

ENT 72468:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 22 12:07 PM FEE 40.00 BY KC
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

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.: 139685-UT

APN: 46-028-0010

NOTICE IS HEREBY GIVEN THAT JEFFREY B. BAXTER AND IRINA BAXTER, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, OLD REPUBLIC TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/26/2009 and recorded on 6/1/2009, as Instrument No. 60461:2009, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 10, MARVEL VIEW SUBDIVISION, PLAT "B", OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF
ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of \$200,462.00.

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, 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. 139685-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 19/2025

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 19 2025 before me, Jennifer De La Merced, 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 Jennifer De La Merced (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. UTAH04-7022

ENT 72552:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 22 02:32 PM FEE 40.00 BY LT
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 APRIL 3, 2024, and executed by ANTHONY GARCIA AND ALIZON GARCIA AND MARTIN RIOS, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE AGENCY OF UTAH, LLC, as Trustee, which Trust Deed was recorded on APRIL 5, 2024, as Entry No. 22044:2024, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 6, KELVIN GROVE SUBDIVISION, FINAL PLAT PHASE ONE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

44-138-0006

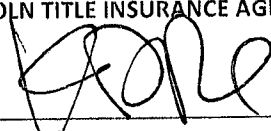
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 22, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

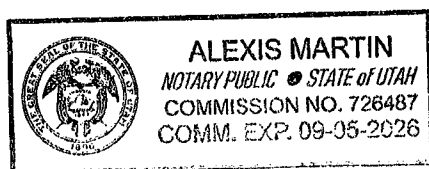


Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 22, 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:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1073

ENT 72802:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 23 10:43 AM FEE 40.00 BY KC
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Northshore Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for North Shore recorded on February 20, 2020 as Entry No. 21260:2020 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Keith Cortez and Rosa Leyva, located at 1056 East Waterway Lane, Saratoga Springs, Utah 84045, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 1396, PLAT E-2, NORTSHORE SUB AREA 0.025 AC.
Parcel ID #: 47:376:0396

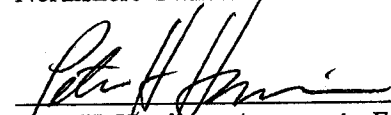
A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

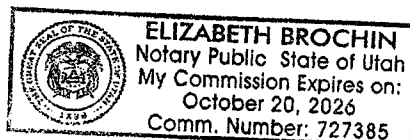
DATE FILED: September 22, 2025.


Northshore Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter H. Harrison, *Attorney-in-Fact*

On September 22, 2025, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he 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. UTAH04-7033

ENT 73016:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 23 04:21 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 AUGUST 16, 2024, and executed by BRETT THOMAS BRIGGS AND JODIE LEIGH BRIGGS, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and US TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on AUGUST 16, 2024, as Entry No. 55470:2024, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 77, PLAT "1", HOBBLE CREEK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.
SITUATED IN UTAH COUNTY.

41-048-0015

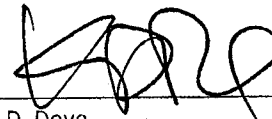
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 23, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



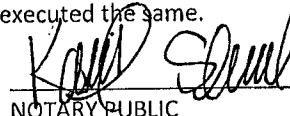
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 23, 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. UTAH04-7031

ENT 73025:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 23 04:31 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 SEPTEMBER 28, 2023, and executed by ELISE CAMARGO, AN UNMARRIED WOMAN, 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 FIDELITY NATIONAL TITLE AGENCY OF UTAH, LLC, as Trustee, which Trust Deed was recorded on SEPTEMBER 29, 2023, as Entry No. 64498:2023, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 306, JUNIPER SPRINGS TOWNHOMES PLAT 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF THE UTAH COUNTY, UTAH.

43-290-0306

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 23, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



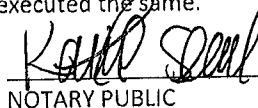
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 23, 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. UTAH04-7032

ENT 73040:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 23 04:52 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 JUNE 7, 2023, and executed by ILIANA CAROLINA ESPARZA CABALLERO AND JOSHUA AGUSTIN PENA, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and TRIDENT TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on JUNE 8, 2023, as Entry No. 37189:2023, in Book {{Matter.Book}}, at Page {{Matter.Page}}, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

ALL OF LOT T-127, WILDFLOWER VILLAGE 2 TOWNHOMES, PHASE 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT 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, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID 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).

55-964-0127

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 23, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 23, 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.



Katie Sherrod

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.: 140115-UT

APN: 55:689:0023

NOTICE IS HEREBY GIVEN THAT PAUL BRYANT, UNMARRIED MAN, AS SOLE OWNER 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 CITY CREEK MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/2/2022 and recorded on 2/7/2022, as Instrument No. 16554:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 23, THE WALK AT IVORY RIDGE, PLAT "A", A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT 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, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID 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).

The obligation included a Note for the principal sum of \$390,130.00.

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 5/1/2025 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. 140115-UT

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.

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 24 2025

ORANGE TITLE INSURANCE AGENCY, INC.


 Alison Arrendale, Authorized Agent

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

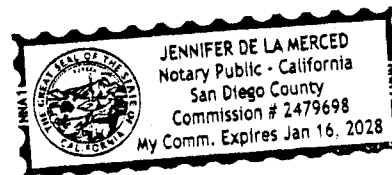
State of California } ss.
 County of San Diego }

On SEP 24 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

(Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT10061

ENT 73753:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 25 02:33 PM FEE 40.00 BY AC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated May 22, 2018, and executed by Analece R. Gunn and Michael T. Gunn, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Monument Title Insurance, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 23, 2018, as Entry No. 48004:2018, and modified pursuant to the Modification recorded on March 12, 2020, as Entry No. 32027:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 14, Saratoga Chase Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 66:211:0014**

Purportedly known as 2007 North Belmont Drive, 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 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: 09/25/2025

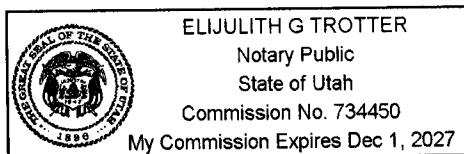
HALLIDAY, WATKINS & MANN, P.C.:

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. UT10061

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

The foregoing instrument was acknowledged before me on 09/25/2025,
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

Elija Trotter
Notary Public

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

ENT 73887:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 26 09:07 AM FEE 40.00 BY MG
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 Spring Creek Ranch Homeowner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions and Reservation of Easements for Spring Creek Ranch ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 10, 2004, as Entry No. 91734:2004, and any amendments thereto, concerning real property reputed to be owned by **Robert Davenport ("Owner")**, covering real property located at 1421 S Dragonfly Dr ("Property"), and more particularly described as follows:

All of Lot 91, PLAT "C", SPRING CREEK RANCH, A RESIDENTIAL PLANNED COMMUNITY, according to the official plat thereof on file and recorded in the Office of the Utah County Recorder.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2016 and thereafter.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66:045:0091.

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. 55910:2025. 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.

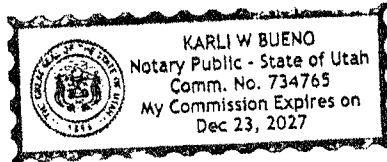
DATED this 24th day of September 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 24th 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.



Karl W. Bueno
Notary Public

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

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

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

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

ENT 73957:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 26 10:42 AM FEE 40.00 BY TM
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 Cold Springs at Red Hawk Ranch Homeowners Sub-Association, Inc. ("Association"), that a default has occurred under that certain Cold Springs at Red Hawk Ranch Homeowner's Sub-Association, Inc. Supplemental Declaration of Covenants, Conditions and Restrictions ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 10, 2001, as Entry No. 79925:2001, and any amendments thereto, concerning real property reputed to be owned by **Patrick Knuteson and Jamayka Macedone, as joint tenants ("Owner")**, covering real property located at 7939 N Dundee Dr ("Property"), and more particularly described as follows:

Lot 222, PHASE 2, COLD SPRINGS AT RED HAWK RANCH, a Planned Unit Development, according to the official plat thereof as recorded in the office of the Utah County Recorder.

SUBJECT TO: Property taxes for the year 2021 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 36:996:0222.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Continuing Lien ("Lien") was recorded on May 6, 2022 as Entry No. 56100:2022. 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.

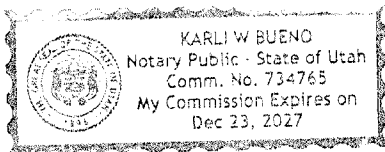
DATED this 24th day of September 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 24th 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.



Karl W. Bueno
Notary Public

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

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

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27140

ENT 74206:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 26 02:58 PM FEE 40.00 BY TM
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 21, 2024, and executed by Marvin Tadeo Beltran Venegas and Gerdy Yajaira Alcantar, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Provo Abstract Company, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 21, 2024, as Entry No. 18234:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 22, Plat "A", MAGGIES PLACE SUBDIVISION, Spanish Fork, Utah, according to the official plat thereof on file in the office of the Utah County Recorder, Utah.

More Correctly Described As:

Lot 22, Plat "A", MAGGIES PLACE SUBDIVISION, Spanish Fork, Utah, according to the official plat thereof on file in the office of the Utah County Recorder, Utah. **TAX # 46:514:0022**

Purportedly known as 1484 East 910 South, Spanish Fork, UT 84660 (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: 09/25/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

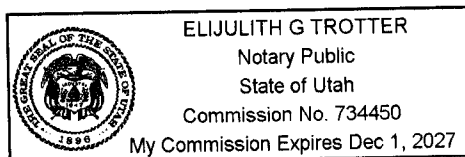
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27140

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

The foregoing instrument was acknowledged before me on 09/25/2025,
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