

Document Summary Report by Date

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|------------|--|
| Start Date | |
| End Date | |

| Doc Number Book Page | KOI RecordingDate Document Date Mailback Date | Recording Fee Consideration | Related Entry To | Recorded For Return To |
|----------------------------|---|---|---|---|
| 20250026222 | Notice of Default 08/01/2025 02:21:41 PM 08/01/2025 | \$40.00 | 00291919 | MILLER HARRISON LLC MILLER HARRISON LLC 5292 SO COLLEGE DR SUITE 304 MURRAY, UT 84123 |
| | SPANISH PALMS TOWNOMES ASSOCIATION | | LEAVITT DANNY LEAVITT LINDA LEAVITT ANGIE | |
| | SG-SPTS-22 | Subdivision: SPANISH PALMS TH (SG) Lot: 22 | | |
| 20250026663 | Notice of Default 08/05/2025 04:11:24 PM 08/05/2025 | \$40.00 | 20230027629 | SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101 |
| | SCALLEY READING BATES HANSEN & RASMUSSEN | DENMAN VERNON | | |
| | SG-SCMST-4-81 | Subdivision: SUN COUNTRY MEADOWS SOUTH TH 4 (SG) Lot: 81 | | |
| 20250026762 | Notice of Default 08/06/2025 12:03:55 PM 08/06/2025 | \$40.00 | 20210008099 | HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111 |
| | HALLIDAY WATKINS & MANN | | SORENSEN KALI N SORENSEN STEVEN GARY | |
| | SG-MDE-2-9-A | Subdivision: MEADOWS EDGE 2 (SG) Lot: 9 ALSO: BEGINNING AT THE NORTHWEST CORNER OF LOT 9, MEADOWS EDGE - PHASE 2 SUBDIVISION, AS RECORDED AND ON FILE WITH THE WASHINGTON COUNTY RECORDER'S OFFICE, SAID POINT BEING SOUTH 01°09'50" WEST ALONG THE SECTION LINE, A DISTANCE OF 1043.122 FEET AND NORTH 88°50'10" WEST 2810.674 FEET FROM THE EAST QUARTER CORNER OF SECTION 16, TOWNSHIP 43 SOUTH, RANGE 15 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE SOUTH 01°10'00" WEST ALONG SAID LOT BOUNDARY, A DISTANCE OF 125.940 FEET TO THE SOUTHWEST CORNER OF SAID LOT 9; THENCE NORTH 88°50'00" WEST 400.733 FEET; THENCE NORTH 14°05'44" EAST 129.216 FEET; THENCE SOUTH 88°50'00" EAST 371.822 FEET TO THE POINT OF BEGINNING. | | |
| 20250026956 | Notice of Default 08/07/2025 02:46:48 PM 08/07/2025 | \$40.00 | 20200056062 | 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 | | SMITH ERIC SMITH BROOKE | |
| | SG-MVF-3-29 | Subdivision: MEADOW VALLEY FARMS 3 (SG) Lot: 29 | | |
| 20250027095 | Notice of Default 08/08/2025 02:30:11 PM 08/06/2025 | \$40.00 | 00275793 | JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770 |
| | JENKINS BAGLEY SPERRY | | PAREDES ANTONIO | |

Document Summary Report by Date

| | | | | |
|----------------------------|---|--|-------------------------------------|---|
| MONTENEGRO ALMA | | | | |
| SG-FWS-C-33 | | Subdivision: FLEETWOOD SQUARE CONDO C AMD (SG) Unit: 33 | | |
| 20250027134 | Notice of Default 08/08/2025 04:26:17 PM 08/08/2025 | \$40.00 | 20240012938 | 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 | | | REALTICORP DEVELOPMENT HOLDINGS INC | |
| CFDR-1-18-HV | | Subdivision: CLIFFDWELLER RANCH 1 (-) Lot: 18 | | |
| 20250027634 | Notice of Default 08/13/2025 03:45:09 PM 08/13/2025 | \$40.00 | 20070015287 | JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770 |
| JENKINS BRUCE C | | | HUNTSMAN RACHEL K | |
| SG-CSH-16 | | Subdivision: CREEKSIDE HOMES AMD 2 FKA PH 1 2 & 3 (SG) Lot: 16 | | |

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
 08/01/2025 02:21:41 PM Fee \$40.00 By MILLER
 HARRISON LLC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
 5292 South College Drive, Suite 304
 Murray, Utah 84123
 801-692-0799
 Acct: 1973

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Spanish Palms Townhomes Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Spanish Palms Townhomes recorded on April 7, 1986 as Entry No. 291919 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Danny Leavitt, Linda Leavitt, and Angie Leavitt, located at 1075 North 1400 West #22, St. George, Utah 84770, lying in Washington County, Utah and further described as follows:

Legal Description: SUBDIVISION: SPANISH PALMS TH (SG) LOT 22
Parcel ID #: SG-SPTS-22

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: August 1, 2025.

Spanish Palms Townhomes Association

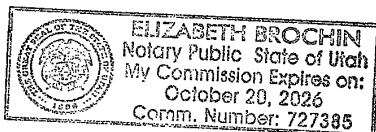
STATE OF UTAH)

) ss

COUNTY OF SALT LAKE)

Mark W. Jenkins, Attorney-in-Fact

On August 1, 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

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
08/05/2025 04:11:24 PM Fee \$40.00 By SCALLEY
READING BATES HANSEN & RASMUSSEN, P.C.

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. 67152-185F
Parcel No. SG-SCMST-4-81

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 The Denman Family Trust, dated July 19, 2019, Vernon Denman, Trustee and any amendments or restatements thereto, 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 13, 2023, and recorded as Entry No. 20230027629, Records of Washington County, Utah.

ALL OF LOT 81, SUN COUNTRY MEADOWS SOUTH TOWNHOMES, PHASE 4, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE COUNTY RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

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 31, 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 5 day of August, 2025.

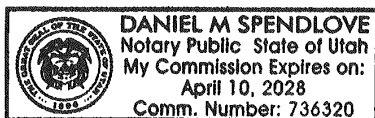
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) : ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 5 day of August, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
08/06/2025 12:03:55 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. UT26694

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 2, 2021, and executed by Kali N. Sorensen and Steven Gary Sorensen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Zions Bancorporation, N.A. dba Zions Bank, its successors and assigns as Beneficiary, but ZIONS BANCORPORATION, N.A. dba Zions Bank being the present Beneficiary, in which Zions Bancorporation, N.A. dba Zions Bank was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on February 4, 2021, as Entry No. 20210008099, and modified pursuant to the Modification recorded on August 2, 2022, as Entry No. 20220037587, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

LOT 9, MEADOWS EDGE-PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE.

ALSO:

BEGINNING AT THE NORTHWEST CORNER OF LOT 9, MEADOWS EDGE-PHASE 2 SUBDIVISION, AS RECORDED AND ON FILE WITH THE WASHINGTON COUNTY RECORDER'S OFFICE, SAID POINT BEING SOUTH 01°09'50" WEST ALONG THE SECTION LINE, A DISTANCE OF 1043.122 FEET AND NORTH 88°50'00" WEST 2810.674 FEET FROM THE EAST QUARTER CORNER OF SECTION 16, TOWNSHIP 43 SOUTH, RANGE 15 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE SOUTH 01°10'00" WEST ALONG SAID LOT BOUNDARY, A DISTANCE OF 125.940 FEET TO THE SOUTHWEST CORNER OF SAID LOT 9; THENCE NORTH 88°50'00" WEST 400.733 FEET; THENCE NORTH 14°05'44" EAST 129.216 FEET; THENCE SOUTH 88°50'00" EAST 371.822 FEET TO THE POINT OF BEGINNING. **TAX # SG-MDE-2-9-A**

Purportedly known as 3908 South Quarry Ridge Drive, 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 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: 08/06/2025.

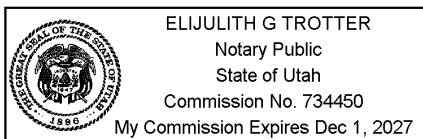
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

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. UT26694

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

The foregoing instrument was acknowledged before me on 08/06/2025,
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
08/07/2025 02:46:48 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. UT26810

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 7, 2020, and executed by Eric Smith and Brooke Smith, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Selene Finance, LP being the present Beneficiary, in which Old Republic Title was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on October 8, 2020, as Entry No. 20200056062, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 29, Meadow Valley Farms - Phase 3, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah. **TAX # SG-MVF-3-29**

Purportedly known as 2378 East 3860 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 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: 08/07/2025.

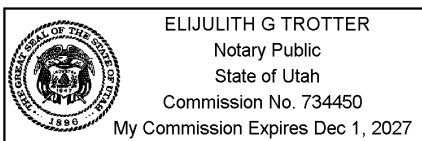
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

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. UT26810

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

The foregoing instrument was acknowledged before me on 08/07/2025,
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

08/08/2025 02:30:11 PM Fee \$40.00 By JENKINS

BAGLEY SPERRY, PLLC

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION

(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Fleetwood Square Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium of Fleetwood Square Condominiums ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on May 9, 1985, as Entry No. 275793, and any amendments thereto, concerning real property reputed to be owned by **Antonio Paredes and Alma Montenegro, as joint tenants ("Owner")**, covering real property located at 1050 E 500 S ST #33 ("Property"), and more particularly described as follows:

All of Unit Thirty-Three (33), Fleetwood Square Amended Plat "C", according to the official plat thereof on file and of record in the Washington County set forth in the Covenants Conditions and Restrictions and on the Official Plat(s) thereof.

Subject to a Deed of Trust dated March 5, 2013, in favor of Miguel A. Perez and Sharon Perez, as Beneficiary, recorder March 28, 2013, as Doc No. 2010011461

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: SG-FWS-C-33.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Lien ("Lien") was recorded on December 23, 2024 as Document ID 20240040841. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

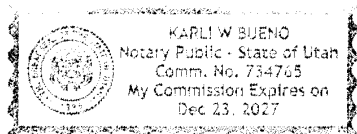
DATED this 6th day of August 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
) ss.
County of Washington)

On the 6th day of August, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Bruce C. Jenkins, Esq.
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

**THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
08/08/2025 04:26:17 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. UT26657

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 24, 2024, and executed by Realicorp Development Holdings, Inc., an Utah Corporation, as Trustor, in favor of Quanta Finance, LLC, a California Limited Liability Company as Beneficiary, but 1 Sharpe Income Solutions Trust being the present Beneficiary, in which US Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on April 26, 2024, as Entry No. 20240012938, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 18, Cliffdweller Ranch - Phase 1, according to the Official Plat thereof, records of Washington County, State of Utah.
Situated in Washington County, State of Utah. **TAX # CFDR-1-18-HV**

Purportedly known as 3674 South 1100 West, 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 Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full on May 1, 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: 08/08/2025.

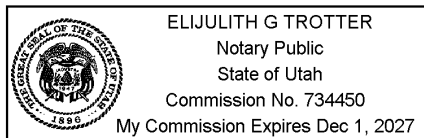
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

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. UT26657

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

The foregoing instrument was acknowledged before me on 08/08/2025,
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

08/13/2025 03:45:09 PM Fee \$40.00 By JENKINS

BAGLEY SPERRY, PLLC

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Creekside Village Owners Association ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Covenants Conditions and Restrictions of Creekside Homes ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on March 27, 2007, as Document ID 20070015287, and any amendments thereto, concerning real property reputed to be owned by **Rachel K. Huntsman, Unmarried Woman ("Owner")**, covering real property located at 351 S Valley View Dr #16 ("Property"), and more particularly described as follows:

All of Lot 16, "Creekside Homes- 2nd Amended" a Planned Residential Development according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2019 and thereafter.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: SG-CSH-16.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. Homeowner Association Notice of Lien ("Lien") was recorded on March 31, 2025 as Document No. 20250010624. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

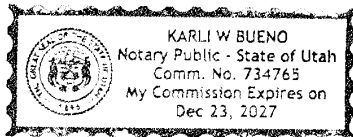
DATED this 13th day of August 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 13th day of August, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

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285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
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**THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**