

When Recorded Return to:

James T. Dunn
CANNON LAW GROUP
124 S 600 E
Salt Lake City UT 84102

ENT 48675:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jun 30 03:06 PM FEE 40.00 BY KR
RECORDED FOR The Cannon Law Group, PLLC
ELECTRONICALLY RECORDED

For Recording Purposes Only

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustor, 1171 Wintergreen LLC. Said Trust Deed was recorded in the office of the Utah County Recorder, State of Utah, January 15, 2025, Entry #3016:2025, all relating to and describing real property situated in Utah County, State of Utah, and more particularly described as follows:

1171 N Wintergreen Court
Alpine UT 84004

LOT 2, PLAT "A", MCNIEL SUBDIVISION
Tax ID# 46-455-0002


Rob Haertel, Inc. is the current beneficiary of that Trust Deed and Note.

That Trust Deed acts as security of the principal amount of \$207,700.00 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make monthly payments since January of 2025, in violation of the agreement between the parties.

By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

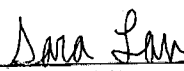
DATED this 30 day of June 2025.


James T. Dunn, Successor Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

SUBSCRIBED AND SWORN to before me this 30th day of June 2025.




Notary Public

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.: 137281-UT

APN: 14:070:0160

NOTICE IS HEREBY GIVEN THAT ERIC AND DEBORAH DOWDLE, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP as Trustor, AMERICAN SECURE TITLE AGENCY as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 4/21/2021 and recorded on 4/26/2021, as Instrument No. 77648:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT ON THE WEST LINE OF 400 EAST STREET, LINDON CITY, UTAH, BEING NORTH 1809.29 FEET AND WEST 35.50 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 34, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 126.49 FEET ALONG SAID WEST LINE, ALONG A FENCE; THENCE NORTH 88°37'00" WEST 400.00 FEET; THENCE NORTH 121.76 FEET ALONG A FENCE LINE; THENCE SOUTH 89°49'49" EAST 266.44 FEET TO A FENCE CORNER; THENCE SOUTH 88°13'24" EAST 133.51 FEET ALONG A FENCE LINE TO THE POINT OF BEGINNING.

SUBJECT TO: BOUNDARY LINE AGREEMENT RECORDED APRIL 29, 1992, AS ENTRY NO. 20597, BOOK 2926, PAGE 818.

The obligation included a Note for the principal sum of \$400,000.00.

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

NOTICE OF DEFAULT

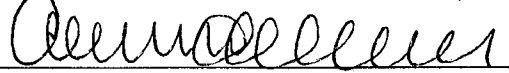
T.S. NO. 137281-UT

ENT 49222:2025 PG 2 of 2

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.

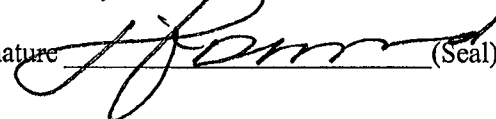

Alison Arrendale, Authorized Agent

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. UT26587

ENT 49225:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jul 01 04:57 PM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 24, 2021, and executed by Gregory C. Duerden and Judith A. Duerden, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for The Federal Savings Bank, its successors and assigns, as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which John F. Hanlon, Esq. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 2, 2021, as Entry No. 200852:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing 1,594.12 feet North along the Quarter Section line and 41.2 feet West and North 89°35' West 115.2 feet from the South Quarter corner of Section 15, Township 6 South, Range 2 East, of the Salt Lake Base and Meridian, thence South 0°29' East 65.97 feet; thence South 60.00 feet; thence North 88°19' West 72.56 feet; thence North 124.59 feet; thence South 89°35' East 72 feet to the point of beginning.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

Commencing 1,594.12 feet North along the Quarter Section line and 41.2 feet West and North 89°35' West 115.2 feet from the South Quarter corner of Section 15, Township 6 South, Range 2 East, of the Salt Lake Base and Meridian, thence South 0°29' East 65.97 feet; thence South 60.00 feet; thence North 88°19' West 72.56 feet; thence North 124.59 feet; thence South 89°35' East 72 feet to the point of beginning.

Together with and subject to the effects of that certain Corrective Boundary Line Agreement dated December 7, 1998 and recorded December 17, 1998 as Entry No. 132321 in Book 4905 at Page 261 of official records.

TAX # 18-002-0066

Purportedly known as 433 West 165 South, Orem, UT 84058 (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

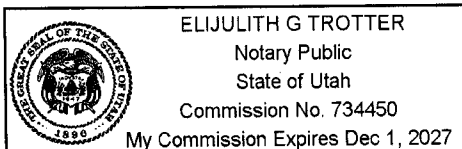
Name: Hillary R. McCormack
 Attorney and authorized agent of the law firm of
 Halliday, Watkins & Mann, P.C., Successor Trustee
 376 East 400 South, Suite 300, Salt Lake City, UT 84111
 Telephone: 801-355-2886
 Office Hours: Mon.-Fri., 8AM-5PM (MST)
 File No. UT26587

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.

Elijah G Trotter

Notary Public



Remotely Notarized with audio/video via
 Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23052

ENT 49227:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jul 01 04:58 PM FEE 40.00 BY AC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 7, 2020, and executed by Brandon Sharp, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cyprus Federal Credit Union, its successors and assigns, as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 11, 2020, as Entry No. 197670:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 14, Plat "A", Willes Subdivision, according to the plat thereof as recorded in the office of the Utah County Recorder.
TAX # 55-040-0014

Purportedly known as 310 East 300 South, Lehi, UT 84043 (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

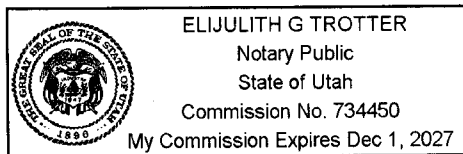
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23052

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

Elijulith G Trotter

Notary Public

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

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

ENT 49401:2025 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jul 02 10:46 AM FEE 40.00 BY MG
RECORDED FOR Cohne Kinghorn, P.C.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Revolving Credit Deed of Trust (the "**Trust Deed**"), dated December 24, 2021, executed by HALL PROPERTY HOLDINGS, LLC ("**Hall Property Holdings**"), as trustor pertaining to Parcels 1 and 2, and DRH HOLDINGS LLC ("**DRH Holdings**"), as trustor pertaining to Parcels 3, 4 and 5, in favor of CENTRAL BANK, as trustee and as beneficiary; and, that certain Modification of Deed of Trust (the "**Modification**"), dated April 2, 2024, executed by Hall Property Holdings, as trustor pertaining to Parcels 1 and 2, and DRH Holdings, as trustor pertaining to Parcels 3, 4 and 5, in favor of CENTRAL BANK, as trustee and as beneficiary.

The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on January 5, 2022, as Entry No. 1500:2022, official records of Utah County, Utah. The Modification was filed for record in the office of the Utah County, Utah Recorder on April 2, 2024, as Entry No. 21689:2024, official records of Utah County, Utah.

The Trust Deed and the Modification encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

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

The Trust Property or its addresses are approximately known as follows:

Parcel 1: 2325 South Tracy Hall Parkway, Provo, Utah 84606.
Parcel 2: Vacant, Provo, Utah 84606.

The Trust Property's tax identification numbers are known as follows:

Parcel 1: 35:082:0011.
Parcel 2: 47:371:0002.

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 and the Modification 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 February 17, 2023, in the original principal sum of \$1,640,920.00 (the "**Note**"), which Hall Labs, LLC ("**Hall Labs**"), as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed and the Modification 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.¹
5. Hall Property Holdings', 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 Hall Property Holdings', 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 and the Modification, 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, the Modification and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

¹ 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, the Modification 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.**

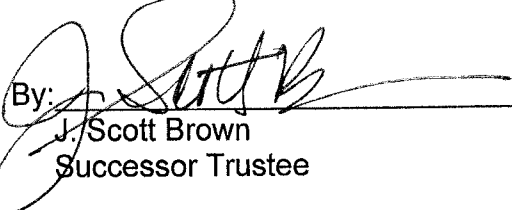
All costs and expenses incident to foreclosure of the Trust Deed and the Modification, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed and the Modification.

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

J. Scott Brown, Esq.
 COHNE KINGHORN
 111 East Broadway, 11th 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

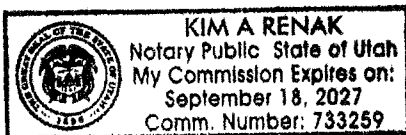
DATED this 2nd day of July 2025.

SUCCESSOR TRUSTEE:

By: 
 J. Scott Brown
 Successor Trustee

STATE OF UTAH)
 :ss
 COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 2nd day of July 2025, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed and the Modification, referred to in said instrument.




 Notary Public

My Commission Expires:

9/18/27

Residing at:

St. George

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

Exhibit "A"
Legal Description

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

PARCEL 1: Lot 17A, Plat "C", BILLINGS TECHNOLOGY PARK SUBDIVISION, Provo, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, Utah.

Less the following lift station lot parcel which exists totally with the boundaries of said Lot 17A with a description as follows: Commencing at a point which is South 1059.42 feet and East 219.03 feet from the North quarter corner of Section 20, Township 7 South, Range 3 East, Salt Lake Base and Meridian; thence South 13°33'30" East 40.00 feet; thence South 76°26'30" East 27.50 feet to the point of beginning.

(35:082:0011)

PARCEL 2: Plat "C", NEW VISTA SUBDIVISION, Provo, Utah County, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, Utah.

(47:371:0002)

[550154.57/*7236]

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1673

ENT 49446:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jul 02 11:56 AM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Summit Ridge Townhomes Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Summit Ridge Townhomes recorded on December 03, 2020 as Entry No. 192503:2020 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Dustin Todd Harvey, located at 1113 West Fox Run Avenue, Santaquin, Utah 84655, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 29, PLAT A, SUMMIT RIDGE TOWNS SUB AREA 0.025 AC.**
Parcel ID #: **66:785:0029**

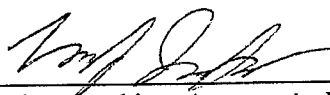
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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.

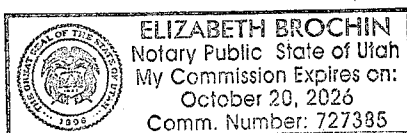
DATE FILED: July 2, 2025.

Summit Ridge Townhomes Owners 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

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-178F
Parcel No. 51-333-0024

ENT 49647:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Jul 02 04:35 PM FEE 40.00 BY CS
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Jason McCaul and Katie McCaul, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on September 7, 2022, and recorded as Entry No. 98279:2022, Records of Utah County, Utah.

LOT 24, PLAT "A", ROCKWELL VILLAGE AT RED HAWK RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 30, 2024 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 2 day of July, 2025.

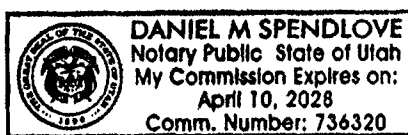
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 2 day of July, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

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.: 137105-UT

APN: 66-775-0313

NOTICE IS HEREBY GIVEN THAT HUNTER JENSEN AND LAUREN JENSEN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, NORTHERN TITLE 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 8/27/2021 and recorded on 8/27/2021, as Instrument No. 150028:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 313, SPRING RUN SUBDIVISION, PHASE D, PLAT 3, AS SHOWN BY THE OFFICIAL PLAT FILED IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of \$343,748.00.

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, ONSLOW BAY FINANCIAL 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.

T.S. NO. 137105-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 02 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Alison Arrendale, Authorized Agent

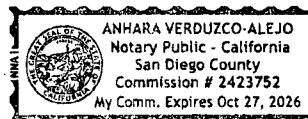
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUL 02 2025 before me, Anhara Verduzco-Alejo, 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 Anhara (Seal)



ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES

HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 11146-1149F

Parcel No. 47-011-0039

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Juvenal Jimenez and Celia Jimenez, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on June 13, 2023, and recorded as Entry No. 38197:2023, Records of Utah County, Utah.

LOT 39, PLAT "A", NOB HILL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH. ALSO THE EAST 56 FEET OF LOT 40, PLAT "A", NOB HILL SUBDIVISION.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 3 day of July, 2025.

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



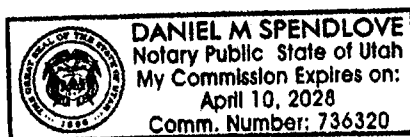
By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 3 day of July, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC