

## 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		
20250017025	Notice of Default 05/16/2025 02:01:11 PM 05/15/2025	\$40.00	20170035639	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
	ORANGE TITLE INSURANCE AGENCY INC I-POSO-2-B-541	Subdivision: POSOVI 2-B (I) Lot: 541	HILDEBRANDT JODI	
20250017043	Notice of Default 05/16/2025 02:37:40 PM 05/16/2025	\$40.00	20220025445	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-SVLY-3-11	Subdivision: SUN VALLEY EST 3 AMD (SG) Lot: 11	CHRISTIE MARGARET K	
20250017912	Notice of Default 05/23/2025 11:48:29 AM 05/23/2025	\$40.00	20230029456	MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123
	RAINBOW CANYON HOMEOWNERS ASSN H-SCAN-3-B-19	Subdivision: SHADOW CANYON 3-B (H) Lot: 19	BERRY DEVIN BERRY RIANNE	
20250018186	Notice of Default 05/27/2025 03:14:27 PM 05/27/2025	\$40.00	20220016194	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 W-HOW-1-14	Subdivision: HORIZONS WEST 1 AMD (W) Lot: 14	ORTON MERLE ORTON MERLE TRUSTEE MERLE ORTON LIVING TRUST DATED JULY 13 2000	
20250018415	Notice of Default 05/28/2025 03:33:49 PM 05/28/2025	\$40.00	20230012015	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 LV-EVG-1	Subdivision: EVES GARDEN SUBDIVISION (LV) Lot: 1	MCALLISTER MADISON	
20250018608	Notice of Default 05/29/2025 01:39:20 PM 05/28/2025	\$40.00	20200031448	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 H-SILT-5	Subdivision: SILVER SAGE TH (H) Unit: 5	PUTNAM MARK A	

## Document Summary Report by Date

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry	Recorded For Return To
	From		To	
	Parcel	Legal		
20250018669	Notice of Default 05/29/2025 04:01:41 PM 05/29/2025	\$40.00	20210077092	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		CHRISTENSEN KATIE L	
	LV-CVV-31-A	Subdivision: CRESTVIEW VILLAGE (LV) Lot: 31 ALSO: BEG SW COR LOT 32 CVV SUB; TH N0°14' W 10 FT; TH N89°46' E 100 FT; TH S ALG E PRPTY LN LOT 32 DIST OF 10 FT; TH ALG S L/L LOT 32 W 100 FT TO POB.		
20250018670	Notice of Default 05/29/2025 04:01:57 PM 05/29/2025	\$40.00	20070028997	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		GOLLAHER BELVA R GOLLAHER DELBERT A GOLLAHER EMILY J	
	W-110-A-2	Subdivision: WASHINGTON TOWN RESURVEY BLK 35 (W) Lot: 2 BEG NW COR LOT 2 BLK 35 WTRS TH E 116 FT; TH S 66 FT; TH W 116 FT; TH N 66 FT TO POB		
20250018725	Notice of Default 05/30/2025 09:45:04 AM 05/29/2025	\$40.00	20230018438	ORANGE TITLE INSURANCE AGENCY ORANGE TITLE INSURANCE AGENCY 374 EAST 720 SOUTH OREM, UT 84058
	ORANGE TITLE INSURANCE AGENCY INC		CHATWIN ROSA L	
	HD-SHCR-1-43-B	Subdivision: SHORT CREEK 1 (HD) Lot: 43 A PORTION OF LOT 43, SHORT CREEK SUBDIVISION #1 DESCRIBED AS: BEGINNING AT A POINT NORTH 89°53'30" EAST, 78.50 FEET FROM THE SOUTHWEST CORNER OF LOT 43 OF SHORT CREEK SUBDIVISION #1 AS RECORDED WITH THE WASHINGTON COUNTY RECORDERS OFFICE (DOC. #20130028275); RUNNING THENCE NORTH 0°06'30" WEST, 140.06 FEET; THENCE NORTH 89°53'30" EAST, 88.57 FEET; THENCE SOUTH 0°06'30" EAST, 140.06 FEET; THENCE SOUTH 89°53'30" WEST, 88.57 FEET TO THE POINT OF BEGINNING. CONTAINS: 12,405 SQ. FT. (0.28 ACRES)		
20250018772	Notice of Default 05/30/2025 12:02:30 PM 05/28/2025	\$40.00	20060001527	PREMIUM TITLE TSG PREMIUM TITLE TSG 7730 MARKET CENTER AVE STE 100 EL PASO, TX 79912-8424
	PREMIUM TITLE INSURANCE AGENCY PREMIUM TITLE		MACRIS VALERIE	
	SG-OGRE-1-35	Subdivision: OLIVE GROVE 1 (SG) Lot: 35		
20250018846	Notice of Default 05/30/2025 02:37:56 PM 05/30/2025	\$40.00	20220014235	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		GALLION CHRISTOPHER GERARD	
	SG-BCC-8-92	Subdivision: BLOOMINGTON COUNTRY CLUB 8 (SG) Lot: 92		

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
05/16/2025 02:01:11 PM Fee \$40.00 By  
SERVICELINK TITLE AGENCY INC.

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 135102-UT

APN: I-POSO-2-B-541

NOTICE IS HEREBY GIVEN THAT JODI HILDEBRANDT, AN UNMARRIED WOMAN as Trustor, EAGLE GATE TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/25/2017 and recorded on 8/31/2017, as Instrument No. 20170035639, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 541, POSOVI SUBDIVISION - PHASE 2-B, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

MORE CORRECTLY DESCRIBED AS:

ALL OF LOT 541, POSOVI SUBDIVISION PHASE II-B, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$1,350,000.00.

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

By reason of such default, WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR SEQUOIA MORTGAGE TRUST 2017-CH2, 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. 135102-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 15 2025

ORANGE TITLE INSURANCE AGENCY, INC.

*Alison Arrendale*  
Alison Arrendale, Authorized Agent

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

State of California } ss.  
County of San Diego }

On MAY 15 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Jennifer De La Merced* (Seal)



Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
05/16/2025 02:37:40 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. UT26403

**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 6, 2022, and executed by Margaret K. Christie, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 9, 2022, as Entry No. 20220025445, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Eleven (11), Sun Valley Estates-Phase 3 Amended, according to the official plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-SVLY-3-11**

Purportedly known as 2661 East 3580 South, St George, UT 84790 (the undersigned disclaims liability for any error in the address).

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


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

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

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

Dated: 05/16/2025.

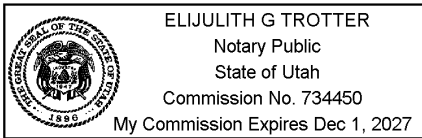
HALLIDAY, WATKINS & MANN, P.C.:

By: 

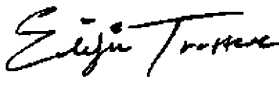
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26403

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

The foregoing instrument was acknowledged before me on 05/16/2025,  
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  
 05/23/2025 11:48:29 AM 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: 1236

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Rainbow Canyon Homeowners Association (the "Association") is the beneficiary under the Corrected Fourth Amended and Restated Declaration of Covenants, Conditions, and Restrictions of Rainbow Canyon recorded on September 29, 2023 as Entry No. 20230029456 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Devin Berry and Rianne Berry located at 2482 South 675 West, Hurricane, UT 84737, lying in Washington County, Utah and further described as follows:

Legal Description: SHADOW CANYON 3-B (H) Lot: 19Parcel ID #: H-SCAN-3-B-19

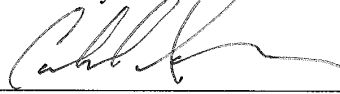
A breach of the Owner's obligations has occurred, as provided in the Corrected Fourth Amended and Restated Declaration of Covenants, Conditions, and Restrictions of Rainbow Canyon, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted 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.

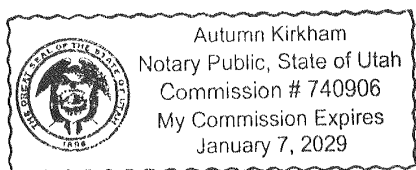
DATE FILED: May 23, 2025.


Rainbow Canyon Homeowners Association

STATE OF UTAH )  
 ) ss  
 COUNTY OF WASHINGTON )

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

On May 23, 2025, personally appeared before me Caleb O. Andrews, 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  
05/27/2025 03:14:27 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. UT26396

**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 17, 2022, and executed by Merle Orton, Individually and as Trustee of the Merle Orton Living Trust Dated July 13, 2000, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Longbridge Financial, LLC, its successors and assigns as Beneficiary, but Longbridge Financial, LLC being the present Beneficiary, in which Infinity Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on March 22, 2022, as Entry No. 20220016194, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot Fourteen (14), Horizons West - Phase 1 Amended, according to the official plat thereof, on file in the office of the recorder of Washington County, State of Utah. **TAX # W-HOW-1-14**

Purportedly known as 504 East Telegraph Street Unit 14, 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 Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on January 3, 2025. 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: 05/27/2025.

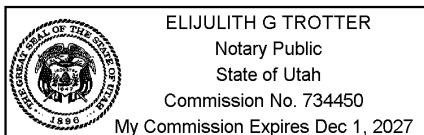
HALLIDAY, WATKINS & MANN, P.C.:

By: *for*

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. UT26396

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

The foregoing instrument was acknowledged before me on 05/27/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

*Eliju Trotter*  
Notary Public

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
05/28/2025 03:33:49 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. UT26419

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 27, 2023, and executed by Madison McAllister, 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 April 28, 2023, as Entry No. 20230012015, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 1, Eves Garden Subdivision, according to the official plat there of on file and of record in the office of the Washington County Recorder, State of Utah. **TAX # LV-EVG-1**

Purportedly known as 376 N Main St, La Verkin, UT 84745 (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.

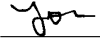
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 05/28/2025.

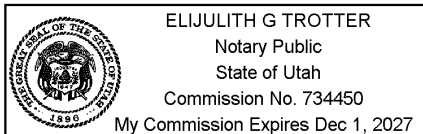
HALLIDAY, WATKINS & MANN, P.C.:

By: 

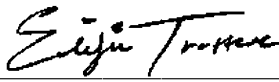
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26419

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

The foregoing instrument was acknowledged before me on 05/28/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
05/29/2025 01:39:20 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. UT21035

**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 22, 2020, and executed by Mark A. Putnam, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns as Beneficiary, but Data Mortgage, Inc., dba Essex Mortgage being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on June 22, 2020, as Entry No. 20200031448, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Unit 5, Silver Sage Townhomes, according to the official plat thereof on file and of record in the Washington County Records office. **TAX # H-SILT-5**

Purportedly known as 154 North 240 East aka 154 North 240 East #5, Hurricane, UT 84737 (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: 05/28/2025.

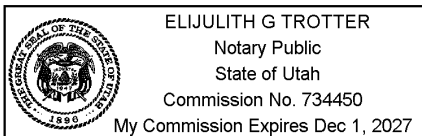
HALLIDAY, WATKINS & MANN, P.C.:

By: 

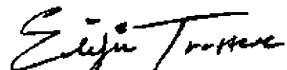
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT21035

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

The foregoing instrument was acknowledged before me on 05/28/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
05/29/2025 04:01:41 PM Fee \$40.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26411

**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 30, 2021, and executed by Katie L Christensen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Backman Title Services was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 6, 2021, as Entry No. 20210077092, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

**Parcel 1:**

All of Lot Thirty-One (31), Crestview Village Subdivision, according to the official plat thereof, on file and of record in the office of the Recorder of Washington County, State of Utah.

**Parcel 2:**

The South 10.00 foot strip of Lot Thirty-Two (32), Crestview Village Subdivision, according to the official plat thereof, on file and of record in the Office of the Recorder of Washington County, State of Utah in La Verkin, Utah, described as: Beginning at the Southwest corner of Lot 32, and running thence North 0°14' West, 10.00 feet; thence North 89°46' East 100.00 feet; thence South along the East property line of Lot 32; a distance of 10.00 feet; thence along the South Lot line of Lot 32, West 100.00 feet; to the point of beginning. **TAX # LV-CVV-31-A**

Purportedly known as 240 W 530 N, La Verkin, UT 84745 (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: 05/29/2025.

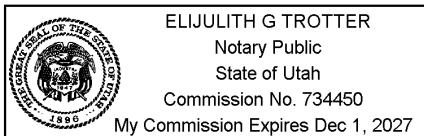
HALLIDAY, WATKINS & MANN, P.C.:

By: 

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26411

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

The foregoing instrument was acknowledged before me on 05/29/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile



Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
05/29/2025 04:01:57 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. UT26461

**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 31, 2007, and executed by Belva R. Gollaher and Delbert A. Gollaher and Emily J. Gollaher, as Trustors, in favor of CitiFinancial, Inc. as Beneficiary, but Wilmington Trust, National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 being the present Beneficiary, in which Meridian Title was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on June 5, 2007, as Entry No. 20070028997, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Beginning at the Northwest corner of Lot Two (2) Block Thirty-Five (35), Washington Town Re-Survey, and running thence East 116 Feet; Thence South 66 Feet; Thence West 116 feet; Thence North 66 feet to the point of beginning.  
**TAX # W-110-A-2**

Purportedly known as 114 North 100 East, 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 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.

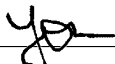


Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing 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: 05/29/2025.

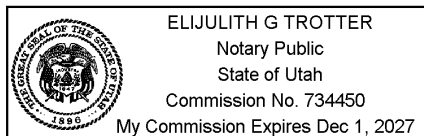
HALLIDAY, WATKINS & MANN, P.C.:

By: 


Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26461

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

The foregoing instrument was acknowledged before me on 05/29/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via  
Simplifile

  
Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

05/30/2025 09:45:04 AM 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.: 136228-UT

APN: HD-SHCR-1-43-B

NOTICE IS HEREBY GIVEN THAT ROSA L. CHATWIN as Trustor, WESTCOR LAND TITLE INSURANCE CO. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/22/2023 and recorded on 6/23/2023, as Instrument No. 20230018438, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT NORTH 89°53'30" EAST, 78.50 FEET FROM THE SOUTHWEST CORNER OF LOT 43 OF SHORT CREEK SUBDIVISION #1 AS RECORDED WITH THE WASHINGTON COUNTY RECORDERS OFFICE (DOCUMENT NO. 20130028275); RUNNING THENCE NORTH 00°06'30" WEST, 140.06 FEET; THENCE NORTH 89°53'30" EAST, 88.57 FEET; THENCE SOUTH 00°06'30" EAST, 140.06 FEET; THENCE SOUTH 89°53'30" WEST, 88.57 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$475,233.00.

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 1/1/2025 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. 136228-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 29 2025

ORANGE TITLE INSURANCE AGENCY, INC.

*Alison Arrendale*  
Alison Arrendale, Authorized Agent

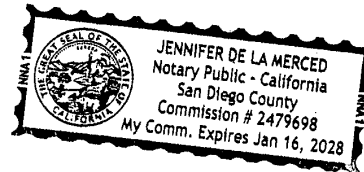
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On MAY 29 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 *Jennifer De La Merced* (Seal)



TS No.: 2025-00043-UT

Notice of Default Page 1 of 4  
Gary Christensen Washington County Recorder  
05/30/2025 12:02:30 PM Fee \$40.00 By PREMIUM  
TITLE TSG

Recording Requested By:  
**Premium Title Insurance Agency - UT, Inc.**

When Recorded Mail To:  
**Premium Title Insurance Agency - UT, Inc.**  
**2150 South 1300 East, Suite 500,**  
**Salt Lake City, UT 84106**

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TS No: 2025-00043-UT

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION**, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

The past due amount is **\$8,908.88** as of **05/28/2025**, and will increase until your account becomes current.

If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: U.S. BANK NATIONAL ASSOCIATION, as Trustee for LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-12N, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, **(844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain time on Monday through Friday.**

**NOTICE IS HEREBY GIVEN:** That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 01/24/2006, executed by: VALERIE MACRIS, AN UNMARRIED WOMAN, as Trustor(s) to secure certain obligations in favor of MERIDIAS CAPITAL, INC., AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS AS BENEFICIARY, recorded on 02/06/2006, as Instrument No. 20060001527, Book ---, page ---, of Official Records in the Office of the Recorder of Washington COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$235,600.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 01/01/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

## NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby as provided in Title 57, Chapter 1, of the Utah Code.

Dated: May 29, 2025

**PREMIUM TITLE INSURANCE AGENCY - UT,  
INC. DBA PREMIUM TITLE  
2150 South 1300 East, Suite 500,  
Salt Lake City, UT 84106**

By: \_\_\_\_\_

(signature)

Name Kevin S. Parke

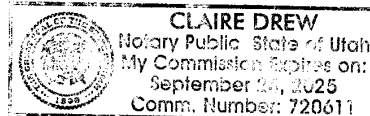
Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On May 29, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

**WITNESS** my hand and official seal.

\_\_\_\_\_  
**NOTARY PUBLIC**



**Exhibit A**

Legal Description

LOT THIRTY FIVE (35), OLIVE GROVE PHASE 1, ACCORDING TO THE OFFICIAL  
PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER WASHINGTON  
COUNTY, STATE OF UTAH.

APN Number : SG-OGRE-1-35

Notice of Default Page 1 of 2  
Gary Christensen Washington County Recorder  
05/30/2025 02:37:56 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. UT26459

**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 10, 2022, and executed by Christopher Gerard Gallion, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Finance of America Mortgage LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Inwest Title Services Inc. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on March 11, 2022, as Entry No. 20220014235, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 92, Bloomington Country Club No. 8 Subdivision, according to the Official Plat thereof on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-BCC-8-92**

Purportedly known as 2784 Laverkin Cir aka 2784 South La Verkin Cir, St George, UT 84790 (the undersigned disclaims liability for any error in the address).

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

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




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

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

Dated: 05/30/2025.

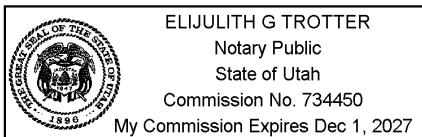
HALLIDAY, WATKINS & MANN, P.C.:

By: 

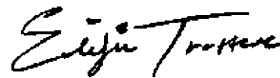
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26459

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

The foregoing instrument was acknowledged before me on 05/30/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile



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