALG ARC SD CUR THRU INCL ANG 12°25'58 18.44 FT; TH N09° W 8.85 FT TO SW COR LOT 63; TH N 61° E 70.90 FT ALG S LN LOT 63 TO POB

20250020609	Notice of Default 06/13/2025 02:16:40 PM 06/13/2025	\$40.00	20210062005	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
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HALLIDAY WATKINS & MANN PC

BRYANT JOHN  
BRYANT NANCY

SG-HLGV-1-54 Subdivision: HIGHLANDS @ GREEN VALLEY 1 (SG) Lot: 54

20250020612	Notice of Default 06/13/2025 02:18:33 PM 06/09/2025	\$40.00	20220006021	ORANGE TITLE INSURANCE AGENCY ORANGE TITLE INSURANCE AGENCY 374 EAST 720 SOUTH OREM, UT 84058
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ORANGE TITLE INSURANCE AGENCY INC

BEATTY REBECCA  
BEATTY KADE

SG-ARBR-6-99 Subdivision: ARBORS 6 (SG) Lot: 99

20250020614	Notice of Default 06/13/2025 02:23:50 PM 06/12/2025	\$40.00	20190021879	ORANGE TITLE INSURANCE AGENCY ORANGE TITLE INSURANCE AGENCY 374 EAST 720 SOUTH OREM, UT 84058
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ORANGE TITLE INSURANCE AGENCY INC

JONES C TYSON

W-WFPD-23 Subdivision: WASHINGTON FIELDS PLANNED DEV (W) Lot: 23

20250020620	Notice of Default 06/13/2025 02:37:34 PM 06/13/2025	\$40.00	20170017229	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
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SCALLEY READING BATES HANSEN & RASMUSSEN

BACKMAN COLBY GANNON  
BACKMAN LYNETTE ELLEN

7133-B-3-C-NW Subdivision: BROOKSIDE EST UNIT 1 (-) Lot: B S: 28 T: 39S R: 16W POR SW1/4 SEC 28 T39S R16W DESC AS FOL: BEG CTR/L SANTA CLARA RIVER N78°10'29 E 1099.12 FT FM SW COR SEC 28 TH N29°16'58 E ALG CTR/L 25 FT; TH N87°31'09 E ALG CTR/L 45.28 FT; TH S81°03'23 E ALG CTR/L 42.65 FT; TH N74°30'39 E ALG CTR/L 47.07 FT; TH LEAV CTR/L SD RIVER N33°43'16 W 339.20 FT TO PT ON NON-TNGT CUR CNCV NW RAD BEING 350 FT; RAD LN BEARS N48°05'46 W; TH SWLY ALG ARC THRU CTL ANG 13°05'46 ARC LENGTH 80 FT; TH S21°42'56 E 278.66 FT TO POB.

ALSO: POR SW1/4 SW1/4 SEC 28 T39S R16W AS FOL: BEG SE COR SW1/4 SW1/4 SEC 28 TH N0°01'50 E ALG E LN 332.26 FT; TH S67°15'59 W 104.61 FT TO POB; TH S67°15'59 W 20.38 FT; TH N33°43'16 W 288.94 FT TO PT ON TNGY CUR CNCV S HAV RAD 20 FT; TH WLY ALG ARC SD CUR THRU CTL ANG 99°45' ARC LENGTH 34.82 FT TO NON-TNGY CUR CNCV NW HAV RAD 375 FT; TH FM RAD LN BEARS N43°28'16 W NELY ALG ARC SD CUR THRU CTL ANG 06°48'43 ARC LENGTH 44.58 FT; TH S33°43'16 E 322.68 FT TO POB.

TOG W/ EASE

20250020691	Notice of Default 06/17/2025 08:21:12 AM	\$40.00	20220017977	HALLIDAY, WATKINS & MANN, P.C.
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## Document Summary Report by Date

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From  Parcel 06/16/2025		To	
	HALLIDAY WATKINS & MANN PC W-SHOT-1-11 Subdivision: SHOOTING STAR 1 (W) Lot: 11		JIT MANDEEP	HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
20250021055	Notice of Default 06/18/2025 01:28:04 PM 06/17/2025	\$40.00	20100038603	MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123
	RED MOUNTAIN HOMEOWNERS ASSN INC I-RMWT-1-9 Subdivision: RED MOUNTAIN WEST TH 1 (I) Lot: 9		HAUG CHERI M	
20250021087	Notice of Default 06/18/2025 02:23:40 PM 06/17/2025	\$40.00	00640851	MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123
	LAVA BLUFF OWNERS ASSN H-LB-111 Subdivision: LAVA BLUFF MOBILE HOME PARK (H) Lot: 111		ACORD CRAIG WILLIAMS CAMILLE	
20250022004	Notice of Default 06/26/2025 12:08:10 PM 06/25/2025	\$40.00	20170008119	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C SG-VIN-6-210 Subdivision: VINTAGE 6 (SG) Lot: 210		ECKMAN JEREMY ECKMAN DANIELLE	
20250022041	Notice of Default 06/26/2025 02:21:21 PM 06/26/2025	\$40.00	20230038446	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC SG-HSF-A-30 Subdivision: HOMESTEAD FARMS A (SG) Lot: 30		HOWARD JOSEPH	

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 06/09/2025 02:47:53 PM Fee \$40.00 By MILLER  
 HARRISON LLC

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
 5292 South College Drive, Suite 304  
 Murray, Utah 84123  
 801-692-0799  
 Acct: 1594

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Auburn Hills at Desert Color Condominiums Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Condominium for Auburn Hills at Desert Color Condominium recorded on December 14, 2021 as Entry No. 20210078825 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Aaron Klein, located at 5801 S. Garnet Dr. #1304, St. George, Utah 84790, lying in Washington County, Utah and further described as follows:

**Legal Description: SUBDIVISION: AUBURN HILLS 18B CONDOMINIUMS (SG) UNIT:  
 1304 BLDG: 1 ALSO: GARAGE UNIT 1304  
 Parcel ID #: SG-AUBC-18B-1-1304**

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

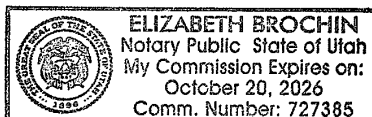
DATE FILED: June 9, 2025.

STATE OF UTAH )  
 ) ss  
 COUNTY OF SALT LAKE )

Auburn Hills at Desert Color Condominiums  
 Owners Association, Inc.

  
 Peter H. Harrison, Attorney-in-Fact

On June 9, 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

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 06/09/2025 02:50:57 PM Fee \$40.00 By MILLER  
 HARRISON LLC

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
 5292 South College Drive, Suite 304  
 Murray, Utah 84123  
 801-692-0799  
 Acct: 1595

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Auburn Hills at Desert Color Condominiums Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Condominium for Auburn Hills at Desert Color Condominium recorded on December 14, 2021 as Entry No. 20210078825 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Fractal Capital, LLC, located at 5801 S. Garnet Dr. 2-303, St. George, Utah 84790, lying in Washington County, Utah and further described as follows:

**Legal Description: SUBDIVISION: AUBURN HILLS 18A CONDOMINIUMS (SG) UNIT: 2303 BLDG: 2 ALSO: GARAGE UNIT 2303**  
**Parcel ID #: SG-AUBC-18A-2-2303**

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

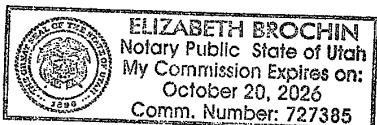
DATE FILED: June 9, 2025.


STATE OF UTAH )  
 ) ss  
 COUNTY OF SALT LAKE )

Auburn Hills at Desert Color Condominiums  
 Owners Association, Inc.

  
 Peter H. Harrison, Attorney-in-Fact

On June 9, 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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/05/2025 11:56:46 AM Fee \$40.00 By JENKINS

BAGLEY SPERRY, PLLC

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

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**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 Fossil Hills Townhomes Home Owner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants Conditions and Restrictions of Fossil Hills Townhomes ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on June 16, 2017, as Document No. 20170024892, and any amendments thereto, concerning real property reputed to be owned by **Karen Aimee Ballesteros-Tamplin and Christopher Tamplin, Wife and Husband as Joint Tenants ("Owner")**, covering real property located at 3116 S Relic Ridge Dr ("Property"), and more particularly described as follows:

All of Lot Eighty-Four (84), Fossil Hills Townhomes Phase 9&10, according to the official plat thereof on file and of record in the Washington County Recorder's Office, State of Utah.

Subject to easements, restrictions and rights of way of record.

Together with all improvements and appurtenances thereunto belonging.

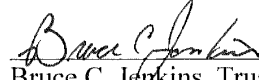
PARCEL NUMBER: SG-FOSS-9AND10-84.

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 April 17, 2025 as Document ID 20250012932. 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.

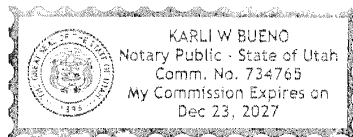
DATED this 4<sup>th</sup> day of June 2025.

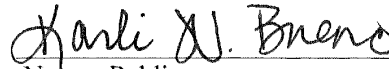
JENKINS BAGLEY SPERRY, PLLC

  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 4<sup>th</sup> day of June, 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.**

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
06/05/2025 02:38:54 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26475

**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 19, 2015, and executed by Adam R. Jowers and Elizabeth A. Jowers, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Wells Fargo Bank, N.A. being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on March 6, 2015, as Entry No. 20150007300, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Twenty-Seven (27), Almond Heights Park Subdivision (Amended), according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah

More correctly described as follows:

Lot 27, Almond Heights Park Subdivision 3rd Amended, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # T-AHP-A-27**

Purportedly known as 855 South Peachtree Dr, Toquerville, UT 84774 (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: 06/05/2025.

HALLIDAY, WATKINS & MANN, P.C.:

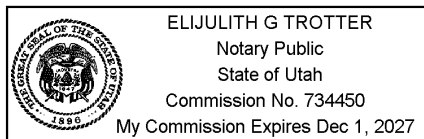
By: 

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. UT26475

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

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





Remotely Notarized with audio/video via  
Simplifile

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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/05/2025 11:59:04 AM Fee \$40.00 By JENKINS

BAGLEY SPERRY, PLLC

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

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**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 Color View Townhomes Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Color View Townhomes ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on January 16, 2004, as Entry No. 00860829, and any amendments thereto, concerning real property reputed to be owned by **Ericka Castillo, a single woman, and Jeanette L. Castillo, a single woman, as joint tenants ("Owner")**, covering real property located at 968 N 1725 W #39 ("Property"), and more particularly described as follows:

Lot 39, Color View Townhomes - Phase 2, a Planned Unit Development, according to the Official Plat thereof on file and of record in the Office of the Washington County Recorder, State of Utah.

Together With all improvements and appurtenances thereunto belonging, and Subject to easements, rights of way, restrictions and reservations of record and those enforceable in law and equity.

PARCEL NUMBER: SG-CVTH-2-39.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Lien ("Lien") was recorded on February 26, 2025 as Document ID 20250006369. 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.

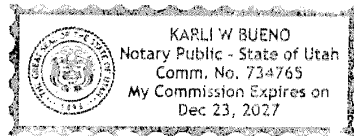
DATED this 4th day of June 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 4th day of June, 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.



Karli 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.**

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/10/2025 03:11:27 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26221

**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 15, 2022, and executed by Julia Williams and Mark Williams, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Low VA Rates, LLC, its successors and assigns as Beneficiary, but Village Capital & Investment LLC being the present Beneficiary, in which Terra Title was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on March 16, 2022, as Entry No. 20220015091, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

**PARCEL 1:**

Lot Sixty-Three (63), RIO VIRGIN R.V. PARK PHASE 1 AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

**PARCEL 2:**

A parcel of land being a portion of Section 27, Township 42 South, Range 15 West, Salt Lake Base and Meridian, described as follows:

Beginning at the Southeast Corner of Lot 63, of RIO VIRGIN R.V. PARK PHASE #1 AMENDED; and running thence South 13°00'00" East, 26.08 feet; thence South 60°05'52" West, 71.13 feet to a point on an 85.00 foot radius curve with a bearing to the radius point of North 68°34'02" East; thence Northerly along the arc of said curve, through an included angle of 12°25'58" a distance of 18.44 feet; thence North 9°00'00" West, 8.85 feet to the Southwest Corner of said Lot 63; thence North 61°00'00" East, 70.90 feet along the South Line of said Lot 63 to the point of beginning.

More Correctly Described As:

**PARCEL 1:**

Lot Sixty-Three (63), RIO VIRGIN R.V. PARK PHASE #1 AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

**PARCEL 2:**

A parcel of land being a portion of Section 27, Township 42 South, Range 15 West, Salt Lake Base and Meridian, described as follows:

Beginning at the Southeast Corner of Lot 63, of RIO VIRGIN R.V. PARK PHASE #1 AMENDED; and running thence South 13°00'00" East, 26.08 feet; thence South 60°05'52" West, 71.13 feet to a point on an 85.00 foot radius curve with a bearing to the radius point of North 68°34'02" East; thence Northerly along the arc of said curve, through an included angle of 12°25'58" a distance of 18.44 feet; thence North 9°00'00" West, 8.85 feet to the Southwest Corner of said Lot 63; thence North 61°00'00" East, 70.90 feet along the South Line of said Lot 63 to the point of beginning.

**TAX # SG-RIOV-1-63-A**

Purportedly known as 2990 East Riverside Drive Unit 63, Saint George, UT 84790 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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.

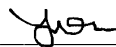
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 06/10/2025.

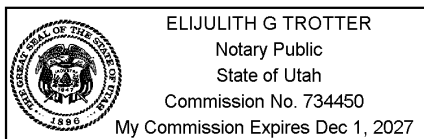
HALLIDAY, WATKINS & MANN, P.C.:

By: 

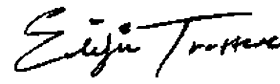
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26221

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

The foregoing instrument was acknowledged before me on 06/10/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder

06/09/2025 01:56:01 PM Fee \$40.00 By

SERVICELINK TITLE AGENCY INC.

When recorded mail to:

Rachel Witcher, Esq.

9980 S 300 W, #200

Sandy, Utah 84070

Loan # \*\*\*\*\*7444

T.S.# 25-14338

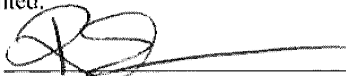
**NOTICE OF DEFAULT AND ELECTION TO SELL**

On or about 10/25/2023, VICKI CONNER, A SINGLE WOMAN as Trustors, executed and delivered to PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC 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 Washington County Recorder, on 10/30/2023, as Entry No. 20230032427, in Book , as Page , and covers the following real property:

Lot 848, SUN RIVER ST. GEORGE PHASE 11, a Planned Unit Development, according to the official plat thereof, as recorded in the office of the County Recorder, Washington County, State of Utah, on December 9, 2004 as Entry No. 915427, and further defined and described in the Declaration thereof recorded March 10, 1998, as Entry No. 594446, in Book 1187, at Page 294, of official records (as said Plat and Declaration may heretofore be amended and/or supplemented). TOGETHER WITH a non-exclusive easement of use and enjoyment, and an undivided percentage of ownership, if any, in and to the projects common areas and facilities as defined and provided for in said Plat and Declaration.

Saluda Grade Alternative Mortgage Trust 2023-RTL3 is presently the holder of the beneficial interest under the Trust Deed, and RACHEL WITCHER, ESQ. is the trustee. The Promissory Note obligation is in default. The installment of principal and interest and escrow amounts, if applicable, which became due on 11/1/2024, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff.. Accordingly, the trustee has elected to sell the property described in the Trust Deed, as provided in Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

DATED: 6/9/2025

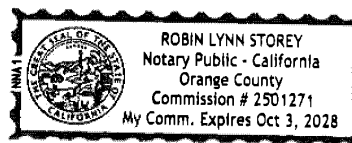


Rachel Witcher, Esq.

STATE OF CALIFORNIA }COUNTY OF ORANGE }

On 6/9/2025, before me, ROBIN LYNN STOREY , 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 R Storey

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
06/13/2025 02:16:40 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24970

**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 18, 2021, and executed by John Bryant and Nancy Bryant, 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 PNC Bank, National Association being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on September 21, 2021, as Entry No. 20210062005, and modified pursuant to the Modification recorded on January 21, 2025, as Entry No. 20250001937, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Land situated in the County of Washington in the State of UT  
Lot Fifty-Four (54), The Highlands @ Green Valley Phase 1, according to the official plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-HLGV-1-54**

Purportedly known as 678 Rainier Dr aka 678 South Rainier Dr, Saint George, UT 84770 (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: 06/13/2025.

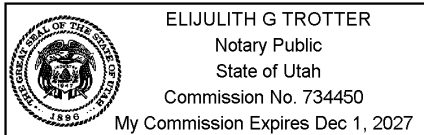
HALLIDAY, WATKINS & MANN, P.C.:

By: *Jor*

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. UT24970

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

The foregoing instrument was acknowledged before me on 06/13/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

*Elijulith Trotter*

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



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/13/2025 02:18:33 PM Fee \$40.00 By ORANGE

TITLE INSURANCE AGENCY

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.: 135639-UT

APN: SG-ARBR-6-99

NOTICE IS HEREBY GIVEN THAT REBECCA BEATTY AND KADE BEATTY, AS JOINT TENANTS as Trustor, COTTONWOOD TITLE INSURANCE AGENCY, INC. A UTAH CORPORATION as Trustee, in favor of ALASKA USA FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 1/28/2022 and recorded on 1/31/2022, as Instrument No. 20220006021, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT NINETY-NINE (99), THE ARBORS- PHASE 6 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$145,500.00.

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 11/5/2024 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, GLOBAL 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.

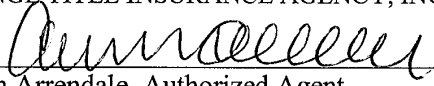
NOTICE OF DEFAULT

T.S. NO. 135639-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: JUN 09 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 JUN 09 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)



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/13/2025 02:23:50 PM Fee \$40.00 By ORANGE

TITLE INSURANCE AGENCY

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.: 137233-UT

APN: W-WFPD-23

NOTICE IS HEREBY GIVEN THAT C TYSON JONES, MARRIED MAN as Trustor, GT TITLE SERVICES, INC., A UTAH CORPORATION as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SUN AMERICAN MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/3/2019 and recorded on 6/4/2019, as Instrument No. 20190021879, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 23, WASHINGTON FIELDS PLANNED DEVELOPMENT, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDS OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$288,428.00.

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 2/1/2025 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, PennyMac Loan Services, 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. 137233-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: JUN 12 2025

ORANGE TITLE INSURANCE AGENCY, INC.

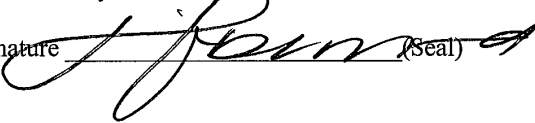
  
Alison Arrendale, Authorized Agent

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 JUN 12 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)



1 of 2

EXHIBIT "A"

THAT PORTION OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 39 SOUTH, RANGE 16 WEST, SALT LAKE BASE AND MERIDIAN, AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTERLINE OF THE SANTA CLARA RIVER, SAID POINT BEING NORTH 78°10'29" EAST A DISTANCE OF 1099.12 FEET FROM THE SOUTHWEST CORNER OF SAID SECTION 28, THENCE NORTH 29°16'58" EAST ALONG SAID CENTERLINE A DISTANCE OF 25.00 FEET; THENCE NORTH 87°31'09" EAST ALONG SAID CENTERLINE A DISTANCE OF 45.28 FEET; THENCE SOUTH 81°03'23" EAST ALONG SAID CENTERLINE, 42.65 FEET; THENCE NORTH 74°30'39" EAST ALONG SAID CENTERLINE A DISTANCE OF 47.07 FEET; THENCE DEPARTING FROM THE CENTERLINE OF THE RIVER, NORTH 33°43'16" WEST A DISTANCE OF 339.20 FEET TO A POINT ON A NON-TANGENT CURVE CONCAVE TO THE NORTHWEST HAVING A RADIUS OF 350.00 FEET, A RADIAL LINE TO SAID POINT BEARS SOUTH 48°05'46" EAST; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 13°05'46" AN ARC LENGTH OF 80.00 FEET; THENCE SOUTH 21°42'45" EAST A DISTANCE OF 278.66 FEET, TO THE POINT OF THE BEGINNING.

ALSO:

THAT PORTION OF THE SOUTHWEST QUARTER(SW 1/4 SW 1/4) OF SECTION 28, TOWNSHIP 39 SOUTH, RANGE 16 WEST, SALT LAKE BASE AND MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER (SW 1/4 SW 1/4) OF SAID SECTION 28, THENCE NORTH 00°01'50" EAST ALONG THE EAST LINE THEREOF A DISTANCE OF 332.36 FEET; THENCE SOUTH 67°15'59" WEST A DISTANCE OF 104.61 FEET, TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTH 67°15'59" WEST A DISTANCE OF 20.38 FEET; THENCE NORTH 33°43'16" WEST A DISTANCE OF 288.94 FEET, TO A POINT ON A TANGENT CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 20.00 FEET; THENCE WESTERLY ALONG THE ARC OF THE SAID CURVE THROUGH A CENTRAL ANGLE OF 99°45'00" AN ARC LENGTH OF 34.82 FEET TO A POINT ON A NONTANGENT CURVE CONCAVE TO THE NORTHWEST HAVING A RADIUS OF 375.00 FEET; THENCE FROM A RADIAL LINE THAT BEARS SOUTH 43°28'16" EAST NORTHEASTERLY ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 06°48'43" AN ARC LENGTH OF 44.58 FEET; THENCE SOUTH 33°43'16" EAST A DISTANCE OF 322.68 FEET; TO THE POINT OF THE BEGINNING.

ALSO TOGETHER WITH A NON EXCLUSIVE EASEMENT AND RIGHT OF WAY FOR THE PURPOSE OF INGRESS AND EGRESS, OVER, ABOVE, ACROSS AND UNDER THAT CERTAIN PARCEL OF LAND DESCRIBED AS FOLLOWS:

15 FOOT WIDE RIGHT-OF-WAY AND EASEMENT ALONG THE ALIGNMENT OF THE ROADWAY AS IT PRESENTLY EXISTS, WITHIN THE NORTHWESTERLY 50 FEET OF LOT 44 AND THE NORTHWESTERLY 100 FEET OF LOT 45, AS SHOWN ON THE PLOT OF BROOKSIDE ESTATES UNIT NO. 1 RECORDED AS DOC. NO 156250 ON JULY 31, 1973, WASHINGTON COUNTY, UTAH.

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
06/17/2025 08:21:12 AM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT25887

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 25, 2022, and executed by Mandeep Jit, 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 Washington County, Utah, on March 30, 2022, as Entry No. 20220017977, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 11, Shooting Star Phase 1 Subdivision, according to the Official Plat thereof, on file and of record in the Office of the Washington County Recorder, State of Utah. **TAX # W-SHOT-1-11**

Purportedly known as 1345 East Black Brush Drive, Washington, UT 84780 (the undersigned disclaims liability for any error in the address).

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


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

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

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

Dated: 06/16/2025.

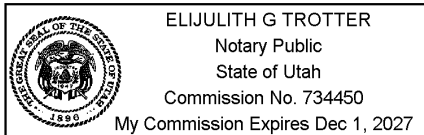
HALLIDAY, WATKINS & MANN, P.C.:

By: 

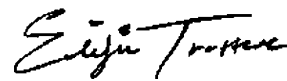
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT25887

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

The foregoing instrument was acknowledged before me on 06/16/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public



Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 06/18/2025 01:28:04 PM Fee \$40.00 By MILLER  
 HARRISON LLC

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
 5292 South College Drive, Suite 304  
 Murray, Utah 84123  
 801-692-0799  
 Acct: 1395

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Red Mountain Homeowners Association, Inc. (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants Conditions and Restrictions of Red Mountain Townhomes Association recorded on November 16, 2010 as Entry No. 20100038603 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Cheri M Haug located at 740 S 200 E # 9, Ivins, UT 84738, lying in Washington County, Utah and further described as follows:

Legal Description: **Subdivision: RED MOUNTAIN WEST TH 1 (I) Lot: 9**  
Parcel ID #: **I-RMWT-1-9**

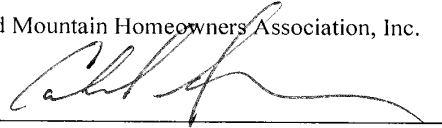
A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration of Covenants Conditions and Restrictions of Red Mountain Townhomes Association, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted 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 aforesated 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.

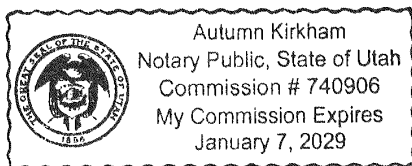
DATE FILED: June 17, 2025.

Red Mountain Homeowners Association, Inc.

STATE OF UTAH                     )  
   ) ss  
 COUNTY OF WASHINGTON        )

  
 Caleb O. Andrews, *Attorney-in-Fact*

On June 17, 2025, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
 Autumn Kirkham  
 Notary Public

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
 06/18/2025 02:23:40 PM Fee \$40.00 By MILLER  
 HARRISON LLC

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
 5292 South College Drive, Suite 304  
 Murray, Utah 84123  
 801-692-0799  
 Acct: 1295

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Lava Bluff Owners Association (the "Association") is the beneficiary under the Restated and Amended Declaration of Covenants, Conditions, and Restrictions of Lava Bluff Manufactured Home Park recorded on March 23, 1999 as Entry No. 00640851 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Craig Acord and Camille Williams located at 114 North 3910 West, Hurricane, UT 84737, lying in Washington County, Utah and further described as follows:

Legal Description: **Subdivision: LAVA BLUFF MOBILE HOME PARK (H) Lot: 111**  
Parcel ID #: **H-LB-111**

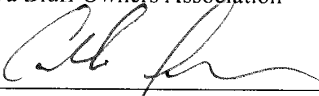
A breach of the Owner's obligations has occurred, as provided in the Restated and Amended Declaration of Covenants, Conditions, and Restrictions of Lava Bluff Manufactured Home Park, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted 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 hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs 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.

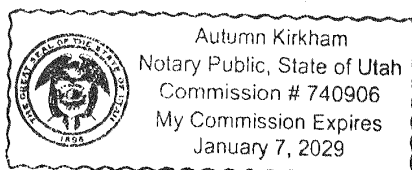
DATE FILED: June 17, 2025.

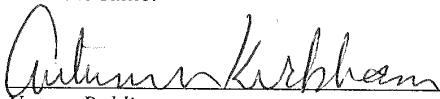
Lava Bluff Owners Association

STATE OF UTAH                     )  
   ) ss  
 COUNTY OF WASHINGTON        )

  
 \_\_\_\_\_  
 Caleb O. Andrews, *Attorney-in-Fact*

On June 17, 2025, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
 \_\_\_\_\_  
 Autumn Kirkham  
 Notary Public

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
06/26/2025 12:08:10 PM Fee \$40.00 By JENKINS  
BAGLEY SPERRY, PLLC

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

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**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 The Vintage Homeowners Association at Bloomington ("Association"), that a default has occurred under that certain Restated and Amended Declaration of Covenants, Conditions and Restrictions of The Vintage a Planned Unit Development Bloomington, Utah ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on February 24, 2017, as Document No. 20170008119, and any amendments thereto, concerning real property reputed to be owned by **Danielle Eckman, a married woman, and Jeremy Eckman, a married man, as joint tenants ("Owner")**, covering real property located at 875 W Rio Virgin Dr #210 ("Property"), and more particularly described as follows:

Lot 210, THE VINTAGE PHASE VI, according to the official plat thereof as recorded in the office of the Washington County Recorder.

SUBJECT TO: Property taxes for the year 2023 and thereafter covenants, conditions, restrictions, reservation and easements of record, and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: SG-VIN-6-210.

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 February 14, 2025 as Document ID 20250005116. 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.

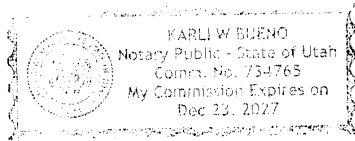
DATED this 25<sup>th</sup> day of June 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 25<sup>th</sup> day of June, 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.



Karli 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.**

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
06/26/2025 02:21:21 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26368

**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 28, 2023, and executed by Joseph Howard, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Guild Mortgage Company LLC its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which Halliday Watkins & Mann, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 28, 2023, as Entry No. 20230038446, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 30, HOMESTEAD FARMS "A", a Planned Unit Development, according to the official plat thereof, on file and of record in the office of the Washington County Recorder.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Project 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 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). **TAX # SG-HSF-A-30**

Purportedly known as 781 N Valley View Drive Unit 30, Saint George, UT 84770 (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: 06/26/2025.

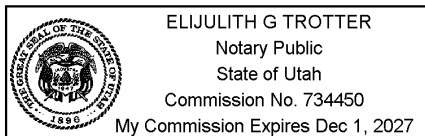
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26368

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

The foregoing instrument was acknowledged before me on 06/26/2025,  
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