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| Notice of<br>Default<br>00837775 | B: 1728 P: 271, B-1867-0015-<br>09/04/2025 0000<br>02:44:38 PM<br>Related:<br>LOT 15 CEDAR WILLOWS SUI | MANN P C | To: BROWN COLLIN S | Subd: CEDAR WILLOWS<br>SUBDIVISION PHASE 2 Lot: 15 | View ImageAdd to My<br>Images |  |

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00837775 B: 1728 P: 271

B: 1728 P: 271 Fee \$40.00

Carri R. Jeffries, Iron County Recorder - Page 1 of 2 09/04/2025 02:44:38 PM 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. UT26857

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee,

that a default has occurred under a Trust Deed dated May 2, 2022, and executed by Collin S. Brown, as Trustor, in

favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC,

its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which

Security Escrow & Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Iron County,

Utah, on May 4, 2022, as Entry No. 00790847, in Book 1607, at Page 677, of Official Records, all relating to and

describing the real property situated in Iron County, Utah, particularly described as follows:

All of Lot 15, Cedar Willows Subdivision, Phase 2, according to the Official Plat thereof, on file and of record in the

Office of the Iron County Recorder, State of Utah. TAX # B-1867-0015-0000

Purportedly known as 536 West 2075 North, Cedar City, UT 84721 (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:09/0          | 4/2025 |                                                                                                                                                                                                                                                                                  |
|---------------------|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                     |        | HALLIDAY, WATKINS & MANN, P.C.:                                                                                                                                                                                                                                                  |
|                     |        | By: Jessica Oliveri                                                                                                                                                                                                                                                              |
|                     |        | Name: Jessica Oliveri<br>Attorney and authorized agent of the law firm of<br>Halliday, Watkins & Mann, P.C., Successor Trustee<br>376 East 400 South, Suite 300, Salt Lake City, UT 84111<br>Telephone: 801-355-2886<br>Office Hours: MonFri., 8AM-5PM (MST)<br>File No. UT26857 |
| STATE OF UTAH       | )      | THE NO. 0 120037                                                                                                                                                                                                                                                                 |
| :                   | : ss.  |                                                                                                                                                                                                                                                                                  |
| County of Salt Lake | )      |                                                                                                                                                                                                                                                                                  |
|                     |        |                                                                                                                                                                                                                                                                                  |

The foregoing instrument was acknowledged before me on 09/04/2025

by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor

Trustee.

MARGARET LEE
Notary Public
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via Simplifile

Notary Public

Margaret See

00837775 B: 1728 P: 272