

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1971

ENT 71040:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 16 02:30 PM FEE 40.00 BY AC
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Gardner Point Condominium Association (the "Association") is the beneficiary under the Declaration of Condominium for Gardner Point Condominiums recorded on November 4, 2021 as Entry No. 187578:2021 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Aidan Neuenswander, John Neuenswander and Tracy Neuenswander, located at 3715 West 1480 North #304, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 304, PLAT K, GARDNER POINT, PHASE 1 CONDOS. AREA 0.028 AC. ALSO UNIT 304 (GARAGE), PLAT K, GARDNER POINT, PHASE 1 CONDOS. AREA 0.006 AC. TOTAL AREA .035 AC.

Parcel ID #: 40:570:0304

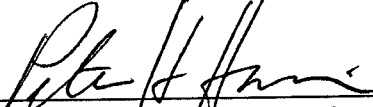
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

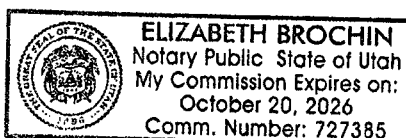
DATE FILED: September 16, 2025.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Gardner Point Condominium Association


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

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1462

ENT 71044:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 16 02:32 PM FEE 40.00 BY AC
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Ivory Ridge Master Property Owners Association, Inc. (the "Association") is the beneficiary under the Second Amended and Restated Master Declaration of Covenants, Conditions, and Restrictions for Ivory Ridge in Lehi, Utah recorded on December 4, 2017 as Entry No. 119858:2017 (the "Declaration"), which is recorded as recorded notice and perfection of the lien upon those certain lands and premises owned by Alfred Charles Dodini and Patricia Fay Dodini, located at 842 West 2700 North, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 316, PLAT C, PARKSIDE AT IVORY RIDGE SUB AREA 0.083 AC.

Parcel ID #: 49:758:0316

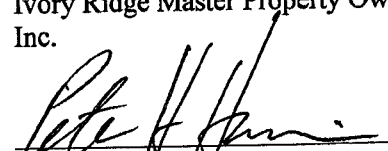
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

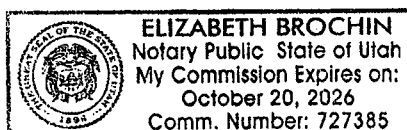
DATE FILED: September 16, 2025.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Ivory Ridge Master Property 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

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. 67152-195F

Parcel No. 52-928-0016

ENT 71321:2025 PG 1 of 2

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Sep 17 01:05 PM FEE 40.00 BY LM

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

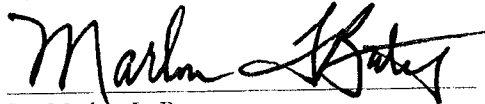
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Terry W. Brown, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on November 6, 2019, and recorded as Entry No. 115826:2019, Records of Utah County, Utah.

SEE ATTACHED EXHIBIT "A"

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 and failed to pay property taxes for the year 2024. 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 17 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 17 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

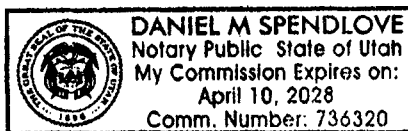

NOTARY PUBLIC

EXHIBIT "A"

LOT 16, PHASE 1, SOMERSET VILLAGE PLANNED UNIT DEVELOPMENT, SPANISH FORK, UTAH, AS IDENTIFIED IN THE OFFICIAL PLAT THEREOF RECORDED AS ENTRY NO. 76405:2002, AND MAP FILING NO. 9588-108, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF SOMERSET VILLAGE GATED COMMUNITY RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 76406:2002 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED)

TOGETHER WITH THE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED IN THE PLAT, AND AS PROVIDED FOR IN SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21669

ENT 71417:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 17 02:35 PM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 24, 2006, and executed by Trent J Millington and Megan Millington, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for CitiMortgage, Inc., its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of Citigroup Mortgage Loan Trust 2021-RP4 being the present Beneficiary, in which First American Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 1, 2006, as Entry No. 162155:2006, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 12, Plat A, Jacobs Ranch Subdivision, Saratoga Springs, Utah, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 43-111-0012**

Purportedly known as 2312 South Morgan Road, Saratoga Springs, UT 84045 (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 Trustees 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: 09/17/2025

HALLIDAY, WATKINS & MANN, P.C.:

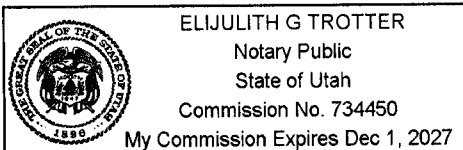
By: Jessica Oliveri

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. UT21669

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

The foregoing instrument was acknowledged before me on 09/17/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elijah 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. UT27020

ENT 71420:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 17 02:37 PM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 27, 2006, and executed by Francisco J. Alvidrez aka Francico J. Alvidez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Accredited Home Lenders, Inc., its successors and assigns as Beneficiary, but The Bank of New York Mellon, formerly known as The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certificates, Series 2007-1 being the present Beneficiary, in which Precision Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 5, 2006, as Entry No. 132565:2006, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 61, as shown in the Plat for Spring Mountain, Plat 2, a Planned Unit Development, recorded in the County Recorder of Utah, as Entry No. 1267 and Map Filing No. 7381. Subject to the Declaration of Covenants, Conditions, Restrictions of Spring Mountain, a Planned Unit Development, recorded in the office of the Utah County Recorder as Entry No. 58201, in Book 4334, at Page 743 (as the same is amended or modified). Together with a right and easement of use and enjoyment in and to the Common Area described, and as provided for, in said Declaration of Easements, Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented. **TAX # 52-696-0061**

Purportedly known as 1424 North Spring Mountain Drive, Springville, UT 84663 (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: 09/17/2025

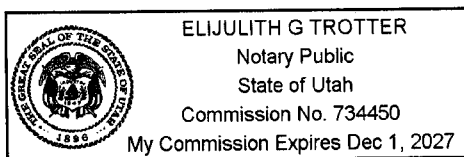
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27020

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

The foregoing instrument was acknowledged before me on 09/17/2025,
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

WHEN RECORDED RETURN TO:

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

ENT 71442:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 17 03:39 PM FEE 40.00 BY TM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 140148-UT

APN: 49:828:0335

NOTICE IS HEREBY GIVEN THAT AMANDA B. BIRKINSHAW, A SINGLE WOMAN as Trustor, TITAN TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated and recorded on 2/1/2022, as Instrument No. 14149:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 335, PIONEER ADDITION, PHASE VIIC, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, UTAH.

The obligation included a Note for the principal sum of \$326,489.00.

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. 140148-UT

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

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: 9/17/2025

ORANGE TITLE INSURANCE AGENCY, INC.

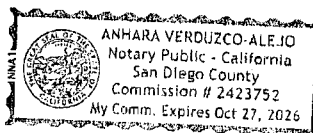

 Carlos Madrid, Authorized Agent

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 17 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)

When Recorded Return To:
Janeen Detrick
97 Neals Temple Rd
Havana, FL 32333

ENT 71458:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 17 03:52 PM FEE 40.00 BY TM
RECORDED FOR Provo Abstract Co
ELECTRONICALLY RECORDED BY CSC

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Trust Deed (the "*Deed of Trust*") dated **September 6, 2019**, and executed by **NATHAN D. PUTNAM**, as Trustor and granted and conveyed to **JONEAN "JANEEN" J. DETRICK, TRUSTEE OF THE TEMPORAL LEGACY TRUST**, dated **February 13th, 2014**, as Beneficiary and **Provo Abstract Company, Inc.**, as Trustee. The Deed of Trust was recorded on **September 6, 2019**, as Entry No. **493180** of the Official Records of the County Recorder of Tooele County, Utah. The property subject to the Deed of Trust is situated in Tooele County, Utah and more particularly described as the following:

All of Lot 3, Section 29, Township 3 South, Range 6 West, Salt Lake Base and Meridian, Tooele County, State of Utah.

Parcel# 03-072-0-0002

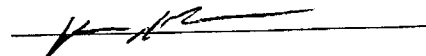
FURTHER NOICE IS HEREBY GIVEN that a breach of the Trust Deed Note (the "*Note*") dated **September 6, 2019**, the obligation for which the trust property was given as security, has occurred and that the Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust, including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

The nature of the breach of the obligation secured by the Deed of Trust is the failure of the Trustor to pay the entire principal balance and all accrued interest due on the Note **September 15, 2040** to Beneficiary as provided for in the Note and Deed of Trust. The Note has been accelerated and the entire principal balance of **64,000.00** of the Note together with accrued interest and all costs and fees including attorney's fees has been declared to be due and payable, subject to the rights of the Trustor to cure the delinquency as provided by Utah law.

The purpose of this notice is to collect a debt and any information obtained may be used for that purpose.

Dated this 17 day of September, 2025

PROVO ABSTRACT COMPANY, INC. TRUSTEE

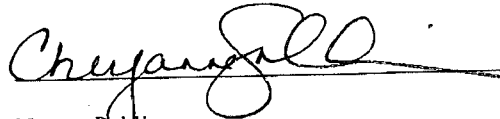

By: Michael A. Crandall, President

STATE OF UTAH)

} ss.

COUNTY OF UTAH)

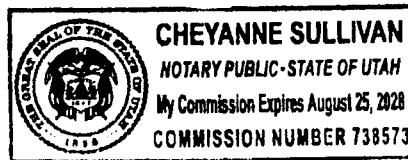
On the 17th day of **September, 2025**, personally appeared before me **MICHAEL A. CRANDALL**, who being by me duly sworn, did say that he is the **President** of **PROVO ABSTRACT COMPANY, INC.**, a corporation, and that said NOTICE OF DEFAULT AND ELECTION TO SELL was signed on behalf of said corporation by authority of its by-laws (or by a resolution of its board of directors) and said **MICHAEL A. CRANDALL** acknowledged to me that said corporation executed the same.



Notary Public

My Commission Expires: ~~12/06/2027~~ ⁰⁸⁻²⁵⁻²⁰²⁸

Residing at: PROVO, UTAH



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

ENT 71476:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 17 04:36 PM FEE 40.00 BY AC
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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 Silverlake Master Home Owners Association, Inc. ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry No. 26772:2013, and any amendments thereto, concerning real property reputed to be owned by **Vanessa J. Prieto and Arturo Miguel Consuegra Bohorquez, as joint tenants ("Owner")**, covering real property located at 4696 E Lake Corner Dr ("Property"), and more particularly described as follows:

Lot 2513, Silverlake, Plat "25", a residential subdivision, according to the recorded plat on file and of record in the office of the Utah County Recorder's Office, State of Utah.

With all the covenants and warranties of title from Grantor(s) in favor of Grantee(s) as are generally included with a conveyance of real property by warranty deed under Utah law, except for, however, the Property is subject to: (a) leases, rights of way, easements, reservations, plat maps, covenants, conditions, and restrictions appearing of record and enforceable in law; (b) zoning and other regulatory laws and ordinances affecting the Property; and (c) real property taxes and assessments for the year 2022 and thereafter.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66:772:0513.

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 6, 2025 as Entry No. 16105:2025. 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.

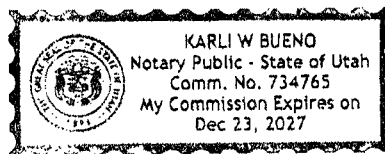
DATED this 17th day of September 2025.

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.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27018

ENT 71797:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 18 02:59 PM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 18, 2022, and executed by Dana Cisterna, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which 1st Liberty Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 23, 2022, as Entry No. 62537:2022, and modified pursuant to the Modification recorded on November 20, 2023, as Entry No. 75594:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3, Plat "A", Poplar Woods Subivision, according to the official plat thereof as recorded in the office of the Utah County Recorder, State of Utah.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

Lot 3, Plat "A", Poplar Woods Subdivision, according to the official plat thereof as recorded in the office of the Utah County Recorder, State of Utah. **TAX # 49-128-0003**

Purportedly known as 999 West 1100 North, Orem, UT 84057-2853 (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

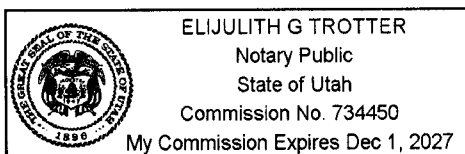
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27018

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.



Remotely Notarized with audio/video via
 Simplifile

Elijulith G Trotter

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. UTAH04-7014

ENT 71877:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 19 08:39 AM FEE 40.00 BY TM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 MAY 28, 2024, and executed by CHRISTIAN A MURCIA VELASQUEZ AND VICTORIA E MENDEZ VELASQUEZ, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., its successors and assigns, as Beneficiary, and COTTONWOOD TITLE INSURANCE AGENCY INC., as Trustee, which Trust Deed was recorded on MAY 28, 2024, as Entry No. 35142:2024, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 346, EAGLE POINT TOWNHOMES PLAT "D", ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

38-694-0346

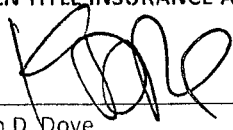
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

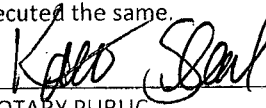
Its: Authorized Agent

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:

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

NOTICE OF DEFAULT

T.S. NO.: 140028-UT

APN: 49-892-0216

NOTICE IS HEREBY GIVEN THAT SONICA KOMMU, AN UNMARRIED PERSON as Trustor, COTTONWOOD TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NBH BANK, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/21/2020 and recorded on 2/24/2020, as Instrument No. 22478:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 216, PARK PLACE VILLAS PHASE 2, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$497,668.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

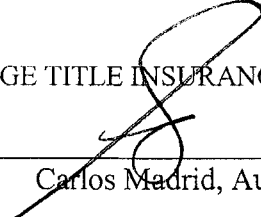
By reason of such default, LAKEVIEW LOAN SERVICING, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and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

T.S. NO. 140028-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 18/2025

ORANGE TITLE INSURANCE AGENCY, INC.



Carlos Madrid, Authorized Agent

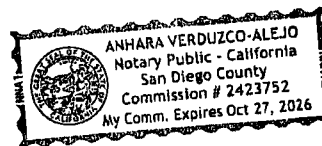
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 18 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)



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.: 139178-UT

APN: 48:365:0302

NOTICE IS HEREBY GIVEN THAT PAUL C KEEFER, A SINGLE MAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/17/2021 and recorded on 8/23/2021, as Instrument No. 146658:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 302, PLAT "D", O'FALLON'S BLUFF SUBDIVISION, EAGLE MOUNTAIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER

The obligation included a Note for the principal sum of \$333,000.00.

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 2/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

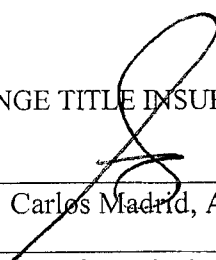
ENT 72042:2025 PG 2 of 2

T.S. NO. 139178-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 18 / 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Carlos Madrid, Authorized Agent

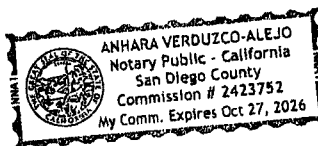
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 18 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)



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. UTAH04-7016

ENT 72119:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 19 01:02 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 JANUARY 18, 2024, and executed by SILVIA MARTINEZ, UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and DHI TITLE, as Trustee, which Trust Deed was recorded on JANUARY 18, 2024, as Entry No. 3358:2024, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 2254, OF NORTSHORE PLAT C-7, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

47-414-2254

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 19, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



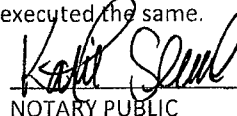
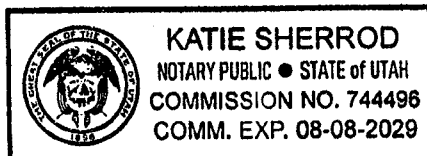
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 19, 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. UTAH04-7017

ENT 72126:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 19 01:18 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 DECEMBER 22, 2015, and executed by KARRIE ELLIOTT, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AXIOM FINANCIAL, LLC, its successors and assigns, as Beneficiary, and NORTH AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on DECEMBER 23, 2015, as Entry No. 115171:2015, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

COMMENCING 70 FEET SOUTH 89° 39' EAST ALONG BLOCK LINE, FROM THE SOUTHWEST CORNER OF BLOCK 40, PLAT "A", PLEASANT GROVE CITY SURVEY OF BUILDING LOTS; THENCE NORTH 0°35' EAST 148.76 FEET; THENCE SOUTH 89° 32' EAST 70 FEET; THENCE SOUTH 0° 35' WEST 148.62 FEET; THENCE NORTH 89° 39' WEST 70 FEET TO THE PLACE OF BEGINNING.

03-043-0011

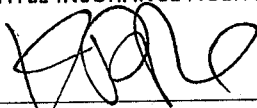
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 19, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 19, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26301

ENT 72199:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 19 02:35 PM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 24, 2004, and executed by Shaun Sabey and Angela Sabey, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Homecomings Financial Network, Inc., its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, as Trustee for LB-Ranch Series VI Trust being the present Beneficiary, in which Griffiths & Turner Title Insurance & Legal Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 6, 2004, as Entry No. 38224:2004, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 2, Liston Subdivision, American Fork, according to the official plat thereof recorded in the Office of the County Recorder of Utah County, Utah. **TAX # 45-044-0002**

Purportedly known as 387 South 100 West, American Fork, UT 84003 (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: 09/19/2025

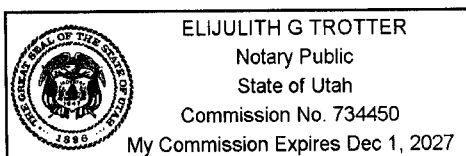
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26301

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

The foregoing instrument was acknowledged before me on 09/19/2025,
 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 Trotter
 Notary Public