

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27199

14446114 B: 11606 P: 7150 Total Pages: 2
10/06/2025 03:21 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 8, 2016, and executed by Cheyenne Greenhalgh a/k/a Cheyenne M. Greenhalgh and Charlie Stilson a/k/a Charlie S. Stilson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which First American Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 9, 2016, as Entry No. 12338847, in Book 10462, at Page 1162-1175, and modified pursuant to the Modification recorded on March 28, 2025, as Entry No. 14364337, in Book 11559, at Page 9895, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 61, Westward Terrace Subdivision No. 9, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 14-36-201-028-0000**

Purportedly known as 3596 South Acoma Street, West Valley City, UT 84120-2802 (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: 10/06/2025

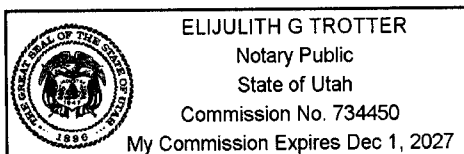
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27199

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

The foregoing instrument was acknowledged before me on 10/06/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

A handwritten signature in black ink, appearing to read "Elijulith G Trotter".

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. 67152-203F
Parcel No. 21-01-453-081

14446204 B: 11606 P: 7785 Total Pages: 1
10/06/2025 04:50 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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 Andrew M. Young, 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 June 28, 2017, and recorded as Entry No. 12565018, in Book 10572, at Page 3114, Records of Salt Lake County, Utah.

LOT 3, INVERNESS SQUARE PHASE NO. 1 (A PLANNED UNIT DEVELOPMENT), ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 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 6 day of October, 2025.

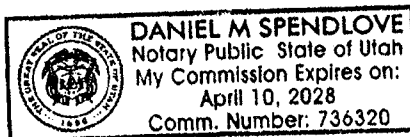
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

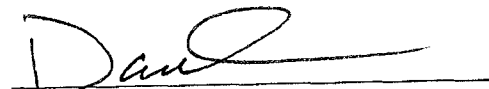


By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 6 day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




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. 67152-202F
Parcel No. 16-21-254-004

14446205 B: 11606 P: 7786 Total Pages: 1
10/06/2025 04:50 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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 Patrick Garfield Mason, Lonni Erin Mason and Tracy Patrick Mason, 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 February 8, 2023, and recorded as Entry No. 14070461, in Book 11400, at Page 417, Records of Salt Lake County, Utah.

LOT 26 AND 27, BLOCK 9, IDLEWILD ADDITION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, SALT LAKE COUNTY.

ALSO DESCRIBED AS LOTS 26 AND 27, BLOCK 9, IDLEWILD ADDITION, A SUBDIVISION OF PART OF THE NORTHEAST $\frac{1}{4}$ OF SECTION 21, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE MERIDIAN.

TOGETHER WITH THE NORTH ONE-HALF OF A VACATED ALLEY ADJOINING ON THE SOUTH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 10, 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 6 day of October, 2025.

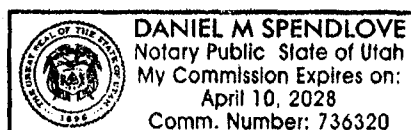
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

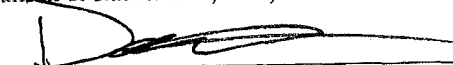


By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 6 day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




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. 11146-945F

Parcel No. 20-02-431-008

14446208 B: 11606 P: 7807 Total Pages: 1

10/06/2025 04:51 PM By: Jattermann Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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 Andres Taylor Jr., 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 November 18, 2022, and recorded as Entry No. 14043998, in Book 11386, at Page 4213, Records of Salt Lake County, Utah.

LOT 21, CAPE COD ESTATES SUBDIVISION PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 28, 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 6 day of October, 2025.

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



By: Mitchell T. Brooks

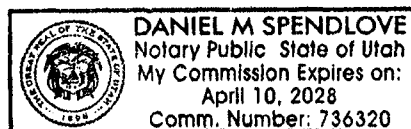
Its: Partner

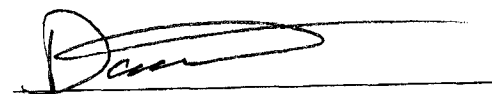
STATE OF UTAH)

)
: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 day of October, 2025, by Mitchell T. Brooks, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

Record and Return to:
Jared W. Moss
JMOSS LAW LLC
PO Box 563
Midway, UT 84049
(619) 573-7900

14446413 B: 11606 P: 8978 Total Pages: 3
10/07/2025 11:44 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ATLAS TITLE - HEBER CITY
490 WEST 100 SOUTHHEBER, UT 84032

NOTICE OF DEFAULT AND ELECTION TO SELL

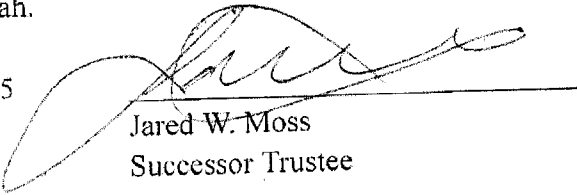
NOTICE IS GIVEN that Jared W. Moss, Successor Trustee, gives notice of default under that certain Deed of Trust ("Trust Deed") executed by Horton Meadows, LLC, a Wyoming limited liability company as to Parcel 1, and Horton Home Holding, LLC, a Wyoming limited liability company as to Parcel 2, in which Stewart Title of Utah, Inc., and The Simple Fund, LLC, a Utah limited liability company as the Beneficiary, as recorded on November 5, 2024, Entry No. 01227286, Book 2838, Page 1275, in the official records of Summit County and as recorded on November 5, 2024, Entry No. 14309968, Book 11530, Page 5424 in the official records of Salt Lake County. This Notice of Default affects the real property located in Summit County, Utah and Salt Lake County, Utah, and more particularly described on Exhibit A:

Lot 7, Deer Meadows Subdivision, Summit County, UT (DM-7)
Lot 4, Cove on Mt. Olympus PUD, Salt Lake County, UT (22-11-204-023 &
22-11-204-048)

The Trust Deed secures obligations to the Beneficiary including that certain Promissory Note dated November 5, 2024 in the original principal amount of \$1,400,000 ("Note"). The Note matured and a default of the obligations under the Note has occurred, and all principal, accrued interest, any additional advancements, late fees, insurance, property taxes, trustee's and attorneys' fees, and expenses are now due and payable in full ("Obligations"). A full itemization of the Obligations may be obtained from the Successor Trustee at the above address and telephone number.

By reason of such default, the Successor Trustee hereby declares all Obligations secured by the Trust Deed due and payable, and elects to cause the property to be sold, pursuant to the Trust Deed and the laws of the State of Utah.

Dated this 6th day of October, 2025


Jared W. Moss
Successor Trustee

STATE OF UTAH

)

:SS

COUNTY OF Summit)

NOTARY PUBLIC



EXHIBIT A

Parcel 1:

Lot 7, DEER MEADOWS SUBDIVISION, according to the Official Plat thereof as recorded in the Office of the Summit County Recorder, State of Utah

Parcel 2:

Lot 4, COVE ON MT. OLYMPUS, P.U.D., according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder, State of Utah

Parcel 3:

Beginning at a point on the North line of Lot 4, at the Cove on Mt. Olympus PUD, said point being located South 612.14 feet and East 718.44 feet, from the North quarter corner of Section 11, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North $60^{\circ}07'12''$ East 37.33 feet to the Westerly right of way line of Mountain Lane and point on 1649.80 foot radius curve; thence 22.16 feet along a curve to the right (Center Bears South $74^{\circ}18'34''$ West) thru a Central Angle of $0^{\circ}46'10''$ to the Northeast corner of said Lot 4, thence North $85^{\circ}51'00''$ West 38.31 feet to the point of beginning.

Tax ID No.'s DMS-7, 22-11-204-023 and 22-11-204-048 (shown for informational purposes only)

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1324

14446625 B: 11607 P: 432 Total Pages: 1
10/07/2025 03:00 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Magna Hamptons Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions and Reservations of Easements for Magna Hamptons recorded on September 7, 2016 as Entry No. 12359831 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by James Koster and Desiree L Koster, located at 7255 West San Harbor Lane, Magna, Utah 84044, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 310, MAGNA HAMPTONS P.U.D. PHASE 3
Parcel ID #: 14-28-230-025-0000

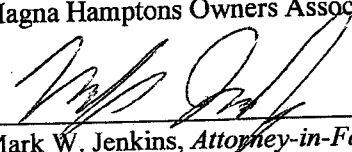
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

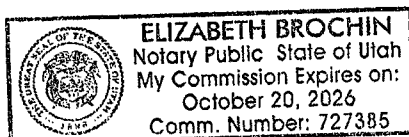
DATE FILED: October 7, 2025.

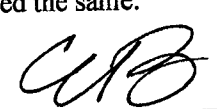
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Magna Hamptons Owners Association


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

On October 7, 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 RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26867

14446635 B: 11607 P: 510 Total Pages: 2
10/07/2025 03:02 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 26, 2021, and executed by Kollin David Killian, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 27, 2021, as Entry No. 13675819, in Book 11181, at Page 4733-4748, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1, LITTLE WILLOW ESTATES #1, according to the official plat thereof on file and of record in the Office of the Salt Lake County Recorder.

LESS AND EXCEPTING:

Beginning at the Southwest corner of said Lot 1; thence South 89°30'17" East 250.07 feet; thence Northeasterly along a 15 ft. radius curve to the left 23.56 feet; thence North 0°29'43" East 3.09 feet; thence Southwesterly along a 20 ft. radius curve to the right 25.10 feet (chord bears South 54°26'48" West 23.49 feet); thence North 89°35'47" West 245.50 feet; thence South 9° West 3.92 feet to beginning. **TAX # 28-18-152-015**

Purportedly known as 107 East 10600 South, Sandy, UT 84070 (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: 10/07/2025

HALLIDAY, WATKINS & MANN, P.C.:

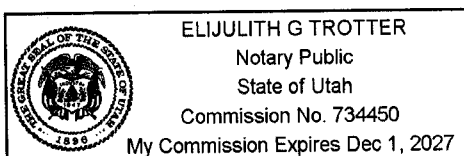
By: Jessica Oliveri

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. UT26867

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

10/07/2025

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

14446640 B: 11607 P: 520 Total Pages: 2
10/07/2025 03:04 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TERRY JESSOP & BITNER
311 S STATE ST, #450 SALT LAKE CITY, UT 84111

After Recording Return To:
Christopher G. Jessop, Successor Trustee
TERRY JESSOP & BITNER
311 South State Street, Suite 450
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

On or about the 20th day of December, 2024, Ville 1990, LLC, a Utah limited liability company, as Trustor, executed and delivered a Deed of Trust and Assignment of Rents ("Trust Deed") to Cottonwood Title Insurance Agency, as Trustee and Okoa Capital, LLC, a Utah limited liability company, as Beneficiary, to secure certain obligations set forth therein including, without limitation, the payment of that certain Promissory Note ("Note") in the original amount of \$625,000.00 in favor of Okoa Capital, LLC, a Utah limited liability company. The Trust Deed was recorded in the Salt Lake County Recorder's Office on December 23, 2024, as Entry No. 14328311 in Book 11540 at Page 7813 of the Official Records. The Trust Deed covers real property situated in Salt Lake County, State of Utah, being more particularly described as follows:

Beginning at a point which is South 00°11'08" East along the section line 1419.554 feet from the West quarter corner of Section 34, Township 1 North, Range 1 West, Salt Lake Base and Meridian, and running thence South 00°11'08" East along said Section line 409.00 feet to the North line of North Temple Street; thence North 89°58'38" East along said North line 145.00 feet; thence North 00°11'08" West 242.00 feet; thence North 89°58'38" East 109.10 feet; thence North 00°11'08" West 167.00 feet; thence South 89°58'38" West 254.10 feet to the point of beginning.

LESS AND EXCEPTING therefrom that portion of the subject property as disclosed by those certain Warranty Deeds recorded May 24, 2013 as Entry Nos. 11649013, 11649014, 11649015, 11649016, 11649017, 11649018, 11649019, 11649020, 11649021, 11649022, 11649023, 11649024, 11649025 and 11649026, being described as follows:

A parcel of land in fee, being part of an entire tract of property, incident to the construction of the "Airport Light Rail Transit Project", a Utah Transit Authority project, known as "ALRT", situate in the SW 1/4SW 1/4 of Section 34, Township 1 North, Range 1 West, Salt Lake Base and Meridian, and described as follows:

Beginning at a point in the Northerly right of way line of North Temple Street and the Southwest corner of said entire tract, which point is 1827.55 feet South 00°04'13" East along the Section line (Record 1,828.55 feet South 00°11'08" East) and 3.68 feet East from the West quarter corner of said Section 34; thence North 00°11'08" West 5.76 feet along the Westerly boundary line of said tract; thence North 89°57'15" East 145.00 feet; thence South 00°11'08" East 5.82 feet along the Easterly boundary line of said tract more or less to the Northerly right of way line of said North Temple; thence South 89°58'38" West 145.00 feet along said right of way line to the point of beginning.

Parcel No. 08-34-351-013

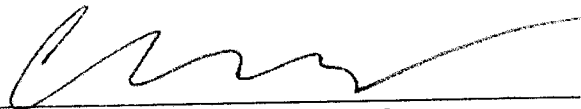
Christopher G. Jessop, as Successor Trustee, hereby gives notice that certain obligations in the Note, Loan Agreement, and Trust Deed have been breached as follows:

1. Failure to pay the full amount of \$766,250.01, due as of September 22, 2025, plus all fees and accrued and accruing interest on the total unpaid balance of the Note, pursuant to the Note and Loan Agreement:
2. Failure to pay late fees/service charges; and
3. Payment of attorney fees and costs.

Under the provisions of said Note, Loan Agreement, and Trust Deed, the loan has matured, and the entire principal and interest are due and owing, together with the amounts in default, plus accrued and accruing interest on the total unpaid balance of the Note;

Subject to the foregoing, the undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the Trust Deed to satisfy the obligations thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953, as amended and supplemented).

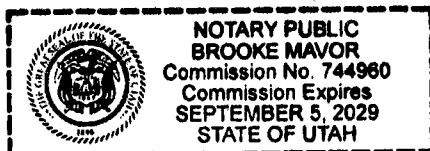
DATED the 7th day of October, 2025.


Christopher G. Jessop, Successor Trustee
Terry Jessop & Bitner
Telephone: 801/534-0909, 8:30am to 5:00pm

STATE OF UTAH
§
County of Salt Lake

On this 7th day of October, 2025, personally appeared before me Christopher G. Jessop, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is signed on the foregoing instrument and duly acknowledged to me that he signed it voluntarily for its stated purposes.


Notary Public



I:\55543\21\ForeclosureDocs.Ville 1990.wpd

14446643 B: 11607 P: 527 Total Pages: 3
10/07/2025 03:05 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TERRY JESSOP & BITNER
311 S STATE ST, #450 SALT LAKE CITY, UT 84111

After Recording Return To:
Christopher G. Jessop, Successor Trustee
TERRY JESSOP & BITNER
311 South State Street, Suite 450
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

On or about the 30th day of October, 2024, ETNA Properties, LLC, a Utah limited liability company, as Trustor, executed and delivered a Deed of Trust With Power of Sale and Assignment of Rents ("Trust Deed") to Cottonwood Title Insurance Agency, Inc., a Utah Corporation, as Trustee and OKOA Capital, LLC, as Beneficiary, to secure certain obligations set forth therein including, without limitation, the payment of that certain Promissory Note ("Note") in the original amount of \$250,000.00 in favor of OKOA Capital, LLC. The Trust Deed was recorded in the Salt Lake County Recorder's Office on October 30, 2024, as Entry No. 14307392 in Book 11529 at Page 2210 of the Official Records. The Trust Deed covers real property situated in Salt Lake County, State of Utah, being more particularly described as follows:

Beginning at a point North 571.5 feet from the Southeast corner of the Southeast quarter of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian; and running thence North 88 feet; thence West 660.0 feet; thence South 88 feet; thence East 660.00 feet to the point of beginning.

LESS AND EXCEPTING therefrom the following:

A parcel of land in fee for the widening of the existing 1300 West Street known as Project No. F-LC35(276), being part of an entire tract of property situate in the SE1/4 SE1/4 of Section 3, T.3S, R.1W., S.L.B.&M., in Salt Lake County, State of Utah. The boundaries of said parcel of land are described as follows:

Beginning at the southeast corner of said entire tract, which corner 571.74 feet (571.50 feet by record) North along the easterly section line from the Southeast Corner of said Section 3; and running thence S.89°58'43"W. (West by record) 37.50 feet along the southerly line of said entire tract to a line parallel with and 37.50 feet perpendicularly distant westerly from the 1300 West Street control line; thence North 87.77 feet along said parallel line to the northerly line of said entire tract; thence East 37.50 feet along said northerly line, to said easterly Section line; thence South 87.75 feet along said easterly section line; to the point of beginning as shown on the official map of said project on file in the office of the Utah Department of Transportation.

Also described as:

Beginning at a point North 571.5 feet from the Southeast corner of the Southeast Quarter of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian; and running thence North 88 feet; thence West 660.0 feet; thence South 88 feet; thence East 660.00 feet to the point of beginning.

Less and excepting therefrom the following:

A parcel of land in fee for the widening of the existing 1300 West Street known as Project No. F-LC35(276), being part of an entire tract of property situate in the Southeast Quarter of the Southeast Quarter of Section 3, Township 3 South, Range 1 West, Salt Lake Base and Meridian, in Salt Lake County, State of Utah. The boundaries of said parcel of land are described as follows:

Beginning at the Southeast corner of said entire tract, which corner is 571.74 feet (571.50 feet by record) North along the Easterly Section line from the Southeast corner of said Section 3; and running thence South 89°58'43" West (West by record) 37.50 feet along the Southerly line of said entire tract to a line parallel with and 37.50 feet perpendicularly distant Westerly from the 1300 West Street control line; thence North 87.77 feet along said parallel line to the Northerly line of said entire tract; thence East 37.50 feet along said Northerly line, to said Easterly Section line; thence South 87.75 feet along said Easterly Section line; to the point of beginning as shown on the official map of said project on file in the office of the Utah Department of Transportation.

Parcel No. 27-03-476-047

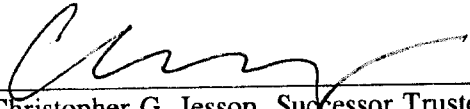
Christopher G. Jessop, as Successor Trustee, hereby gives notice that certain obligations in the Note, Loan Agreement, and Trust Deed have been breached as follows:

1. Failure to pay the full amount of \$295,000.00, due as of September 22, 2025, plus all fees and accrued and accruing interest on the total unpaid balance of the Note, pursuant to the Note and Loan Agreement;
2. Failure to pay late fees/service charges; and
3. Payment of attorney fees and costs.

Under the provisions of said Note, Loan Agreement, and Trust Deed, the loan has matured, and the entire principal and interest are due and owing, together with the amounts in default, plus accrued and accruing interest on the total unpaid balance of the Note;

Subject to the foregoing, the undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the Trust Deed to satisfy the obligations thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953, as amended and supplemented).

DATED the 7th day of October, 2025.



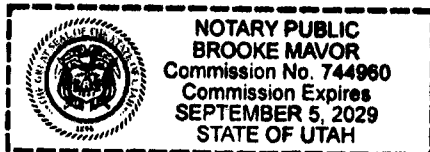
Christopher G. Jessop, Successor Trustee
Terry Jessop & Bitner
Telephone: 801/534-0909, 8:30am to 5:00pm

STATE OF UTAH
§
County of Salt Lake

On this 7th day of October, 2025, personally appeared before me Christopher G. Jessop, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is signed on the foregoing instrument and duly acknowledged to me that he signed it voluntarily for its stated purposes.



Notary Public



I:\515543\22\ForeclosureDocs.ETNA.wpd

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1321

14446648 B: 11607 P: 536 Total Pages: 2
10/07/2025 03:07 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the River Glen Subdivision Homeowners' Association, Inc., (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions of River Glen Subdivision recorded on March 17, 2003 as Entry No. 8569732 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jose Felix Ortega, located at 1368 S. Dokos Lane, Salt Lake City, Utah 84104, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **BEG N 68°54'07" E 5.23 FT (RECORD N 68°43'08" E) FR THE NW'LY COR OF LOT 10, RIVER GLEN PUD; N 68°54'07" E 15.75 FT (RECORD N 68°43'08" E); S 21°33'22" E 46.93 FT; S 64°24'43" W 16.26 FT (RECORD S 64°13'44" W); N 20°59'35" W 48.21 FT TO BEG. (BEING PT OF LOT 10 IN SD PUD).**
Parcel ID #: **15-15-201-052-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through bankruptcy proceedings.

DATE FILED: October 7, 2025.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

River Glen Subdivision Homeowners' Association,
Inc.

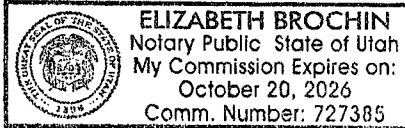


Mark W. Jenkins, Attorney-in-Fact

On October 7, 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



14446831 B: 11607 P: 1486 Total Pages: 2
10/08/2025 08:47 AM By: salvaredo Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 140493-UT

APN: 20-14-426-019-0000

NOTICE IS HEREBY GIVEN THAT PEDRO TINOCO MORALES, A SINGLE MAN as Trustor, VANGUARD TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PLAZA HOME MORTGAGE INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/28/2016 and recorded on 11/2/2016, as Instrument No. 12404214 in Book 10495 Page 8081, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 535, SUNCREST NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDERS OFFICE.
EXCEPTING THEREFROM ALL COAL, OIL, GAS, MINES, METALS, GRAVEL AND ALL OTHER MINERALS OF WHATSOEVER KIND OF NATURE IN SUBJECT PROPERTY AS EXCEPTED BY JOHN MCGUIRK, DATED MARCH 7, 1913, RECORDED MAY 19, 1913, AS ENTRY NO, 309550, IN BOOK 8"C", AT PAGE 504, OF OFFICIAL RECORDS.

The obligation included a Note for the principal sum of \$260,200.00.

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

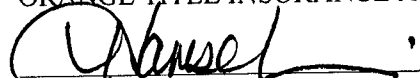
T.S. NO. 140493-UT

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: October 7, 2025

ORANGE TITLE INSURANCE AGENCY, INC.

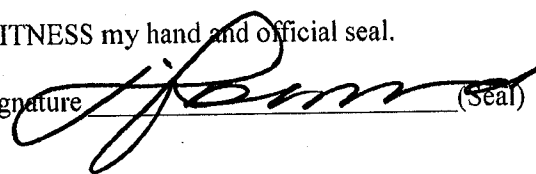

Hamsa Uchi, Authorized Agent

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 OCT 07 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)



14447255 B: 11607 P: 3691 Total Pages: 3
10/08/2025 03:09 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: THE MCCULLOUGH GROUP, LLC
405 S MAIN ST STE 800 SALT LAKE CTY, UT 841113418

When Recorded Return To:

THE MCCULLOUGH GROUP
405 South Main Street, Suite 800
Salt Lake City, UT 84111
Attn: Thomas B. Price

Parcel ID No. 21-10-226-034

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Trust Deed with Assignment of Rents dated July 3, 2023 and granted and conveyed by DENNIS TUAONE, as Trustor, in favor of RHONDA G. MACKAY AND GRANT MACKAY, as Beneficiary and TITLE GUARANTEE as Trustee (the "*Trust Deed*"). The Trust Deed with Assignment of Rents was recorded on July 7, 2023 as Entry No. 14126355 in Book 11430 at Page 4325 of the Official Records of the County Recorder of Salt Lake County, Utah.

The property subject to the Trust Deed with Assignment of Rents is situated in Salt Lake County, Utah and is more particularly described as follows:

BEGINNING AT A POINT SOUTH 907.50 FEET AND WEST 44.00 FEET FROM THE NORTHEAST CORNER OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; RUNNING THENCE SOUTH 146.85 FEET; THENCE WEST 58.00 FEET; THENCE SOUTH 182.15 FEET MORE OR LESS TO THE NORTH LINE OF 4800 SOUTH STREET; THENCE SOUTH 89°58'48" WEST 25.17 FEET MORE OR LESS; THENCE NORTH 195.432 FEET; THENCE WEST 141.50 FEET; THENCE NORTH 133.45 FEET; THENCE EAST 224.50 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A 10 FOOT RIGHT-OF-WAY ALONG THE WESTERLY CALL OF NORTH, 195.432 FEET, AND TOGETHER WITH 10 FOOT RIGHT-OF-WAY ADJACENT TO THE WEST OF SAID CALL.

Together with all improvements, easements, appurtenances, rights, fixtures and all replacements and additions.

FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Promissory Note Secured by Trust Deed, dated July 3, 2023 (the "Note"), the obligation for which the trust property was given as security. The Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Trust Deed including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Trust Deed, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Trust Deed.

The breach of the Note is the failure of the Trustor to pay the monthly payment of \$16,441.99 due on the Note for each of the months of July 2025, August 2025, September 2025, and October 2025. The breach of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$2,200,708.73, together with accrued interest and all other amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable. By reason of those and other defaults, Thomas Price, Successor Trustee, has elected and does hereby elect to cause the 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.

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

DATED this October 7, 2025.

TRUSTEE:

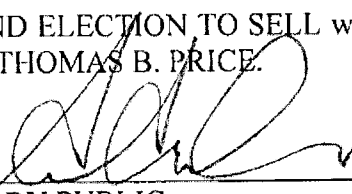


THOMAS B. PRICE

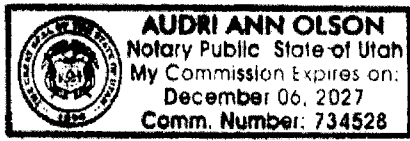
The McCullough Group
405 South Main Street, Suite 800
Salt Lake City, UT 84111
(801) 530-7342
Office Hours 8:30 a.m. to 5:00 p.m.
thomasp@tmglaw.com

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged
before me this Oct 7th, 2025 by THOMAS B. PRICE.



NOTARY PUBLIC
Residing at Salt Lake County, UT



WHEN RECORDED, MAIL TO:

Steele Adams Hosman PLLC

Attn: Chase A Adams

6713 S 1300 E

Cottonwood Heights, UT 84121

(801) 816-3999

Email: chase@sahlegal.com

Office Hours Monday-Friday, 9 a.m. to 5 p.m.

14447471 B: 11607 P: 4688 Total Pages: 2

10/09/2025 11:00 AM By: csummers Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: STEELE ADAMS HOSMAN

6713 S 1300 ESALT LAKE CITY, UT 841212718

Tax ID No. 21-20-330-009-0000

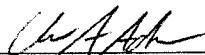
NOTICE OF DEFAULT AND ELECTION TO SELL

CHASE A ADAMS, an active member of the Utah State Bar ("Trustee") hereby gives notice that a default has occurred under the following: A Trust Deed dated on or about March 5, 2025, between Brian Samaniego as trustor; Chase A. Adams as trustee; and Staggs Fiduciary Services, LLC as personal representative of the Estate of Ricardo Samaniego as beneficiary; which Trust Deed was in the principal amount of \$44,199.42 and was recorded in the official records of the Salt Lake County Recorder on March 17, 2025, as Entry No. 14358466.

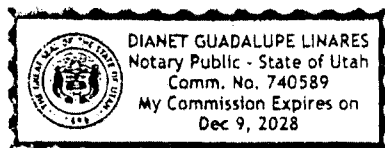
The Trust Property is legally described in **Exhibit A** attached hereto and incorporated herein by this reference. Breach of an obligation(s) for which the Trust Property was conveyed as security has occurred in that Trustor has failed to pay amounts due and owing to the Beneficiary under a settlement agreement. The underlying obligation secured by the Trust Deed has been accelerated and/or has reached maturity but remains unpaid. Therefore, pursuant to the demand and election of the current Beneficiary, the Trustee hereby elects to sell the Trust Property to satisfy the delinquent obligation referred to above, which includes interest, the unpaid principal and accrued interest thereon, appropriate fees, charges, expenses incurred by the Trustee and attorney's fees.

This is an attempt to collect a debt. Any information obtained may be used for that purpose. This communication is from a debt collector.

DATED October 9, 2025.


Chase A Adams

In the State of Utah, County of Salt Lake, the foregoing instrument was acknowledged before me this 9th day of October 2025, by Chase A Adams



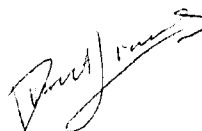

Notary Public

Exhibit A

Land located in Salt Lake County, State of Utah, and described as follows:

**LOT 29, THE VILLAGE AT JORDAN LANDING PUD. 8247-6080 8430-
7681 8978-3531 9055-3776 9495-9215 9584-4288 10240-2826**

Parcel No. 21-20-330-009-0000

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1420

14447510 B: 11607 P: 4915 Total Pages: 1
10/09/2025 11:46 AM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Magna Hamptons Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, Restrictions and Reservation of Easements for magna Hamptons recorded on September 7, 2016 as Entry No. 12359831 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Sergio Morales and Guadalupe Gonzalez-Perez, located at 7273 West Noyack Road, Magna, Utah 84044, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 210, MAGNA HAMPTONS PUD PH 2 AMD 10668-5294 10760-2633 10851-1159;**

Parcel ID #: **14-28-226-070-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further herby 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/the have discharged personal liability through bankruptcy proceedings.

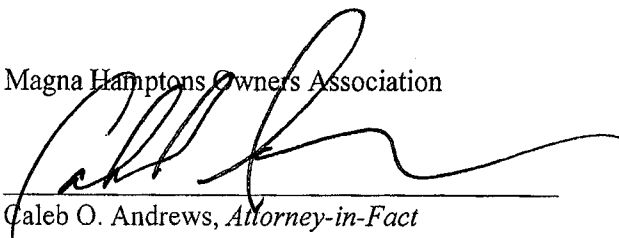
DATE FILED: October 8, 2025.

STATE OF UTAH)

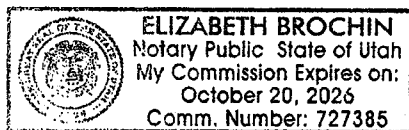
) ss

COUNTY OF SALT LAKE)

Magna Hamptons Owners Association


Caleb O. Andrews, Attorney-in-Fact

On October 8, 2025, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he 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

14447575 B: 11607 P: 5110 Total Pages: 2
10/09/2025 12:25 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

NOTICE OF DEFAULT

T.S. NO.: 140819-UT

APN: 15-27-352-006-0000

NOTICE IS HEREBY GIVEN THAT NANCY D, ALVILLAR, AN UNMARRIED WOMAN as Trustor, FOUNDERS TITLE COMPANY as Trustee, in favor of WELLS FARGO HOME MORTGAGE, INC. as Beneficiary, under the Deed of Trust dated 2/15/2001 and recorded on 2/21/2001, as Instrument No. 7825256 in Book 8426 Page 768-782 the subject Deed of Trust was modified by Loan Modification recorded on 06/19/2017 as Instrument 12558153, Book 10568, Page 8628-8638, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 306, GRANGER PARK SUBDIVISION #3, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

MORE CORRECTLY DESCRIBED AS:

ALL OF LOT 306, GRANGER PARK SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$90,400.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 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.

By reason of such default, FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2019-1", 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.

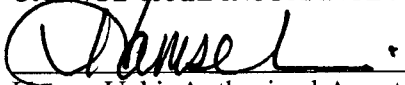
NOTICE OF DEFAULT

T.S. NO. 140819-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: October 7, 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

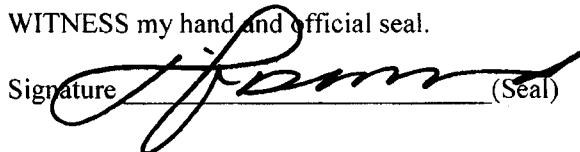
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

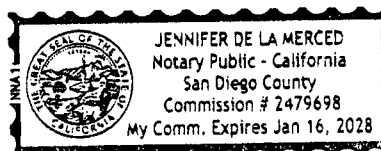
State of California } ss.
County of San Diego }

On OCT 07 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)



14447576 B: 11607 P: 5112 Total Pages: 2
10/09/2025 12:26 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 140661-UT

APN: 27-02-485-009-0000

NOTICE IS HEREBY GIVEN THAT TYSON A RODGERS, UNMARRIED MAN as Trustor, LUNDBERG & ASSOCIATES, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOME POINT FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/4/2020 and recorded on 9/4/2020, as Instrument No. 13385732 in Book 11013 Page 6702-6717, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 243, SOUTH MEADOW PHASE II SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE RECORDERS OFFICE.

The obligation included a Note for the principal sum of \$328,500.00.

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 12/1/2024 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, Nationstar Mortgage 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.

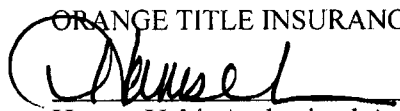
NOTICE OF DEFAULT

T.S. NO. 140661-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: October 7, 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 OCT 07 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

(Seal)



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2277

14447710 B: 11607 P: 5888 Total Pages: 1
10/09/2025 02:37 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Marmalade District Lofts Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions of Marmalade District Lofts, Planned Development recorded on December 3, 2013 as Entry No. 11769120 (the "Declaration"), which is recorded as record notice and perfection of lien upon those certain lands and premises owned by Shane A Riemondy, located at 315 W. Reed Avenue #6, Salt Lake City, Utah 84103, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 6, MARMALADE DISTRICT LOFTS PLANNED DEVELOPMENT. 0.04 AC M OR L. 10196-5736 10234-6963 10382-4707**
Parcel ID #: **08-25-452-030-0000**

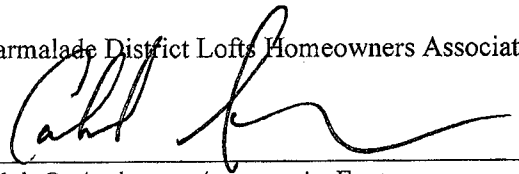
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the 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.

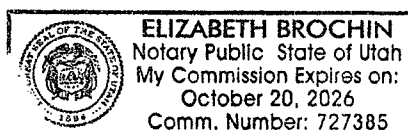
DATE FILED: October 9, 2025.

Marmalade District Lofts Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Caleb O. Andrews, *Attorney-in-Fact*

On October 9, 2025, personally appeared before me Caleb O. Andrews, 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: 1426

14447726 B: 11607 P: 5927 Total Pages: 1
10/09/2025 02:39 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Villages at Westridge Homeowners Association (the "Association") is beneficiary under the Declaration of Covenants, Conditions, and Restrictions for the Villages at Westridge recorded on July 17, 2013 as Entry No. 11686073 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Bette Arcaris, located at 5673 West Red Ridge Lane, West Valley, Utah 84118, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 108B, VILLAGES AT WESTRIDGE PH 1B PUD.

Parcel ID #: 20-11-478-085-0000

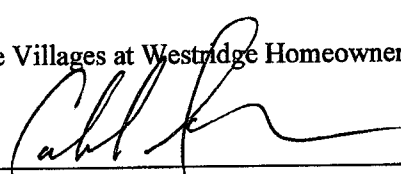
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

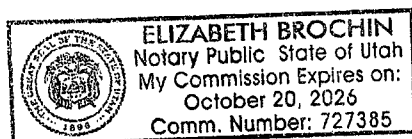
DATE FILED: October 9, 2025.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The Villages at Westridge Homeowners Association


Caleb O. Andrews, *Attorney-in-Fact*

On October 9, 2025, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

14447795 B: 11607 P: 6206 Total Pages: 1
10/09/2025 03:17 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11146-1195F
Parcel No. 21-10-404-003

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 executed by Amber R. Sweat, 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 October 22, 2018, and recorded as Entry No. 12872032, in Book 10723, at Page 6787, Records of Salt Lake County, Utah.

LOT 100, BEST VIEW NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 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 9 day of October, 2025.

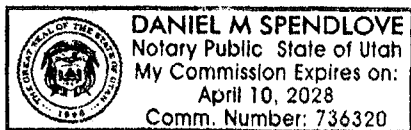
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 9 day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21542

14447865 B: 11607 P: 6520 Total Pages: 2
10/09/2025 04:57 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 24, 2019, and executed by Brooke Martinez and Yette Martinez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC, its successors and assigns as Beneficiary, but National Cooperative Bank, N.A. being the present Beneficiary, in which Cottonwood Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 24, 2019, as Entry No. 13156204, in Book 10877, at Page 5548-5563, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 4, HILLSIDE MANOR, according to the plat thereof, recorded in the office of the Salt Lake County Recorder.
TAX # 22-18-106-015

Purportedly known as 5554 South 235 East, Murray, UT 84107 (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: 10/09/2025

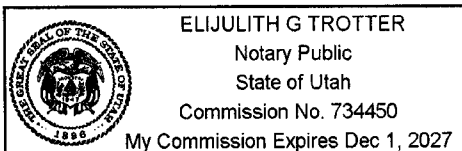
HALLIDAY, WATKINS & MANN, P.C.:

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. UT21542

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

The foregoing instrument was acknowledged before me on 10/09/2025,
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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27178

14447866 B: 11607 P: 6522 Total Pages: 2
10/09/2025 04:58 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 12, 2019, and executed by Candelaria Minerva Godoy Narvaez and Clemente Godoy-Narvaez, as Trustors, in favor of Chartway Federal Credit Union as Beneficiary, in which Marlon Bates was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 12, 2019, as Entry No. 13028666, in Book 10802, at Page 9052-9069, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot T-103, Rushmore Park Phase 1 Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. Situated in Salt Lake County. **TAX # 26-25-101-004-0000**

Purportedly known as 5446 West Rushmore Park Lane #103, Herriman, UT 84096 (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: 10/09/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

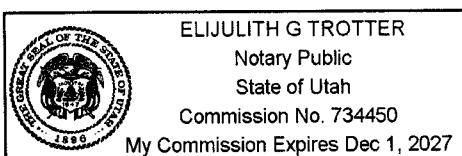
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27178

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

The foregoing instrument was acknowledged before me on 10/09/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elijah G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27103

14447867 B: 11607 P: 6524 Total Pages: 2
10/09/2025 04:58 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 1, 2006, and executed by Jeff R. Bigelow and Kathie M. Bigelow, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Mortgage Network, Inc., A Delaware Corporation, 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 Salt Lake County, Utah, on November 6, 2006, as Entry No. 9899916, in Book 9376, at Page 6768-6782, and modified pursuant to the Modification recorded on January 29, 2014, as Entry No. 11796860, in Book 10208, at Page 1422-1430, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 305, Park Pointe #3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-34-329-019**

Purportedly known as 8331 South 1890 West, West Jordan, UT 84088 (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: 10/09/2025

HALLIDAY, WATKINS & MANN, P.C.:

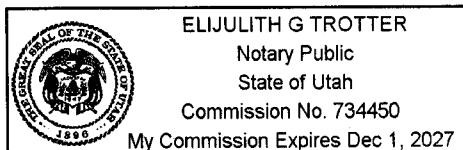
By: Jessica Oliveri

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. UT27103

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

10/09/2025

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

Elijulith G Trotter

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27221

14447993 B: 11607 P: 7050 Total Pages: 2
10/10/2025 08:42 AM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 6, 2021, and executed by Morgan Smith and Cassandra Simmons, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 14, 2021, as Entry No. 13717263, in Book 11206, at Page 2220-2233, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 34, Rolling Meadows No. 1 Amended, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Less and Excepting: A tract of land in fee, being part of an entire tract of property located in the Southwest Quarter of Section 33, Township 1 South, Range 1 West, Salt Lake Base and Meridian, Salt Lake County, Utah. The boundaries of said tract of land are more particularly described as follows:

Beginning at the Southeast Corner of Lot 34, of Rolling Meadows No. 1 Amended, according to the official plat thereof as recorded in Book V at Page 61 in the office of the Salt Lake County Recorder, and running thence West 11.00 feet along the South line of said lot; thence 17.28 feet along a curve to the left having a radius of 11.00 feet, chord bears North 45 Degrees 00 Minutes 00 Seconds East 15.56 feet; thence South 11.00 feet along the East line of said Lot to the point of beginning. **TAX # 15-33-326-009-0000 aka 15-33-326-010-0000**

Purportedly known as 3830 S Market St, West Valley City, UT 84119 (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: 10/09/2025

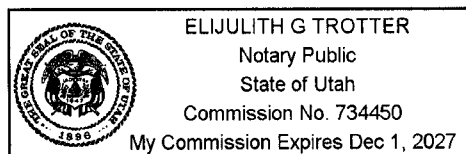
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27221

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

The foregoing instrument was acknowledged before me on 10/09/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

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

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26998

14448175 B: 11607 P: 8228 Total Pages: 2
10/10/2025 11:44 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 14, 2025, and executed by TKMS Real Estate LLC, an Idaho limited liability company, as Trustor, in favor of Copa Lending LLC, an Arizona Limited Liability Company as Beneficiary, but Copa Lending, LLC being the present Beneficiary, in which Halliday Watkins & Mann, Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 16, 2025, as Entry No. 14372120, in Book 11564, at Page 2309, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning 95 feet South from the Northwest corner of Lot 11, Block 1, Web & Palmer's Addition; running thence South 40 feet; thence East 157 feet; thence North 40 feet; thence West 157 feet to the point of beginning. **TAX # 16-07-380-005**

Purportedly known as 1315 South 200 East, Salt Lake City, UT 84115 (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: 10/10/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

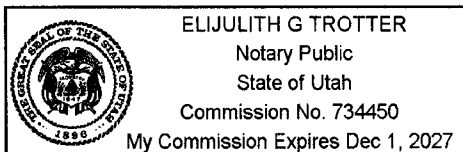
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
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376 East 400 South, Suite 300, Salt Lake City, UT 84111
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STATE OF UTAH)
 : ss.
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by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Eliulith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile