

WHEN RECORDED RETURN TO:

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

14435981 B: 11600 P: 7374 Total Pages: 2
09/15/2025 09:01 AM By: srigby 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.: 136030-UT

APN: 27-22-379-004-0000

NOTICE IS HEREBY GIVEN THAT ANDRE MILLET, AN UNMARRIED MAN as Trustor, FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR REPUBLIC MORTGAGE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/19/2004 and recorded on 8/23/2004, as Instrument No. 9152891 in Book 9028 Page 6591-6605, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING 2 RODS NORTH AND 362 FEET WEST FROM SOUTH 1/4 CORNER OF SECTION 22, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE MERIDIAN; THENCE WEST 75 FEET; THENCE NORTH 190 FEET; THENCE EAST 75 FEET; THENCE SOUTH 190 FEET TO BEGINNING.

The obligation included a Note for the principal sum of \$68,400.00.

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, 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.

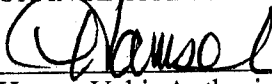
NOTICE OF DEFAULT

T.S. NO. 136030-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: SEP 11 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

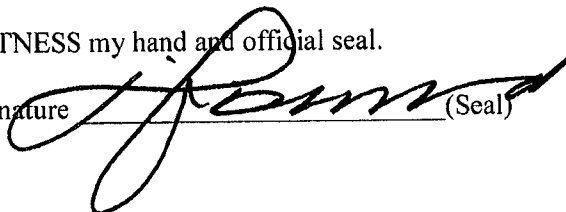
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

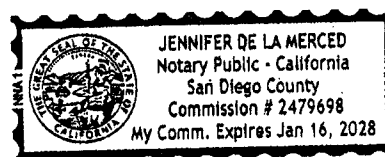
State of California } ss.
County of San Diego }

On SEP 11 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI 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:

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

14436199 B: 11600 P: 8368 Total Pages: 2
09/15/2025 12:38 PM By: srigby 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.: 139824-UT

APN: 22-09-328-019-0000

NOTICE IS HEREBY GIVEN THAT THE TERRI MCCARTHY TRUST, DATED THE 29TH DAY OF JANUARY, 2008, TERRI R. MCCARTHY, TRUSTEE as Trustor, FOUNDERS TITLE COMPANY as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 1/12/2009 and recorded on 1/23/2009, as Instrument No. 10604437 in Book 9677 Page 1227-1247, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 20, COTTONWOOD MEADOWS PLAT F SUB

MORE ACCURATELY DESCRIBED AS

LOT 20, COTTONWOOD MEADOWS PLAT "F" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "BB" OF PLATS AT PAGE 38 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$252,000.00.

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, 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. 139824-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: SEP 11 2025

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, 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 SEP 11 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Jennifer De La Merced* (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27040

14436814 B: 11601 P: 2200 Total Pages: 2
09/16/2025 01:20 PM By: aallen 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 September 19, 2023, and executed by Steven Nguyen and Thuy Nguyen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 20, 2023, as Entry No. 14154657, in Book 11446, at Page 126, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT NO. 102, BUILDING "A", CONTAINED WITHIN MILLCREEK CONDOMINIUM PHASE 2, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, AS ENTRY NO. 4638446, IN BOOK "88-6", AT PAGE 56 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MAY 01, 1985 IN SALT LAKE COUNTY, AS ENTRY NO. 4081101 IN BOOK 5650 AT PAGE 2642 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. **TAX # 16-33-156-002-0000**

Purportedly known as 3698 South Pantera Lane, Millcreek, UT 84106 (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: 09/15/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

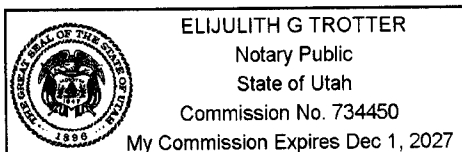
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27040

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

The foregoing instrument was acknowledged before me on 09/15/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elija Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1937

14436887 B: 11601 P: 2836 Total Pages: 1
09/16/2025 02:35 PM By: aallen 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 Encore at Miller Crossing Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for Encore at Miller Crossing recorded on August 23, 2017 as Entry No. 12601719 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kelly Ann Peterson, trustee of the Kelly Ann Peterson Living Trust dated 02/05/2010, located at 12372 South Andante Drive, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 1038, ENCORE AT MILLER CROSSING PHASE 1 10591-0027
Parcel ID #: 26-25-401-046-0000

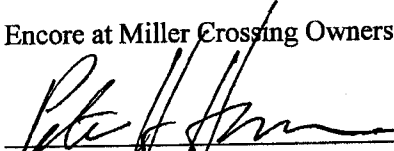
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

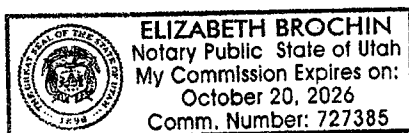
DATE FILED: September 16, 2025.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Encore at Miller Crossing Owners Association, Inc.


Peter Harrison, Attorney-in-Fact

On September 16, 2025, personally appeared before me Peter Harrison, 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. UT26715

14436905 B: 11601 P: 2934 Total Pages: 2
09/16/2025 02:46 PM By: BGORDON 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 November 15, 2018, and executed by Eileen A. Zaroni and Gene A. Zaroni, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cherry Creek Mortgage Co., Inc., its successors and assigns as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which Alliant National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 20, 2018, as Entry No. 12889741, in Book 10732, at Page 1493-1508, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 29, Taylors Cove Phase 1, according to the plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 21-11-227-024-0000**

Purportedly known as 793 West Taylors Hill Cove, Taylorsville, UT 84123 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the last surviving Trustor's death on February 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: 09/16/2025

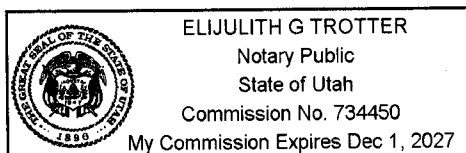
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26715

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

The foregoing instrument was acknowledged before me on 09/16/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

A handwritten signature in cursive script, appearing to read "Elijulith G Trotter".

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26734

14436907 B: 11601 P: 2939 Total Pages: 2
09/16/2025 02:47 PM By: aallen 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 June 17, 2008, and executed by Laraine Anderson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Horizon Home Loans, a Division of First Tennessee Bank N.A., its successors and assigns as Beneficiary, but Selene Finance LP being the present Beneficiary, in which Charity Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 24, 2008, as Entry No. 10462290, in Book 9620, at Page 3843-3861, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 24, Halelea Subdivision, according to the official plat thereof recorded in the office of the county recorder of said county. **TAX # 22-30-433-004**

Purportedly known as 560 East 7570 South, Midvale, UT 84047 (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: 09/16/2025

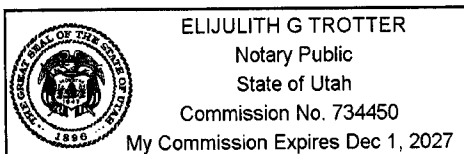
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26734

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

The foregoing instrument was acknowledged before me on 09/16/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

14436965 B: 11601 P: 3101 Total Pages: 1
09/16/2025 02:59 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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. 67152-194F
Parcel No. 20-13-180-002

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 Antonio Aburto Acevedo, 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 December 3, 2021, and recorded as Entry No. 13839378, in Book 11277, at Page 8343, Records of Salt Lake County, Utah.

LOT 474, PARK RIDGE SUBDIVISION PHASE 4, PLAT 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE 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 November 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 16 day of September, 2025.

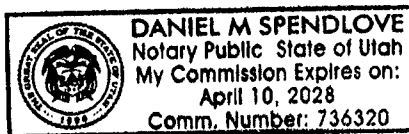
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee




By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

14436965 B: 11601 P: 3101 Total Pages: 1
09/16/2025 02:59 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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. 67152-194F
Parcel No. 20-13-180-002

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 Antonio Aburto Acevedo, 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 December 3, 2021, and recorded as Entry No. 13839378, in Book 11277, at Page 8343, Records of Salt Lake County, Utah.

LOT 474, PARK RIDGE SUBDIVISION PHASE 4, PLAT 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE 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 November 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 16 day of September, 2025.

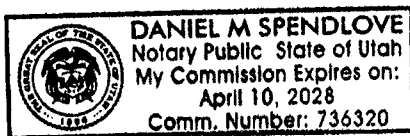
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee




By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

1st Liberty Title, LC
Foreclosure Department
9488 Union Square
Sandy, Utah 84070
Phone (801) 984-0055
Email: legal@altalawut.com

14437688 B: 11601 P: 6767 Total Pages: 2
09/17/2025 04:38 PM By: ggasca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: 1ST LIBERTY TITLE LC
9488 UNION SQUARESANDY, UT 84070

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by 1st Liberty Title, LC as trustee, that a default has occurred under that certain ALL-INCLUSIVE TRUST DEED WITH ASSIGNMENT OF RENTS executed by Norberto Baez Hernandez and Martha Silvia Jemenz Arias as Trustors, to secure certain obligations in favor of Drew James Klinell and Kelly F Klinell, as Co-Trustees of the Klinell Hill Haven Lane Trust dated May 17, 2022, as Beneficiary, and in which 1st Liberty Title, LC is named as Trustee. The Trust Deed is dated December 18, 2023, and was recorded December 21, 2023, as Entry No. 14188030, in Book 11463 at Page 163 in the office of the County Recorder of Salt Lake County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 2, OAKWOOD ESTATES NO. 1, according to the official plat thereof on file in the office of the Salt Lake County Recorder.

Parcel No. **22-33-331-007**

Property address of said property is purported to be 8383 South Hill Haven Lane, Sandy, UT 84093-6709.

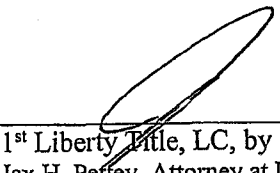
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$498,750.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include the failure of the Trustor to pay the monthly installment payments commencing with the payment due on or before August 1, 2025 and each subsequent payment due up to, and including the payment due September 1st, 2025 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 attorney's fees (including all of the expenses and fees of these foreclosure proceedings).

By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.

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

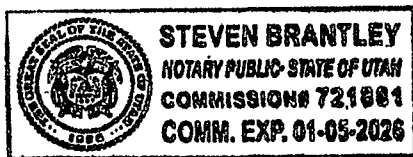
DATED this 17th day of September, 2025.



1st Liberty Title, LC, by
Jax H. Pettey, Attorney at Law
9488 Union Square
2nd Floor
Sandy, UT 84070
Telephone (801) 984-0055
Office hours: Mon.-Fri., 8:00 am – 5:00 pm
1LT File No. 2312012TSG

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

On the 17th day of September, 2025, personally appeared before me, Jax H. Pettey, Attorney at Law, on behalf of 1st Liberty Title, LC, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.





NOTARY PUBLIC

Steven Brantley
Notary Public, State of Utah
Commission 721881
Expires 01-05-2026

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

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

14437692 B: 11601 P: 6775 Total Pages: 3
09/17/2025 04:39 PM By: ggasca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 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 The Oquirrh Park Phase 2 Condominium Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium for Oquirrh Park Phase 2 Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 30, 1999, as Entry No. 7478251, and any amendments thereto, concerning real property reputed to be owned by **Julio Cesar Galvan, a Married Man ("Owner")**, covering real property located at 4038 W Poplar Grove Dr ("Property"), and more particularly described as follows:

Parcel 1:

Unit 96, contained within the Oquirrh Park Condominiums, PHASE 2-6, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah, as Entry No. 7961592 in Book 2001 P at Page 212 and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of Oquirrh Park Condominiums, Phase 2-6, recorded in Salt Lake County, Utah on September 30, 1999 as Entry No. 7478251 in Book 8312 at Page 7991 and in the amended Declaration recorded July 31, 2001 as Entry No. 7961593 in Book 8484 at Page 3915 and in the amended Declaration recorded March 23, 2009 as Entry No. 10653900 in Book 9700 at Page 5379 (as said Declaration may have heretofore been amended and/or supplemented).

TOGETHER WITH: (a) the undivided ownership interest in said condominium project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) the exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said unit; (c) the nonexclusive right to use and enjoy the Common Areas and Facilities included in said condominium project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

PARCEL 2:

Beginning at a point on the Southwest corner of Unit 95, OQUIRRH PARK CONDOMINIUMS PHASE 2-6 as recorded in the office of the Salt Lake County Recorder in Book 2001 P of Plats at Page 212 as Entry No. 7961592 and running thence Northeasterly along a curve to the left 3 feet within radius of 1440.10 feet and a central angle of 00°07'1 O" (chord bears North 79°12'42" East); thence North 11°23'24" West

110.69 feet to the Northwest corner of Unit 95; thence South 09°50'13" East 110.68 feet along the boundary line common with Units 95 and 96 of said condominium to the point of beginning.

Together with all improvements and appurtenances restrictions and reservation of record and those enforceable in law and equity.

SUBJECT TO: Property taxes for the year 2018 and thereafter; covenants, conditions, restrictions, and easements apparent or of record, all applicable zoning laws and ordinances.

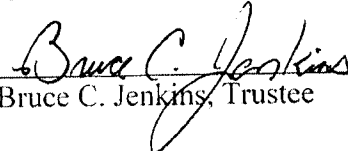
PARCEL NUMBER: 27-18-277-032-0000; 27-18-277-045-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on July 28, 2025 as Entry No. 14414945. 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.

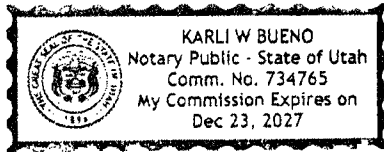
DATED this 17th day of September 2025.

JENKINS BAGLEY SPERRY, PLLC


Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 17th day of September, 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:

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.**

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

14437702 B: 11601 P: 6798 Total Pages: 2
09/17/2025 04:42 PM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST 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 The Fields at Draper Condominiums Association ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Condominium of The Fields at Draper Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 23, 1998, as Entry No. 7095024, and any amendments thereto, concerning real property reputed to be owned by **Tammy Folkersen, a single woman ("Owner")**, covering real property located at 14245 S Daisyfield Dr ("Property"), and more particularly described as follows:

Unit No. I 141, contained within THE FIELDS AT DRAPER CONDOMINIUMS PHASE 8, an Amendment to The Fields at Draper Phase 2C Condominiums, a Utah condominium project as identified in the Record of Survey Map recorded October 1, 1999 as Entry No. 7480424, in Book 99-10, at Page 276 of Plats, (as said Record of Survey Map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of THE FIELDS AT DRAPER CONDOMINIUMS, recorded May 1, 1998, as Entry No. 6949319, in Book 7965, at Page 229 (as said Declaration may have been amended and/or supplemented) in the Office of the Recorder of Salt Lake County, Utah.

Together with the appurtenant undivided interest in and to the common areas and facilities more particularly described in said Declaration and any amendments and/or Supplements thereto.

Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record.

PARCEL NUMBER: 34-07-103-006-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on March 27, 2025 as Entry No. 14363469. 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.

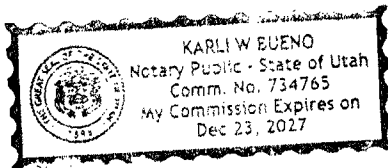
DATED this 17th day of September 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 17th day of September, 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:

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.**

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

14437704 B: 11601 P: 6823 Total Pages: 2
09/17/2025 04:43 PM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNAACLE ST STE 301ST 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 The Fields at Draper Condominiums Association ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Condominium of The Fields at Draper Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 23, 1998, as Entry No. 7095024, and any amendments thereto, concerning real property reputed to be owned by **David A. Murillo, and Fusimatamoana F. Murillo, as joint tenants ("Owner")**, covering real property located at 118 E Daisyfield Ct ("Property"), and more particularly described as follows:

Unit No. 1063, of The Fields at Draper Condominiums Phase 2, an Amendment to The Fields at Draper Phase 2C Condominiums, Together with all improvements located thereon, as said unit is Identified in the plat of said development recorded in the office of The Salt Lake County recorder state of Utah, as book 98-09, page 262, Entry no. 7095023, and as defined and described in the declaration of Covenants, conditions and restrictions and bylaws of the fields at Draper phase 2c, condominiums, recorded in the office of the Salt Lake county recorder, on May 1, 1998, as entry no. 6949319, in book 7965 At page 229, and as amended on September 23, 1998, as entry no. 7095021 In book 8101 at page 1447, and as identified and described in the Amended and restated declaration of condominium of the fields at Draper condominiums, an expandable residential condominium Project, recorded September 23, 1998 as entry no. 7095024 in book 8101 At page 1454, as amended on September 23, 1998 as entry no. 7095025 in Book 8101 at page 1535, and as amended on December 21, 1998 as entry No. 7196015 in book 8202, at page 1908.

Together with an undivided interest and a right and easement of Use and enjoyment in and to the common areas described, as Provided for and in the percentage shown, in said amended and Restated declaration of covenants, conditions and restrictions. This conveyance is subject to the provisions of said amended and Restated declaration, including any amendments thereto. The Undivided interest in the common area conveyed hereby is subject to modification from time to time, as provided in the amended and Restated declaration for expansion of the condominium project.

Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record.

PARCEL NUMBER: 34-07-101-063-0000.

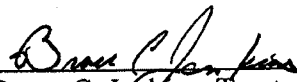
Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and

Continuing Lien and Request for Notice ("Lien") was recorded on March 27, 2025 as Entry No. 14363456. 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.

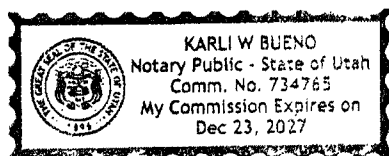
DATED this 17th day of September 2025.

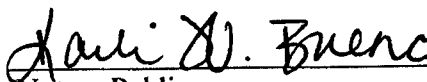
JENKINS BAGLEY SPERRY, PLLC


Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 17th day of September, 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.




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.

14437942 B: 11601 P: 7823 Total Pages: 2
09/18/2025 12:28 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, 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.: 139283-UT

APN: 26-24-454-037-0000

NOTICE IS HEREBY GIVEN THAT CRISTINA MARIE WATTERS, AND TERRY LYNN WATTERS, AND KERIANNE WATTERS, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/20/2024 and recorded on 9/23/2024, as Instrument No. 14291531 in Book 11520 Page 120, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 1, BUILDING "D", KENNECOTT DAYBREAK.CONDOMINIUM MAP 3B-4 AMENDING PARCEL B, LESS AND EXCEPTED FROM KENNECOTT DAYBREAK PLAT 3A, AS THE SAME IS IDENTIFIED IN THE CONDOMINIUM PLAT RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9976838, IN BOOK 2007P, AT PAGE 28, OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER (AS SAID CONDOMINIUM PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE FIRST SUPPLEMENT TO DECLARATION OF CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9559763, IN BOOK 9220, AT PAGE 274, OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AN MLDIVIDED PERCENTAGE OF INTEREST IN THE COMMON AREAS AND FACILITIES.

The obligation included a Note for the principal sum of \$317,304.00.

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 4/1/2025 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, LAKEVIEW LOAN SERVICING, 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. 139283-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: 9/15/2025

ORANGE TITLE INSURANCE AGENCY, INC.

Carlos Madrid, Authorized Agent

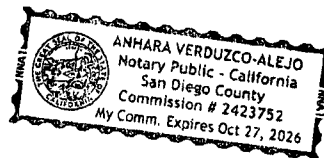
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 15 2025 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared Carlos Madrid 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)



14437949 B: 11601 P: 7880 Total Pages: 2
09/18/2025 12:32 PM By: ErRomero 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.: 139833-UT

APN: 15-34-230-029-0000

NOTICE IS HEREBY GIVEN THAT NAWL CUNG, MARRIED MAN as Trustor, COTTONWOOD TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/27/2016 and recorded on 7/28/2016, as Instrument No. 12331177 in Book 10458 Page 372-387, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 835, KINGSPONTE PHASE 8 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

MORE ACCURATELY DESCRIBED AS

LOT 835, KINGSPONTE PHASE 8 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 98-10P AT PAGE 271, RECORDS OF THE SALT LAKE COUNTY RECORDER, UTAH

The obligation included a Note for the principal sum of \$226,393.00.

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 4/1/2025 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, 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. 139833-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: 9/15/2025

ORANGE TITLE INSURANCE AGENCY, INC.

Carlos Madrid, Authorized Agent

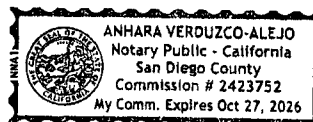
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 15 2025 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared Carlos Madrid 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)



14437965 B: 11601 P: 7961 Total Pages: 2
09/18/2025 12:42 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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.: 139066-UT

APN: 14-35-326-053-0000

NOTICE IS HEREBY GIVEN THAT LISA FRITZ, AN UNMARRIED WOMAN as Trustor, FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/28/2015 and recorded on 5/29/2015, as Instrument No. 12061241 in Book 10329 Page 5490-5504, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 302, ROCHELLE PARK NO. 3 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$168,000.00.

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 4/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 139066-UT

By reason of such default, SECURITYNATIONAL MORTGAGE COMPANY, 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.

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

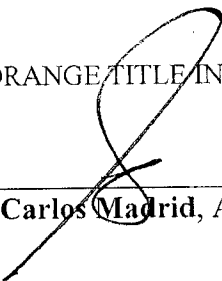
Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: 9/15/2025

ORANGE TITLE INSURANCE AGENCY, INC.



Carlos Madrid, 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.

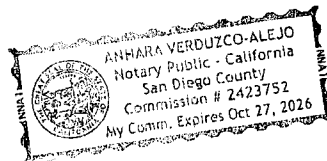
State of **California** } ss.

County of **San Diego** }

On SEP 15 2025 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared **Carlos Madrid** 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. UT24153

14438188 B: 11601 P: 9200 Total Pages: 2
09/18/2025 04:00 PM By: BGORDON 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 September 11, 2008, and executed by Jeremy M. Jessop, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for City First Mortgage Services, LLC, its successors and assigns as Beneficiary, but Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2022-1 being the present Beneficiary, in which Priority Title Insurance Agency, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 17, 2008, as Entry No. 10521756, in Book 9643, at Page 2954-2969, and modified pursuant to the Modification recorded on October 22, 2019, as Entry No. 13105212, in Book 10848, at Page 9617-9631, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing 319 feet West of the Southeast corner of Lot 2 Block 17, Five Acre Plat "A" Big Field Survey and running thence West 60 feet thence North 125 feet thence East 60 feet Thence South 125 feet to the place of commencement. **TAX # 16-08-381-015**

Purportedly known as 951 East 1300 South, Salt Lake City, UT 84105 (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: 09/18/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

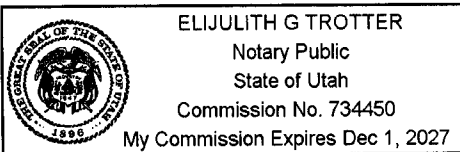
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24153

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

The foregoing instrument was acknowledged before me on 09/18/2025,
by Jessica Oliveri 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. UT25974

14438191 B: 11601 P: 9229 Total Pages: 2
09/18/2025 04:05 PM By: BGORDON 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 March 17, 2016, and executed by Kathryn L. Gillum, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Equity Mortgage, LLC, its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Placer Title Insurance Agency of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 30, 2016, as Entry No. 12249559, in Book 10416, at Page 1220-1241, and modified pursuant to the Modification recorded on May 15, 2020, as Entry No. 13270928, in Book 10944, at Page 3361-3371, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The land described herein is situated in the State of Utah, County of Salt Lake, described as follows:

Lot 15, contained within the COTTONWOOD VILLAGE SUBDIVISION, a Planned Residential Development, as the same is identified in the Plan recorded in Book 76-1 at Page 20, and in the "Declaration of Covenants, Conditions and Restrictions of the Cottonwood Village Planned Unit Development" as Entry No. 2780619 in Book 4089 at Page 205.

TOGETHER WITH a) A Right and Easement for the use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions and Restrictions, and b) an Easement over such portion, if any, of the adjoining lot or of the Common Areas as underlies the living unit situated on the lot hereby conveyed.
TAX # 22-15-352-016-0000

Purportedly known as 6030 South 2075 East, Holladay, UT 84121 (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: 09/18/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

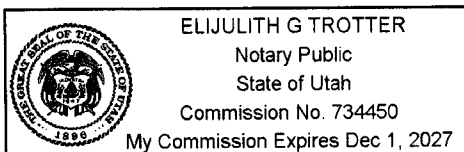
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25974

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

The foregoing instrument was acknowledged before me on 09/18/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Elija Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7010

14438197 B: 11601 P: 9249 Total Pages: 1
09/18/2025 04:10 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 3, 2021, and executed by JONATAN ORTIZ XILOJ, A SINGLE MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC, its successors and assigns, as Beneficiary, and INWEST TITLE SERVICES INC, as Trustee, which Trust Deed was recorded on AUGUST 6, 2021, as Entry No. 13738508, in Book 11218, at Page 6636, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 1, RUSHTON HEIGHTS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

14-36-328-064

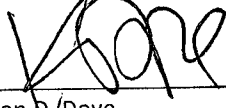
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: September 18, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



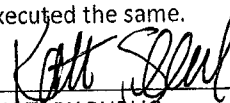
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 18, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7013

14438220 B: 11601 P: 9463 Total Pages: 1
09/19/2025 08:03 AM By: ECarter Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated NOVEMBER 18, 2019, and executed by LAZARO PADILLA SANCHEZ, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR BROKER SOLUTIONS, INC. DBA NEW AMERICAN FUNDING, its successors and assigns, as Beneficiary, and VANGUARD TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on NOVEMBER 19, 2019, as Entry No. 13128129, in Book 10862, at Page 1892, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 782, HILLSDALE SUBDIVISION NO. 6 AMENDED AND EXTENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

15-28-154-016-0000

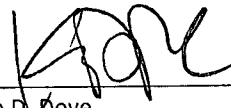
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: September 18, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 18, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7012

14438232 B: 11601 P: 9493 Total Pages: 1
09/19/2025 08:11 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 27, 2022, and executed by FRANCISCO J OCHOA BURQUEZ, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PACIFIC RESIDENTIAL MORTGAGE, LLC, its successors and assigns, as Beneficiary, and COTTONWOOD TITLE, as Trustee, which Trust Deed was recorded on OCTOBER 27, 2022, as Entry No. 14035433, in Book 11382, at Page 1375, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 87, MOUNTAIN MEN ESTATES NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

20-12-306-016

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: September 18, 2025

LINCOLN TITLE INSURANCE AGENCY
By: 

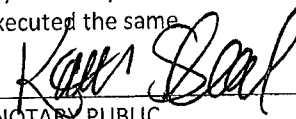
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 18, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

NOTICE OF DEFAULT

Trust Deed / Mortgage Note

Date: [Insert Date of Notice]

To:

- **Elizabeth D. Monroe, JT**
36 Brassie Ct
Montgomery Village, MD 20886
- **Clayton T. Snell**
1137 E Turquoise Wy
White City, UT 84094

Re:

Default under Deed of Trust / Mortgage Note

Parcel No: 28-08-476-017-0000

Lot 22, White City No. 14 Subdivision, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

1. Loan Information

- **Date of Note:** February 16, 2021
- **Original Lender/Beneficiary:** Nathan Liebroder
- **Security Instrument:** Deed of Trust recorded in Salt Lake County, Utah, securing the above-described property.

2. Nature of Default

Borrower(s) **Elizabeth D. Monroe and Clayton T. Snell** are in default under the Note and Deed of Trust for failure to pay monthly installments of principal and interest as required.

3. Amounts Required to Cure

As of [Insert Current Date], the amounts necessary to cure the default are approximately:

- **Principal Due:** \$30,400.84
- **Accrued Interest:** \$18,663.04
- **Late Fee:** \$98.88
- **Filing Fees:** \$[Insert when confirmed]
- **Document Preparation Fees:** \$[Insert when confirmed]

14438511 B: 11602 P: 676 Total Pages: 3
09/19/2025 11:34 AM By: csunners Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: NATHAN LIEBRODER
5615 S. FERRON DR SALT LAKE CITY, UT 84129



• **Collection Fees (if applicable):** \$[Insert when confirmed]

Total Balance Due: \$49,162.76*

*Note: Balances must be confirmed through Escrow Specialists and are subject to adjustment for additional accrued interest, collection fees, and trustee's costs.

4. Right to Cure

Borrower(s) have **15 days from the date of filing of this Notice** to cure the default by paying the full past due amounts, plus accrued interest, costs, and fees.

Payment must be made in certified funds to:

Certified Funds Escrow Specialists

555 E 5300 S, Suite 3

Ogden, UT 84405

5. Acceleration & Foreclosure

The Beneficiary hereby declares the entire unpaid balance of the Note immediately due and payable. If the default is not cured within the 15-day period, foreclosure proceedings will commence pursuant to Utah law.

6. Additional Notices

- Each Borrower is entitled to receive a separate copy of this Notice.
- Federal protections may apply, including those under the Servicemembers Civil Relief Act.

Dated: 9/19/2025

Beneficiary:

Nathan Liebroder

5615 S Ferron Drive

Taylorsville, UT 841239



Acknowledgment

State of Utah)

County of ^SSalt Lake)

On this 19 day of September, in the year 2025, before me, Benton Johnson a notary
date month year notary public name

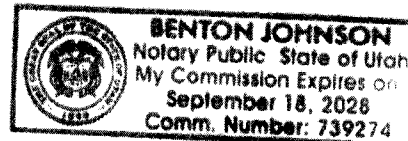
public, personally appeared Nathan Liebroder, proved on the basis of satisfactory
name of document signer

evidence to be the person(s) whose name(s) (is/are) subscribed to this instrument, and acknowledged

(he/she/they) executed the same.

Witness my hand and official seal.


(notary signature)



(seal)