

TS No.: 2025-00047-UT-REV

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**

**14403518 B: 11582 P: 3591 Total Pages: 5**  
**06/30/2025 12:13 PM By: aallen Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: PREMIUM TITLE TSG**  
**7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424**

TS No: 2025-00047-UT-REV

APN: 22-31-180-022-0000

## **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).

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. 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 or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

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);

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

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

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:

Longbridge Financial, LLC, 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.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

**Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION**

**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 04/24/2020, executed by: DENNIS M WARD AND JUDY WARD, AS JOINT TENANTS, as Trustor(s) to secure certain obligations in favor of OPEN MORTGAGE, LLC AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 04/29/2020, as Instrument No. 13256692, Book 10935, Page 5945 of Official Records in the Office of the Recorder of Salt Lake 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 \$508,500.00

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 the following:

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

Failure to pay the advance of \$8,541.45 for property taxes and/or insurance or other property charges pursuant to that formal demand dated 2/27/2025. The foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(c)(iii) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

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: June 26, 2025

**PREMIUM TITLE INSURANCE AGENCY - UT,  
INC. DBA PREMIUM TITLE**

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

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

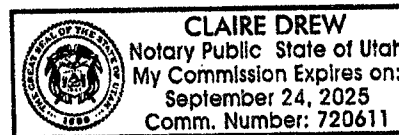
STATE OF UTAH  
COUNTY OF SALT LAKE

On June 26, 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**

UNIT 22, CONTAINED WITHIN STATION PLACE CONDOMINIUMS AMENDED, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, ON JUNE 30, 2000 AS ENTRY NO. 7671596 (AS SAID RECORD OF SURVEY MAP SHALL HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM FOR STATION PLACE CONDOMINIUMS, RECORDED IN SALT LAKE COUNTY, UTAH, ON JUNE 30, 2000 AS ENTRY NO. 7671597, IN BOOK 8372 AT PAGE 2477 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON ELEMENTS THAT IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION.

Parcel No.: 22-31-180-022-0000

14404911 B: 11583 P: 2086 Total Pages: 2  
07/01/2025 04:57 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ORANGE TITLE INSURANCE AGENCY  
374 EAST 720 SOUTHOREM, UT 84058

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 137227-UT

APN: 28-20-379-006-0000

NOTICE IS HEREBY GIVEN THAT YONY ACHARTE CABEZAS AND PEDRO R LEZAMA, JOINT TENANTS as Trustor, COTTONWOOD TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VERITAS FUNDING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/16/2018 and recorded on 1/18/2018, as Instrument No. 12699998 in Book 10639 Page 6106-6121, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1, STORM MOUNTAIN TERRACE NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, IN BOOK 76-6 AT PAGE 120.

The obligation included a Note for the principal sum of \$271,621.00.

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

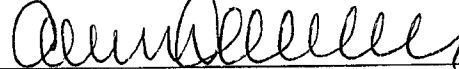
NOTICE OF DEFAULT

T.S. NO. 137227-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: JUL 01 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 JUL 01 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1293

14405189 B: 11583 P: 3470 Total Pages: 1  
07/02/2025 12:08 PM By: ctafoya Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the River Glen Subdivision Homeowners' Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions of River Glen Subdivision recorded on March 17, 2003 as Entry No. 8569732 (the "Declaration") which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Marco A. Reynaga, located at 1357 South Dokos Lane, Salt Lake City, Utah 84104, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 26, RIVER GLEN PUD. 8761-5713 8971-5891 9218-7693 9241-4490 9381-3521  
09432-5495  
Parcel ID #: 15-15-205-001-0000


A breach of the Owner's obligations has occurred, as provided in the N/A, 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/the have discharged personal liability through bankruptcy proceedings.

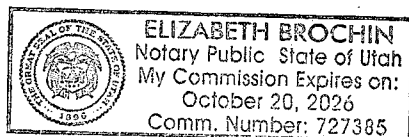
DATE FILED: July 2, 2025.

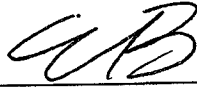
River Glen Subdivision Homeowners' Association, Inc.

STATE OF UTAH                     )  
  ) ss  
COUNTY OF SALT LAKE        )

  
\_\_\_\_\_  
Mark W. Jenkins, Attorney-in-Fact

On July 2, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 48123

14405222 B: 11583 P: 3604 Total Pages: 2  
07/02/2025 12:22 PM By: jlucas Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 7, 1999, and executed by Efren Reyes Lemus, as Trustor, in favor of Countrywide Home Loans, Inc., as Beneficiary, but Bank of America, N.A. being the present Beneficiary, in which Guardian Title Company of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 11, 1999, as Entry No. 7217982, in Book 8225, at Page 0912, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 34, Hillsdale Subdivision No. 2, according to the Official Plat thereof recorded in the office of the County Recorder of said County. **TAX # 15-28-353-016**

Purportedly known as 3150 West Lemay Avenue, West Valley, UT 84119 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/01/2025

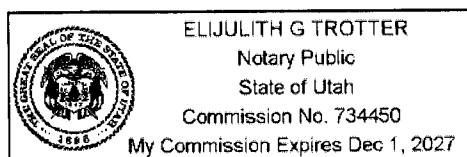
HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R McCormack

Name: Hillary R. McCormack  
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. 48123

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

The foregoing instrument was acknowledged before me on 07/01/2025,  
by Hillary R. McCormack 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

Elija Trotter  
Notary Public

WHEN RECORDED RETURN TO:

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

14405224 B: 11583 P: 3608 Total Pages: 2  
07/02/2025 12:23 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100 IRVINE, CA 926021363

## NOTICE OF DEFAULT

T.S. NO.: 136672-UT

APN: 22-19-480-041

NOTICE IS HEREBY GIVEN THAT WOONHA KIM, UNMARRIED WOMAN as Trustor, METRO NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/12/2023 and recorded on 7/14/2023, as Instrument No. 14129165 in Book 11431 Page 9754, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 31, contained within The Hidden Village Planned Unit Development, as the same is identified in the Plat recorded in Salt Lake County, Utah, as Entry No. 3531232, in Book 81-2 of Plats, at Page 23, and in the Declaration of Covenants, Conditions and Restrictions of the Hidden Village Planned Unit Development, recorded in Salt Lake County, Utah, as Entry No. 3533163, in Book 5212, at Page 476, and any amendments thereto.

Together with: (a) A right and easement of use and enjoyment in and to the Common Areas described and as provided for in said plat and said Declaration, and in any amendments thereto; and (b) and exclusive right and easement of use and enjoyment in and to the Limited Common Areas associated with the aforesaid lot described and as provided for in said Plat and Declaration, and in any amendments thereto.

The obligation included a Note for the principal sum of \$323,000.00.

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 11/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, NewRez LLC D/B/A Shellpoint Mortgage Servicing, 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. 136672-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: JUL 01 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 JUL 01 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)



14405232 B: 11583 P: 3659 Total Pages: 2  
07/02/2025 12:29 PM By: jlucas Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 137361-UT

APN: 20-14-277-013

NOTICE IS HEREBY GIVEN THAT VANESSA BROWN, AN UNMARRIED WOMAN as Trustor, TITLE GUARANTEE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UTAH MORTGAGE LOAN CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/17/2020 and recorded on 6/18/2020, as Instrument No. 13302123 in Book 10963 Page 4970-4984, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 14, Chateau Village No. 2, according to the official plat thereof, as recorded in Book 86-8 of Plats at Page 134 in the  
office of the Salt Lake County Recorder, State of Utah.

The obligation included a Note for the principal sum of \$210,000.00.

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 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. 137361-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: JUL 01 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 JUL 01 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24737

14405242 B: 11583 P: 3703 Total Pages: 2  
07/02/2025 12:42 PM By: jlucas Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated December 13, 2022, and executed by Kelsi Despain and Tristen Despain, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for loanDepot.com, LLC, its successors and assigns as Beneficiary, but loanDepot.com, LLC being the present Beneficiary, in which WFG National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 20, 2022, as Entry No. 14054669, in Book 11391, at Page 9511, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH.

LOT 1038, OQUIRRH HIGHLANDS NO. 10 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH. TAX # 20-23-332-037-0000

Purportedly known as 6127 West Cedar Hill Road, West Jordan, UT 84081 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/01/2025

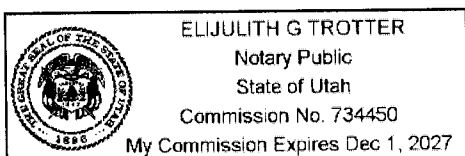
HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R McCormack

Name: Hillary R. McCormack  
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. UT24737

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

The foregoing instrument was acknowledged before me on 07/01/2025,  
by Hillary R. McCormack 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

Eiji Trotter  
Notary Public



Notice prepared by:  
Jared L. Anderson, #8140  
ANDERSON, FIFE, MARSHALL & JOHNSON, LC  
2500 North University Ave.  
Provo, UT 84604  
Telephone: (801) 375-1920

**NOTICE OF DEFAULT AND ELECTION TO SELL TRUST PROPERTY**

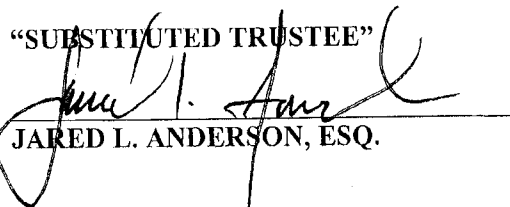
**NOTICE IS HEREBY GIVEN** that JARED L. ANDERSON, Esq., as Substituted Trustee, gives notice of default of the obligations of the All-Inclusive Trust Deed dated September 26, 2024, executed by Deana Rydalcch as Trustor, in favor of Todd Ellison as Beneficiary, and record September 26, 2024 as Entry No. 14293019 in Book 11520 at Page 8781-8786 in the official records of the Salt Lake County Recorder's Office, affecting the real property described as follows:

**LOT 116, The Highlands Phase I, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.  
Tax Parcel No. 21-27-427-011**

Said obligations include, but are not limited to, an All-Inclusive Promissory Note (the "Note") dated September 26, 2024, in the principal sum of \$404,000. A breach of, and default in, the obligations outlined in the Note for which the trust property was conveyed as security has occurred in the following particulars: failure of the Trustor to pay one or more regularly scheduled payments before its due date. In addition, Trustor is liable for the cost for all past accrued and subsequently accruing interest and late fees. Furthermore, the Beneficiary has incurred, and will incur costs, expenses, trustee's fees, and attorney's fees in enforcing the terms of the Promissory Note and Deed of Trust. A full itemization of the default amounts and the sum required to cure the same may be obtained from Jared L. Anderson, at the above address.

By reason of such defaults, Jared L. Anderson, Substituted Trustee, does hereby declare all sums secured thereby immediately due and payable and elects to cause the trust property to be sold to satisfy the obligations secured thereby. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

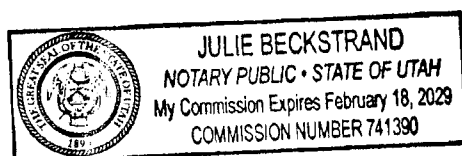
DATED this 2<sup>ND</sup> day of July, 2025.

"SUBSTITUTED TRUSTEE"  
  
JARED L. ANDERSON, ESQ.

STATE OF UTAH     )  
                                  :SS.

COUNTY OF UTAH     )

On the 2<sup>nd</sup> day of July, 2025, personally appeared before me, a Notary Public in and for the State of Utah, JARED L. ANDERSON, ESQ., Substituted Trustee, the signer of the above instrument, who duly acknowledged to me that he executed the same.



  
NOTARY PUBLIC

RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

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

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated February 9, 2022, executed by BECKSTEAD MANOR, LLC ("**Beckstead Manor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary; that certain Modification of Deed of Trust ("**Modification No. 1**"), dated March 6, 2023, executed by Beckstead Manor, as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary; and, that certain Modification of Deed of Trust ("**Modification No. 2**"), dated April 17, 2024, executed by Beckstead Manor, as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary.

The Trust Deed was filed for record in the office of the Salt Lake, Utah Recorder on February 11, 2022, as Entry No. 13889520, in Book 11305, at Page 410, official records of Salt Lake County, Utah. Modification No. 1 was filed for record in the office of the Salt Lake County, Utah Recorder on March 15, 2023, as Entry No. 14082179, in Book 11406, at Page 4139, official records of Salt Lake County, Utah. Modification No. 2 was filed for record in the office of the Salt Lake County, Utah Recorder on April 18, 2024, as Entry No. 14229582, in Book 11485, at Page 4733, official records of Salt Lake County, Utah.

The Trust Deed, Modification No. 1 and Modification No. 2 encumber the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

See Exhibit "**A**" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: 13153 South Redwood Road, Riverton, Utah 84065. The Trust Property's tax identification number is known as follows: 27-34-402-054-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed, Modification No. 1 and Modification No. 2 were given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the obligations which are represented by that certain Promissory Note, dated March 6, 2023, in the original principal sum of \$388,581.00 (the "**Note**"), which DRH Holdings LLC ("**DRH Holdings**") and Hall Labs, LLC ("**Hall Labs**"), as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed, Modification No. 1 and Modification No. 2 as follows:

1. The monthly minimum payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.
4. The insolvency of Hall Labs;<sup>1</sup>
5. Beckstead Manor's, DRH Holdings' and/or Hall Labs' actions and/or inactions adversely affect the Trust Property and/or Central Bank's rights in and to the Trust Property.
6. There has been a material adverse change in Beckstead Manor's, DRH Holdings' and/or Hall Labs' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, Modification No. 1 and Modification No. 2, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed, Modification No. 1 and Modification No. 2 and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

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<sup>1</sup> Central Bank is aware that Hall Labs, LLC, filed a petition for relief under 11 U.S.C. Chapter 11, thereby initiating the bankruptcy case styled *In re Hall Labs, LLC*, pending as Case No. 25-21038 JTM. **Notwithstanding, as a result of the bankruptcy filing by Hall Labs, LLC, Central Bank is not, at this time, seeking to pursue its remedies pursuant to the Note, the Trust Deed, Modification No. 1, Modification No. 2 and/or the related loan documents, together with all other legal and equitable remedies that Central Bank might be entitled to under applicable law, against Hall Labs, LLC.**

All costs and expenses incident to foreclosure of the Trust Deed, Modification No. 1 and Modification No. 2, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed, Modification No. 1 and Modification No. 2.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.  
COHNE KINGHORN  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111  
Telephone No.: (801) 363-4300  
Office Hours: 8:30 a.m. through 5:30 p.m.  
Monday through Friday, except holidays

DATED this 2<sup>nd</sup> day of July 2025.

SUCCESSOR TRUSTEE:

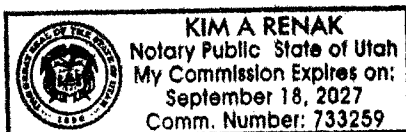
By: J. Scott Brown  
J. Scott Brown  
Successor Trustee

STATE OF UTAH

:ss

COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> day of July 2025, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, Modification No. 1 and Modification No. 2, referred to in said instrument.



Kim A. Renak  
Notary Public

My Commission Expires:

9/18/27

Residing at:

SL County

**THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

[55153.57/\*9356]

**Exhibit "A"**  
**Legal Description**

The land referred to hereinabove is located in Salt Lake County, State of Utah, and is described as follows:

A TRACT OF LAND SITUATE IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT WHICH IS 258.33 FEET NORTH ALONG THE QUARTER SECTION LINE AND 101.00 FEET EAST FROM THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 34, SAID POINT IS ALSO 67.00 FEET PERPENDICULARLY DISTANT EASTERLY FROM THE REDWOOD ROAD (SR-68) CONTROL LINE OPPOSITE APPROXIMATE ENGINEER STATION 52+33.85; AND RUNNING THENCE NORTH 100.03 FEET ALONG A LINE PARALLEL WITH SAID CONTROL LINE TO A POINT IN THE NORTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT; THENCE NORTH 89°58'55" EAST (EAST BY RECORD) 209.00 FEET ALONG SAID NORTHERLY BOUNDARY LINE TO THE NORTHEAST CORNER OF SAID ENTIRE TRACT; THENCE SOUTH 100.09 FEET (100.00 FEET BY RECORD) ALONG SAID EASTERLY BOUNDARY LINE TO THE SOUTHEAST CORNER OF SAID ENTIRE TRACT; THENCE WEST 209.00 FEET ALONG SAID SOUTHERLY BOUNDARY LINE TO THE POINT OF BEGINNING.

(27-34-402-054-0000)

[550154.57/\*9356]