

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. 11146-1180F

Parcel No. 55-027-0087

ENT 68667:2025 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Sep 09 11:24 AM FEE 40.00 BY LM

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

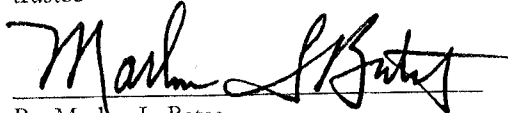
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Jacob Richards Wilson and Abbigail Wilson, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on July 8, 2024, and recorded as Entry No. 45018:2024, Records of Utah County, Utah.

LOT 15, BLOCK 4, WEST PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH 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 March 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 8 day of September, 2025.

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



By: Marlon L. Bates

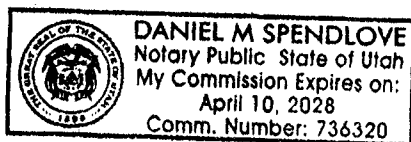
Its: Supervising Partner

STATE OF UTAH)

: ss

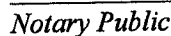
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 8 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

ENT 68720:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 09 12:45 PM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26924

ENT 68869:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 09 02:34 PM FEE 40.00 BY LM
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 5, 2021, and executed by Christopher R. Ziehm and Maribel Ziehm, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 5, 2021, as Entry No. 187927:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 21, New Park at Porter's Crossing, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 47-365-0021**

Purportedly known as 8416 North Sun Crest Drive, Eagle Mountain, UT 84005-5330 (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: 09/09/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

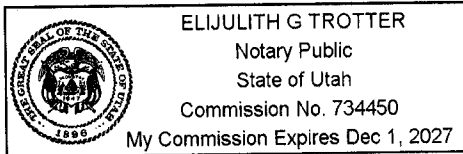
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT26924

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

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26974

ENT 68870:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 09 02:35 PM FEE 40.00 BY LM
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 26, 2022, and executed by Fortunatus Inyang, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Selene Finance, LP being the present Beneficiary, in which Trident Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 27, 2022, as Entry No. 64489:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1911, Plat "S", QUAILHILL AT MT. SARATOGA, Saratoga Springs, Utah, according to the Official Plat thereof as recorded in the Office of the Utah County Recorder, State of Utah. **TAX # 50-131-1911**

Purportedly known as 1892 West Woodland 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 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: 09/09/2025

HALLIDAY, WATKINS & MANN, P.C.:

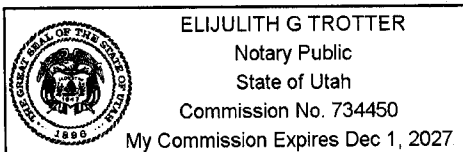
By: Jessica Oliveri

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. UT26974

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

09/09/2025

The foregoing instrument was acknowledged before me on _____,
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

Eljolith G Trotter

Notary Public

NOTICE OF DEFAULT

The undersigned is trustee under the "Trust Deed with Assignment of Rents" executed by Brad B. Lawson, as Trustor, in which William Fernald Pier is named as beneficiary and Inwest Title Services, Inc., is named as trustee. The "Trust Deed with Assignment of Rents" was filed for record with the Utah County Recorder on March 25, 2015 with recorder's entry number 24328:2015, with respect to the following property located in Utah County, Utah:

Commencing at the intersection of the south line of grantor's land and the easterly right of way of U.S. Highway No. 91, which point is south 0°49' east along the section line 1317.5 feet and 950.52 feet west from the east quarter corner of section 26, township 6 south, range 2 east, salt lake base and meridian: thence north 35°22' west along the highway to a point that is on the extension line located 3 inches northerly and parallel to a building located on said land, a distance of 116.43 feet; thence north 89°45' east along the extension line and parallel to said buildings remaining northerly 3 inches therefrom, a distance of 225.38 feet; thence south 0°15' east 95.24 feet to a point north 89°45' east from the point of beginning; thence south 89°45' west 158.40 feet to the point of beginning.

Situate in Utah County, State of Utah

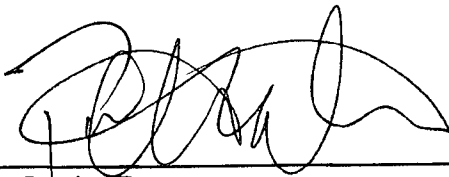
Together with all improvements thereon and anywise appertaining thereto.

Parcel No. 19:023:0016

Peter Lattin, an attorney has been appointed as Trustee of this Deed of Trust under the Substitution of Trustee, dated March 23, 2015 and recorded on March 25, 2015, as Entry Number 24328: 2015. The undersigned trustee hereby gives notice that a default of the obligation secured by the trust deed has occurred in that the trustor has failed to make the payments due. The default includes, but is not necessarily limited to, the failure to make the payment of \$197,594.40. The amount necessary to cure the default will include all past due payments and all attorney fees and other expenses related to the default, and all interest and other charges permitted by the trust deed or promissory note.

By reason of the default, the trustee elects to sell or cause to be sold the property to satisfy the obligation.

DATED this 10th day of September 2025.



Peter Lattin, Trustee
HOWARD, LEWIS & PETERSEN, P.C.

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this 10th day of September, 2025,
by Peter Lattin, Trustee.

Witness my hand and official seal.

[Seal]



Maria Coomes

Notary Public

My commission expires: 11-1-2027

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1557

ENT 69262:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 10 01:48 PM FEE 40.00 BY CS
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Harbor Village Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions, and Reservations of Easements for Harbor Village Plat A recorded on May 23, 2012 as Entry No. 42843:2012 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Heber Gerardo Iraheta, located at 794 South 240 West, American Fork, Utah 84003, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 103, PLAT A, HARBOR VILLAGE SUB AREA 0.138 AC**
Parcel ID #: **41:757:0103**


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 9, 2025.

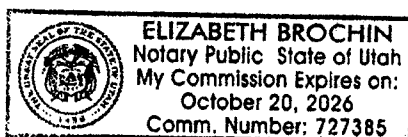
Harbor Village Homeowners Association


STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)



Mark W. Jenkins, *Attorney-in-Fact*

On September 9, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.





Notary Public

After Recording Mail To:
Western Mortgage Services Corp.
Po Box 1387
Bountiful, UT 84011

ENT 69773:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 11 02:47 PM FEE 40.00 BY LM
RECORDED FOR Western Mortgage Services
ELECTRONICALLY RECORDED

Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated May 10, 2024, executed by Tyler M. Hofheins and Wendy M. Hofheins, as Joint Tenants, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which David J. Shaffer, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Utah County State of Utah, on May 15, 2024 as Entry No 31987:2024 of Official Records, all relating to and describing the real property situated in the County of Utah, State of Utah, particularly described as follows:

LEGAL DESCRIPTION: LOT 2, PLAT "A", HOFHEINS ESTATES SUBDIVISION, MAPLETON, UTAH, according to the official plat thereof, recorded in the office of the Utah County Recorder.

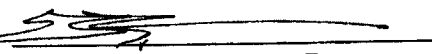
Tax ID # 41-700-0002

Property Address: 1343 East Maple Street, Mapleton, Utah 84664

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$60,000.00, interest at the rate of 15.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, Dated May 11, 2004, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for June 2025 – September 2025, in the amount of \$758.67 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrear on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$60,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

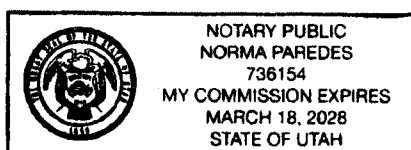
Dated this 11th day of September, 2025
Edwin B. Parry, Attorney at Law


Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387 Bountiful, UT 84011

State of Utah }
 : SS.
County of Utah }

On this 11th day of September, 2025, personally appeared before me Edwin B. Parry, Attorney at Law, of Utah County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:
Seal:




Notary Public

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. 67152-193F
Parcel No. 68-011-0002

1 of 2

EXHIBIT "A"

PART LOT 2, PLAT A, HERMAN'S COR. SUB DESCRIBED AS FOLLOWS:; COM N 2628.155 FT & E 63.52 FT FR S ¼ COR. SEC. 23, T6S, R2E, SLB&M.; S 29 DEG 40'43" E 43.36 FT; S 0 DEG 11'46" E 49.65 FT; N 89 DEG 48'14" E 9.5 FT; S 0 DEG 11'2" E 13.48 FT; E 13.86 FT; S 0 DEG 35'18" E 15.61 FT; S 1 DEG 0'51" W 4.4 FT; N 88 DEG 53'21" W 107.23 FT; N 1 DEG 20'30" W 104.33 FT; ALONG A CURVE TO R (CHORD BEARS: N 44 DEG 52'58" E 21.66 FT, RADIUS= 15 FT), S 88 DEG 53'35" E 49.25 FT TO BEG.

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.: 139634-UT

APN: 48:038:0010

NOTICE IS HEREBY GIVEN THAT JILL ANDERSON, AN UNMARRIED PERSON as Trustor, ZIONS FIRST NATIONAL BANK, N.A. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ZIONS FIRST NATIONAL BANK, N.A., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/6/2006 and recorded on 9/8/2006, as Instrument No. 118333:2006, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 10, PLAT "C", ORCHARD PARK SUBDIVISION, PAYSON, 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 \$103,000.00.

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 11/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

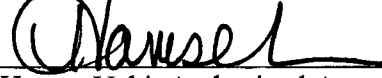
By reason of such default, FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2021-3, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the 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. 139634-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 09 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 09 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)



ENT 69857:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 12 08:33 AM 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.: 138196-UT

APN: 41-658-0010

NOTICE IS HEREBY GIVEN THAT DANIEL CASE AND JANELLE CASE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, EAGLE POINTE TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/28/2020 and recorded on 11/2/2020, as Instrument No. 173201:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 3010, HARVEST HILLS, PLANNED UNIT DEVELOPMENT PLAT "BB", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$330,500.00
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 3/1/2025 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. 138196-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: September 9, 2025

ORANGE TITLE INSURANCE AGENCY, INC.


 Hamsa Uchi, Authorized Agent

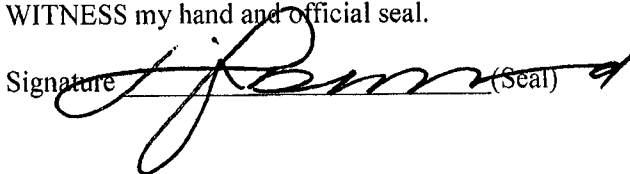
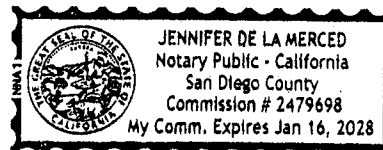
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
 County of San Diego }

On SEP 09 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)


AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22639

ENT 70171:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 12 02:34 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 May 9, 2008, and executed by Gaylynne Hatch and Michael Hatch, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Wachovia Mortgage, FSB its successors and assigns as Beneficiary, but U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 14, 2008, as Entry No. 57062:2008, and modified pursuant to the Modification recorded on July 22, 2015, as Entry No. 66052:2015, and modified pursuant to the Modification recorded on May 2, 2017, as Entry No. 42500:2017, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 146, Plat "F", Canterbury North Subdivision, Highland, Utah, according to the Official Plat thereof on file and of record in the Office of the Utah County Recorder. **TAX # 36:978:0146**

Purportedly known as 6793 West Marie Jonsson Circle, Highland, 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: 09/12/2025

HALLIDAY, WATKINS & MANN, P.C.:

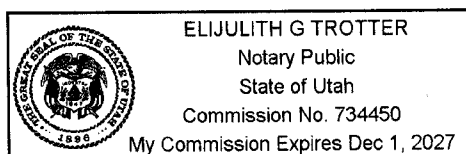
By: Jessica Oliveri

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. UT22639

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

09/12/2025

The foregoing instrument was acknowledged before me on _____,
 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:

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

NOTICE OF DEFAULT

T.S. NO.: 139945-UT

APN: 53:564:0027

NOTICE IS HEREBY GIVEN THAT MILES WESTOVER AND KESLEY WESTOVER, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, COTTONWOOD TITLE INSURANCE AGENCY, INC. A UTAH CORPORATION as Trustee, in favor of GEORGIA'S OWN CREDIT UNION as Beneficiary, under the Deed of Trust dated 9/30/2021 and recorded on 10/6/2021, as Instrument No. 171865:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 27, TIMP HOLLOW PLAT "B" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$444,339.00.

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 3/5/2025 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, GEORGIA'S OWN CREDIT UNION, 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. 139945-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)

