

14442484 B: 11604 P: 5122 Total Pages: 2
09/29/2025 02:43 PM By: EMehanovic 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. 11176-503F
Parcel No. 22-10-204-008

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 (Line of Credit) executed by Amanda Vasquez, as trustor(s), in which American United FCU is named as beneficiary, and Monument Title Insurance is appointed trustee, and filed for record on October 4, 2022, and recorded as Entry No. 14024815, in Book 11377, at Page 256, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 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 29 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 29 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

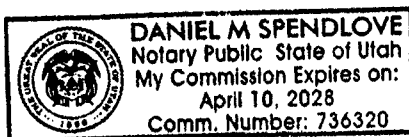

NOTARY PUBLIC

EXHIBIT "A"

UNIT NO. 7A, CONTAINED WITHIN THE MIDLAND COURT CONDOMINIUMS, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP IN SALT LAKE COUNTY, AS ENTRY NO. 3356945, IN BOOK 79-10, AT PAGE 340 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON JANUARY 08, 1980 IN SALT LAKE COUNTY, AS ENTRY NO. 3386129 IN BOOK 5021 AT PAGE 717 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.) TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, WHICH SAID LIMITED COMMON AREAS INCLUDE (WITHOUT LIMITATION) CARPORT NOS. 7A AND SA. TOGETHER WITH A RIGHT OF WAY FOR INGRESS AND EGRESS DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF AN OLD FENCE LINE AT THE NORTHEASTERLY LINE OF HARPER STREET, SAID POINT BEING NORTH 1382.42 FEET AND EAST 475.94 FEET MORE OR LESS, FROM THE CENTER OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 1 EAST SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 61 DEGREES 40'38" EAST 78.40 FEET; THENCE NORTH 49 DEGREES 29'00" EAST 29.21 FEET; THENCE ON A 38.45 FOOT RADIAL CURVE TO THE LEFT (CHORD BEARING NORTH 20 DEGREES 41'00" EAST) 38.65 FEET; THENCE NORTH 8 DEGREES 07'00" WEST 67.18 FEET; THENCE NORTH 50 DEGREES 10'00" EAST 77.24 FEET; THENCE NORTH 49 DEGREES 57'00" EAST 3.52 FEET; THENCE SOUTH 64 DEGREES 01'00" EAST 114.08 FEET; THENCE SOUTH 49 DEGREES 29'00" WEST 30 FEET; THENCE NORTH 64 DEGREES 01'00" WEST 73.98 FEET; THENCE ON A 10 FOOT RADIAL CURVE TO THE LEFT (CHORD BEARING SOUTH 83 DEGREES 04'30" WEST) 11.49 FEET; THENCE SOUTH 50 DEGREES 10'00" WEST 28.79 FEET; THENCE ALONG A 23.61 FOOT RADIAL CURVE TO THE LEFT (CHORD BEARING SOUTH 21 DEGREES 01'30" WEST) 24.02 FEET; THENCE SOUTH 8 DEGREES 07'00" EAST 74.90 FEET; THENCE SOUTH 49 DEGREES 29'00" WEST 142.18 FEET; THENCE NORTH 41 DEGREES 15'00" WEST 23.93 FEET; THENCE SOUTH 54 DEGREES 18'20" WEST 41.95 FEET; THENCE NORTH 64 DEGREES 04'30" WEST 3 FEET; THENCE NORTH 27 DEGREES 20'50" EAST 46.04 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A RIGHT OF WAY AND EASEMENT DESCRIBED AS FOLLOWS: BEGINNING AT A POINT WHICH IS SOUTH 41 DEGREES 15'00" EAST 17.58 FEET FROM THE NORTHWEST CORNER OF AN OLD FENCE LINE AT THE NORTHEASTERLY LINE OF HARPER STREET SAID FENCE CORNER BEING NORTH 1381.42 FEET AND EAST 475.94 FEET, MORE OR LESS, FROM THE CENTER OF SECTION 10, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 49 DEGREES 29'00" EAST 422.23 FEET; THENCE SOUTH 41 DEGREES 15'00" EAST 10 FEET TO AN OLD FENCE LINE; THENCE SOUTH 49 DEGREES 29'00" WEST 422.233 FEET ALONG SAID FENCE LINE TO A FENCE CORNER; THENCE NORTH 41 DEGREES 15'00" WEST 10 FEET ALONG A FENCE TO THE POINT OF BEGINNING.

14442487 B: 11604 P: 5143 Total Pages: 1
09/29/2025 02:46 PM By: EMehanovic 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. 11146-897F
Parcel No. 15-15-280-005

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 Nick Paras Tuakoi and Sheena Ulalia Tuakoi, 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 10, 2019, and recorded as Entry No. 13026695, in Book 10801, at Page 8448, Records of Salt Lake County, Utah.

LOT 5, PARKWAY NO. 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 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 29 day of September, 2025.

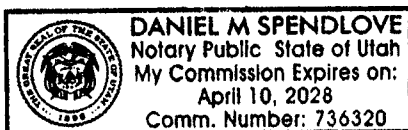
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

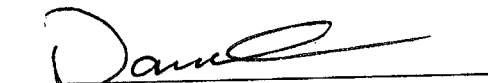


By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
COUNTY OF SALT LAKE) ss

The foregoing instrument was acknowledged before me this 29 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

14442490 B: 11604 P: 5146 Total Pages: 1
09/29/2025 02:47 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-197F
Parcel No. 14-25-404-018

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 Juan Villarreal and Maria Villarreal, 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 October 6, 2021, and recorded as Entry No. 13791964, in Book 11250, at Page 3464, Records of Salt Lake County, Utah.

LOT 74, THE VILLAGES AT STONE GATE SUMMER TRAIL PHASE, 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 March 31, 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 29 day of September, 2025.

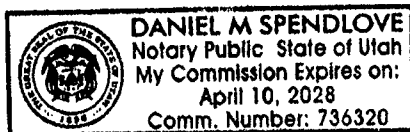
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

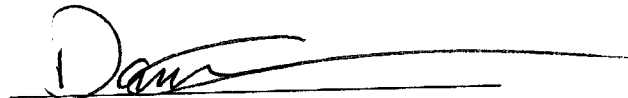


By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 29 day of September, 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. UT24097

14442517 B: 11604 P: 5249 Total Pages: 2
09/29/2025 02:55 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 28, 2021, and executed by Richard W. Young, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns as Beneficiary, but New American Funding LLC f/k/a Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 2, 2021, as Entry No. 13707283, in Book 11200, at Page 8370-8384, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The East 8 feet of Lot 28 and all of Lots 29 and 30 Block 3 Evans Addition to Poplar Grove, according to the official records of the Salt Lake County Recorder's Office, Salt Lake City, Utah. **TAX # 15-10-205-007-0000**

Purportedly known as 1635 West 800 South, Salt Lake City, UT 84104 (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: 09/29/2025

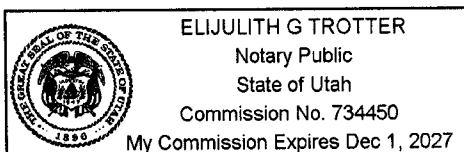
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24097

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

The foregoing instrument was acknowledged before me on 09/29/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith Trotter
Notary Public

14442542 B: 11604 P: 5406 Total Pages: 2
09/29/2025 03:10 PM By: EMehanovic 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.: 140029-UT

APN: 21-19-352-213-0000

NOTICE IS HEREBY GIVEN THAT MADELAINE LAMAH, AN UNMARRIED WOMAN as Trustor, ELEVATED TITLE WEST LLC as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 10/1/2022 and recorded on 10/6/2022, as Instrument No. 14026033 in Book 11377 Page 6178, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT NO. 1, IN BUILDING 48, CONTAINED WITHIN THE TUSCANY TOWNHOMES PHASE 4 CONDOMINIUMS, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON APRIL 30, 1999 IN SALT LAKE COUNTY, AS ENTRY NO. 7340511, IN BOOK 99-04, AT PAGE 116 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON JULY 08, 1997 IN SALT LAKE COUNTY, AS ENTRY NO. 6686080 IN BOOK 7706 AT PAGE 2575 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

The obligation included a Note for the principal sum of \$46,000.00.

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 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.

By reason of such default, SECURITY SERVICE FEDERAL 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.

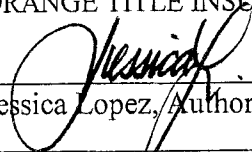
NOTICE OF DEFAULT

T.S. NO. 140029-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 26 2025

ORANGE TITLE INSURANCE AGENCY, INC.



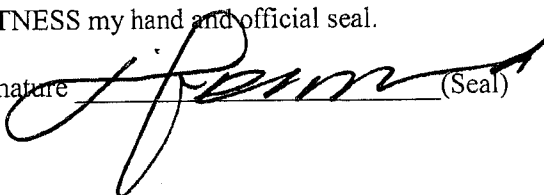
Jessica Lopez, Authorized Agent

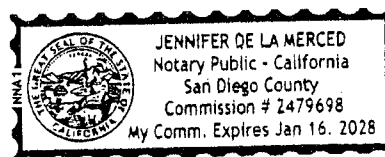
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 26 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Jessica Lopez 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. UT10211

14443064 B: 11604 P: 8681 Total Pages: 2
09/30/2025 11:40 AM By: EMehanovic 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 8, 2016, and executed by Marilou Vega, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for RANLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which Platinum Title Services, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 9, 2016, as Entry No. 12409993, in Book 10498, at Page 4137-4149, and modified pursuant to the Modification recorded on February 28, 2019, as Entry No. 12941347, in Book 10756, at Page 3752-3758, and modified pursuant to the Modification recorded on November 1, 2022, as Entry No. 14037373, in Book 11383, at Page 1819, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 233, West Hills #2, Phase II, according to the official plat thereof recorded in the office of the Salt Lake County Recorder, Utah. **TAX # 20-02-105-039**

Purportedly known as 4226 South 6180 West, West Valley City, UT 84128 (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: 09/30/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

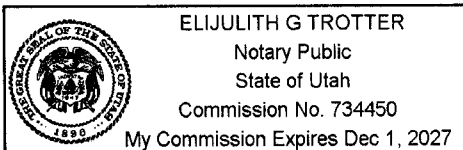
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT10211

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

The foregoing instrument was acknowledged before me on 09/30/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Elizbeth Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1331

14443109 B: 11604 P: 9046 Total Pages: 1
09/30/2025 12:24 PM By: srigby 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 Willows Homeowners Association (the "Association") is the beneficiary under the Amended Declaration of Condominium for Willows Condominium recorded on November 30, 1990 as Entry No. 4995424 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Cory Sampson, located at 5447 South Willow Lane, Murray, Utah 84107, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT #5447, BLDG M, WILLOWS CONDM .479202% INT 4556-0257
7040-1765 8460-4196 9376-0571 09975-6647
Parcel ID #: 22-18-226-114-0000

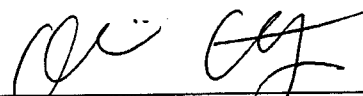
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

DATE FILED: September 30, 2025.

Willows Homeowners' Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

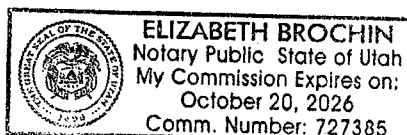


Olivia A. Gentry, *Attorney-in-Fact*

On September 30, 2025, personally appeared before me Olivia A. Gentry, 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. UT26512

14443117 B: 11604 P: 9108 Total Pages: 2
09/30/2025 12:28 PM By: srigby 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 20, 2023, and executed by Angel Gerardo Gomez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc, as Beneficiary, as nominee for Castle & Cooke Mortgage, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation 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 December 21, 2023, as Entry No. 14188157, in Book 11463, at Page 991, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 310, in Building 1, contained within the WEST BENCH CONDOMINIUMS, a Utah Condominium Project as the same is identified in the Record of Survey Map recorded in the office of the Salt Lake County Recorder as Entry No. 10114588 in Book 2007P, at Page 221 and as further defined and described in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the West Bench Condominiums, a Utah Condominium Project, recorded in the office of the Salt Lake County Recorder on May 31, 2007 in Book 9471 at Page 5431 as Entry No. 10117099 (as said map and declaration may be amended and/or supplemented). Together with the appurtenant undivided interest in said condominium project's common areas and facilities in accordance with the aforesaid declaration and survey map and the Utah Condominium Ownership Act. **TAX # 14-29-480-010-0000**

Purportedly known as 3460 South 8000 West #310, Magna, UT 84044-3944 (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: 09/30/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

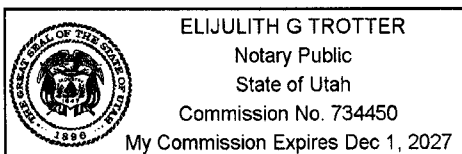
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT26512

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

The foregoing instrument was acknowledged before me on 09/30/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elija Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1433

14443120 B: 11604 P: 9113 Total Pages: 1
09/30/2025 12:30 PM By: srigby 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 South Hills Pod 2 Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for South Hills Pod 2 recorded on July 26, 2018 as Entry No. 12817590 (the "Declaration"), which is recorded as record notice and perfection of lien upon those certain lands and premises owned by Nam Hong Nguyen and Bach Tuyet Thanh, located at 14837 South Pele Lane, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 2405, SOUTH HILLS POD 2 PHASE 2 10873-4692**
Parcel ID #: **33-08-459-012-0000**

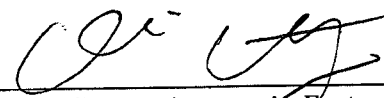
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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: September 30, 2025.

South Hills Pod 2 Owners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

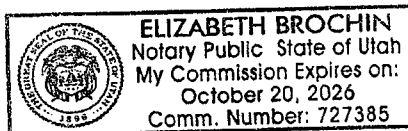


Olivia A. Gentry, *Attorney-in-Fact*

On September 30, 2025, personally appeared before me Olivia A. Gentry, 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: 2258

14443125 B: 11604 P: 9138 Total Pages: 1
09/30/2025 12:33 PM By: srigby 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 Applegate Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions and By-Laws for Applegate Condominiums, Phase One recorded on July 3, 1973 as Entry No. 2551664 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Janet A. Phillips, located at 5188 South Gravenstein Park, Murray, Utah 84123, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT #250, BLDG E-3, APPLGATE CONDM, PHASE ONE. 3961-463
3961-0464 5843-0269 7423-2751 8441-8245
Parcel ID #: 21-11-478-152-0000

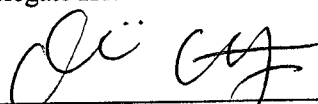
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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: September 30, 2025.

Applegate Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

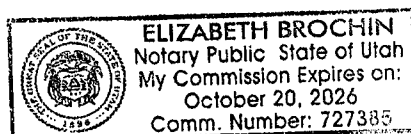


Olivia A Gentry, *Attorney-in-Fact*

On September 30, 2025, personally appeared before me Olivia A. Gentry, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



After Recording Return To:
Eagle Gate Title Insurance Agency, Inc.
59 West University Parkway
Orem, UT 84058
File No. RIV-106773-CM
Parcel ID #: 09-29-351-018-0000

14443156 B: 11604 P: 9426 Total Pages: 1
09/30/2025 01:03 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: EAGLE GATE TITLE INSURANCE AGENCY, INC.
59 W UNIVERSITY PKWY OREM, UT 84058

Recorder's Use)

(See Above for County

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about October 12, 2022, Mark Leo Vankomen as trustor(s), executed a trust deed to secure the performance by the trustor(s) of promissory note obligations in favor of Rylee Van Komen, as Beneficiary, and Eagle Gate Title Insurance Agency, as original Trustee. The trust deed was recorded on November 10, 2022, as Entry No. 14040977 in book 11384 at page 9419, in the office of the Salt Lake County recorder, Utah, and covers the following real property:

ALL OF LOT 2, BLOCK 3, NORTHCREST SUBDIVISION PLAT "A", A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 29, TOWNSHIP 1 NORTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDAN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

The due on sale clause set forth in paragraph 14 of said Deed of Trust and incorporated by reference into the note is in default. All delinquent payments, together with all unpaid taxes, insurance and other obligations under the promissory note and trust deed are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with any accruing interest, late charges, costs and trustees' and attorney's fees. Accordingly, the trustee has elected to sell the property described in the trust deed.

DATED: September 30, 2025

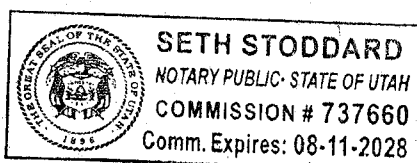
Eagle Gate Title Insurance Agency, Inc.

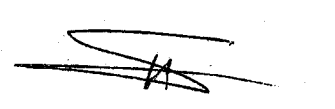


By: Chris Madison
Its: Vice President
59 West University Parkway
Orem, Utah 84058
Office Hours: 9:00 a.m. - 5:00 p.m.
801-901-3780

State of Utah)
County of Salt Lake)

On the 30th day of September, 2025 personally appeared before me Chris Madison, signer of the within instrument, who duly acknowledged to me that he is the Vice President of Eagle Gate Title Insurance Agency, Inc., executed the same pursuant to its by-laws (or by a resolution of its Board of Directors).




Notary Public

TS No.: 2025-00063-UT

14443238 B: 11605 P: 142 Total Pages: 4
09/30/2025 02:29 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100 EL PASO, TX 799128424

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

TS No: 2025-00063-UT

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

The past due amount is **\$43,678.09** as of **09/30/2025**, and will increase until your account becomes current.

If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-RP1, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain time on Monday through Friday.

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 08/25/2000, executed by: DWIGHT HOWARD EGAN AND LESLIE ANN EGAN, as Trustor(s) to secure certain obligations in favor of PNC MORTGAGE CORP. OF AMERICA, AN OHIO CORPORATION., as Beneficiary, recorded on 08/30/2000, as Instrument No. 7709033, Book 8384, page 4893-4904 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$535,000.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 04/01/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other 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 as provided in Title 57, Chapter 1, of the Utah Code.

Dated: September 30, 2025

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On September 30, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC

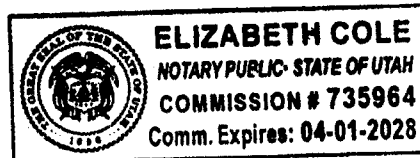


Exhibit A

Legal Description

PARCEL 1:

LOT 39, QUAIL VALLEY NO. 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL 2:

LOT 40, QUAIL VALLEY NO. 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

APN Number : 22-34-357-017-0000 / 22-34-357-016-0000

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25575

14443450 B: 11605 P: 1486 Total Pages: 2
09/30/2025 03:41 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 1, 2023, and executed by Garrett M. Perea and Venita L. Perea, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Old Republic National Title Insurance - UT was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 6, 2023, as Entry No. 14078472, in Book 11404, at Page 5279, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 542, PARKWOOD, PLAT 4, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 20134800130000**

Purportedly known as 6033 S Longmore Drive, Salt Lake City, UT 84118 (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: 09/30/2025

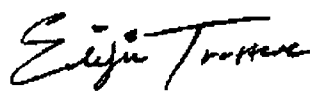
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

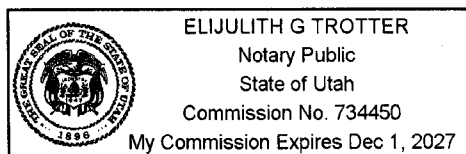
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25575

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

The foregoing instrument was acknowledged before me on 09/30/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



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. UT27086

14443452 B: 11605 P: 1490 Total Pages: 2
09/30/2025 03:41 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 11, 2021, and executed by Erich Linder and Yulia Linder, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Direct Mortgage, Corp., its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Vanguard Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 11, 2021, as Entry No. 13689812, in Book 11189, at Page 7790-7802, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 214, Heatherwood Estates Phase 2, according to the Official Plat thereof, on file and of record in the Office of the Salt Lake County Recorder, State of Utah. **TAX # 27-10-203-005**

Purportedly known as 1583 West Heather Downs Circle, South Jordan, UT 84095 (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: 09/26/2025

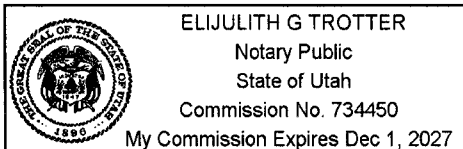
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27086

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

The foregoing instrument was acknowledged before me on 09/26/2025,
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

Eliulith 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. UT27093

14443453 B: 11605 P: 1492 Total Pages: 2
09/30/2025 03:42 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 April 1, 2021, and executed by Helen A. Vianes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Magnolia Bank, Incorporated, its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Fidelity National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 6, 2021, as Entry No. 13654506, in Book 11169, at Page 7600-7612, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning 652 feet South and 144 feet West from the North Quarter corner of Section 27, Township 1 South, Range 3 East, Salt Lake Base and Meridian; and running thence West 65 feet, thence South 140 feet, thence East 65 feet, thence North 140 feet to the point of beginning.

More Correctly Described As:

Beginning 652 feet South and 144 feet West from the North Quarter corner of Section 27, Township 1 South, Range 1 East, Salt Lake Base and Meridian; and running thence West 65 feet, thence South 140 feet, thence East 65 feet, thence North 140 feet to the point of beginning. TAX # 16-27-131-018-0000

Purportedly known as 2278 East Atkin Avenue, Millcreek, UT 84109 (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 entire unpaid principal balance together with all accrued interest which became due in full on May 1, 2024 due to the failure to timely pay insurance and/or other property charge expenses required by the Trust Deed and 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: 09/26/2025

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. UT27093

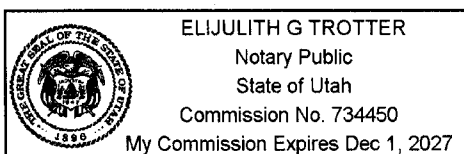
STATE OF UTAH)
 : ss.
County of Salt Lake)

09/26/2025

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.

Elijah Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

14443543 B: 11605 P: 2061 Total Pages: 3
09/30/2025 04:23 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: COHNE KINGHORN, P.C.
111 E BROADWAY, 11TH FLOOR SALT LAKE CITY, UT 84111

**RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:**

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under (i) that certain Deed of Trust (the "**Trust Deed**"), dated September 17, 2021, executed by MICHELLE CHAMBERS AND MAGDALENA G. PELAYO, AS JOINT TENANTS, (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary; (ii) that certain Default Judgment Against Defendants Chambers and Pelayo for Reformation of Recorded Documents and Dismissal of All Remaining Claims (the "**Judgment**"), dated April 8, 2025; and, (iii) that certain Stipulated Order Reforming Recorded Document and Dismissing All Remaining Claim (the "**Order**"), dated April 22, 2025. The Trust Deed was filed for record in the office of the Salt Lake, Utah Recorder on September 23, 2021, as Entry No. 13780276, in Book 11243, at Page 2214, official records of Salt Lake County, Utah. The Judgment was filed for record in the office of the Salt Lake County, Utah Recorder on May 5, 2025, as Entry No. 14380147, in Book 11568, at Page 8916, official records of Salt Lake County, Utah. The Order was filed for record in the office of the Salt Lake County, Utah Recorder on May 5, 2025, as Entry No. 14380148, in Book 11568, at Page 8919, official records of Salt Lake County, Utah. The Trust Deed, the Judgment and the Order encumber the following described parcel of real property (the "**Trust Property**") situated in Salt Lake County, Utah:

Lot 208, CRANBERRY HILL NO. 2 PUD, according to the official plat thereof, on file in the office of the Salt Lake County Recorder.

The Trust Property or its address is approximately known as follows: 11424 South Cranberry Hill Court, Draper, Utah 84020. The Trust Property's tax identification number is known as follows: 28-19-326-021-0000. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following obligations which are represented as follows:

1. That certain U.S. Small Business Administration Note, dated September 17, 2021, in the original principal sum of \$1,377,100.00, and those subsequent Change in Terms Agreements (collectively, the "**Note**"),

which JM Consulting, LLC ("**Borrower**"), as borrower, made, executed and delivered to CENTRAL BANK; and

2. Those certain U.S. Small Business Administration Unconditional Guarantees (collectively, the "**Guarantees**"), which Soul Inception, LLC, Jonathan Heyn and Michelle J. Chambers (collectively, "**Guarantors**"), as guarantors, made, executed and delivered to CENTRAL BANK.

Notwithstanding the foregoing, pursuant to the terms of the Trust Deed, the Real Property secures the amount of \$655,000.00 of the obligations from Borrowers and Guarantors in favor of CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note and the Guarantees are past due and owing, and have not been paid.
2. The accrued interest under the Note and the Guarantees is past due and owing, and has not been paid.
3. The late fees under the Note and the Guarantees are past due and owing, and have not been paid.
4. Trustors', Borrower's and/or the Guarantors' actions and/or inactions adversely affect the Trust Property and/or Central Bank's rights in and to the Trust Property.
5. There has been a material adverse change in Trustors', Borrower's and/or Guarantors' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
6. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Guarantees, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

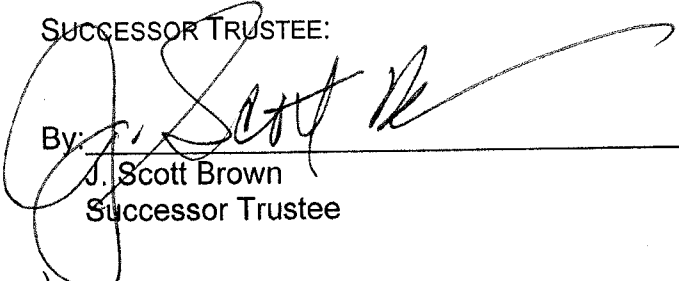
All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note, Guarantees and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

DATED this 30th day of September 2025.

SUCCESSOR TRUSTEE:

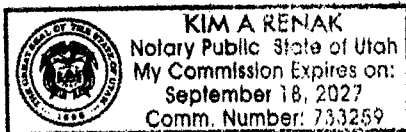
By: 
J. Scott Brown
Successor Trustee

STATE OF UTAH

)
:ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 30th day of September 2025, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.




Notary Public

My Commission Expires:

9/18/27

Residing at:

SZ County

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[55154.32/Chambers]

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27097

14443674 B: 11605 P: 3049 Total Pages: 2
10/01/2025 09:11 AM By: EMehanovic 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 16, 2019, and executed by Stewart T. Simons, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership DBA Peoples Home Lending, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation 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 July 22, 2019, as Entry No. 13033977, in Book 10805, at Page 8937-8954, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 28, King Valley Subdivision No. 4, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 14-34-452-009-0000**

Purportedly known as 4038 S 6780 W, West Valley City, UT 84128 (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: 09/30/2025

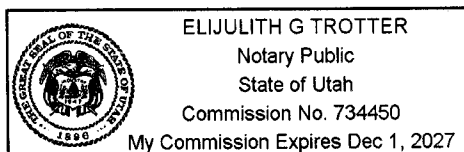
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27097

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

The foregoing instrument was acknowledged before me on 09/30/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21775

14443676 B: 11605 P: 3073 Total Pages: 2
10/01/2025 09:12 AM By: tpham 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 25, 2016, and executed by Aisea Akauola and Josephine Akauola, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Guaranty Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which RELTCO Inc. of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 9, 2016, as Entry No. 12362402, in Book 10474, at Page 6430-6446, and modified pursuant to the Modification recorded on June 1, 2022, as Entry No. 13961997, in Book 11344, at Page 3160, and modified pursuant to the Modification recorded on July 18, 2023, as Entry No. 14130251, in Book 11432, at Page 6086, and modified pursuant to the Modification recorded on October 24, 2024, as Entry No. 14304393, in Book 11527, at Page 4968, and modified pursuant to the Modification recorded on November 1, 2024, as Entry No. 14308197, in Book 11529, at Page 6665, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 6, LAUREL ESTATES, according to the official plat thereof on file and of record in the Salt Lake County Records Office. **TAX # 28-06-257-010-0000**

Purportedly known as 444 East Laurel Drive, 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 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: 09/30/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

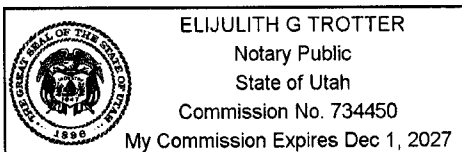
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT21775

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

The foregoing instrument was acknowledged before me on 09/30/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Elizbeth G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. CARRO7-0948

14444180 B: 11605 P: 6260 Total Pages: 1
10/01/2025 03:17 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 24, 2023, and executed by STACEY L. STOUT, A SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES LLC, its successors and assigns, as Beneficiary, and TIMIOS AGENCY OF UTAH, INC, as Trustee, which Trust Deed was recorded on SEPTEMBER 1, 2023, as Entry No. 14148310, in Book 11442, at Page 5819, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 324, GRANGER HEIGHTS SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. APN: 15-32-232-006-0000 BEING THE SAME PROPERTY CONVEYED TO STACEY L. HARR, A SINGLE WOMAN AND STEVEN A. STOUT AND JOAN A. STOUT, HUSBAND AND WIFE ALL AS JOINT TENANTS BY DEED FROM SCOTT R. HART RECORDED 12/05/2007 IN DEED BOOK 9544 PAGE 9844, IN THE RECORDER'S OFFICE OF SALT LAKE COUNTY, UTAH.

15-32-232-006-0000

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

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

DATED: October 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 1, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



Kenyon D. Dove
NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7043

14444195 B: 11605 P: 6313 Total Pages: 1
10/01/2025 03:25 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated DECEMBER 15, 2011, and executed by ARTURO TREVIZO-DIAZ, A SINGLE MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and FIRST AMERICAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on DECEMBER 16, 2011, as Entry No. 11298708, in Book 9975, at Page 3223, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

BUILDING NO. 317, UNIT NO. B, CONTAINED WITHIN THE BRITTANY CONDOMINIUMS, PHASE 17, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY IN BOOK 2001P, AT PAGE 345 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON JULY 08, 1999 IN SALT LAKE COUNTY, AS ENTRY NO. 7407313, IN BOOK 8292, AT PAGE 7235 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTERESTED IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

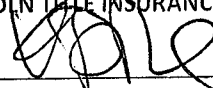
21-30-102-239-0000

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

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

DATED: October 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By: 

Kenyon D. Dove

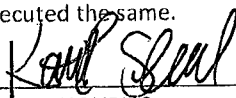
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 1, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

When Recorded Return To:

Parsons Behle & Latimer
Attn: Emily D. Holt
201 South Main Street, Suite 1800
Salt Lake City, Utah 84111

14444227 B: 11605 P: 6573 Total Pages: 3
10/01/2025 03:54 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PARSONS BEHLE & LATIMER
201 SOUTH MAIN, SUITE 1500 SALT LAKE CITY, UT 84111

Tax Serial/Parcel No.: 16-32-381-003-0000

Space above for County Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default by Kellen P. Perkins, an individual ("**Trustor**"), in (a) the payment when due of all the indebtedness evidenced by that certain Trust Deed Note, dated to be effective as of March 20, 2023 (as amended, restated, supplemented, or otherwise modified from time to time, the "**Note**"), in the principal amount of \$400,000.00, which Note is payable to Peter Brownstein, an individual ("**Lender**"), and which Note is secured by that certain Trust Deed, Security Agreement, Fixture Filing and Assignment of Rents effective March 20, 2023, and recorded on March 21, 2023, in the Office of the Recorder of Salt Lake County, State of Utah as Entry No. 14084375 in Book 11407 beginning at Page 5392 (as amended, restated, supplemented, or otherwise modified from time to time, the "**Trust Deed**"), which Trust Deed was executed by Trustor in favor of Emily D. Holt, an individual ("**Trustee**"), and Lender as Beneficiary, and (b) the assignment and transfer of the Trust Property (as defined below) from Trustor to the Trustor as Trustee of the Kellen P. Perkins Trust dated January 3, 2012, as amended, restated, supplemented, or otherwise modified from time to time.

The Trust Deed encumbers the following described real property situated in Salt Lake County, State of Utah ("**Trust Property**"):

Unit No. 203, contained within the MILLCREEK TERRACE, LLC, A Utah Condominium Project, as the same is identified in the Record of Survey Map recorded March 25, 2009, in Salt Lake County, Utah, as Entry No. 10656379 in Book 2009P at Page 44 (as said Record of Survey Map may have heretofore been amended and or supplemented), and in the Declaration of Condominium of MILLCREEK TERRACE, LLC, Condominiums recorded in Salt Lake County, Utah, as Entry No. 10656380 in Book 9701 at Page 6838 (as said Declaration may have heretofore been amended or supplemented).

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

Commonly known as 3944 South 900 East, Unit 203, Millcreek, Utah 84124.

Tax Serial/Parcel No.: 16-32-381-003-0000

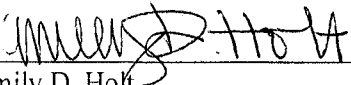
A breach of the obligations for which the Trust Property was given as security and a breach under a provisions in the Trust Deed has occurred. The Trustee does hereby elect to sell or cause the Trust Property to be sold to satisfy the obligations secured by the Trust Deed, including appropriate fees, charges, and expenses incurred by Lender and Trustee, advances, if any, under the terms of the Trust Deed, interest thereon, and the unpaid principal, accrued interest, late charges, attorneys' fees, and all other amounts payable by Trustor under the terms of the Note and the Trust Deed.

The nature of such breach is the failure of the Trustor to pay the amounts due under the Note and Trustor's violation of the anti-assignment provisions in the Trust Deed. As a result of the payment breach and anti-assignment breach, among other breaches, the entire balance owed by Trustor under the Note is immediately due and payable in full. The amount owed by Trustor to Lender includes, without limitation, the outstanding principal balance and accrued interest in the amount of \$474,984.24 as of October 1, 2025, together with all interest, costs, fees, and subsequent sums advanced by Lender and Trustee pursuant to the terms and conditions of Note and the Trust Deed, including, without limitation, all attorneys' fees, all of which are declared to be immediately and forthwith due and payable.

[Signature Page Follows]

DATED: October 1, 2025.

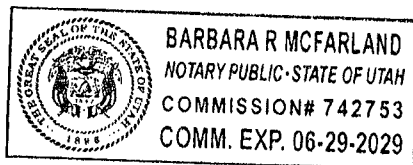
TRUSTEE:



Emily D. Holt
Parsons Behle & Latimer
201 South Main Street, Suite 1800
Salt Lake City, Utah 84111

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before me on October 1, 2025, by Emily D. Holt, in her capacity as the Trustee.





NOTARY PUBLIC

14444244 B: 11605 P: 6693 Total Pages: 2
10/01/2025 04:22 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MORTGAGE CONNECT - TSG
2850 REDHILL AVE STE 220 SANTA ANA, CA 927055544

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.: 140288-UT

APN: 21-06-459-015-0000

NOTICE IS HEREBY GIVEN THAT ALBERTO RUIZ, A MARRIED MAN as Trustor, VANGUARD TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/15/2017 and recorded on 9/20/2017, as Instrument No. 12619619 in Book 10600 Page 2530-2544 Deed of Trust Re-Recorded on 11/20/2017 as Instrument No. 12662936, Book 10621, Page 4718-4733, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 39, BLOCK 3, ACADEMY PARK #1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK V OF PLATS AT PAGE 6, RECORDS OF SALT LAKE COUNTY, UTAH.

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

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 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, NewRez LLC D/B/A Shellpoint Mortgage Servicing, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 140288-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 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

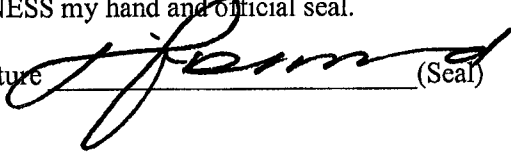

Alison Arrendale, Authorized Agent

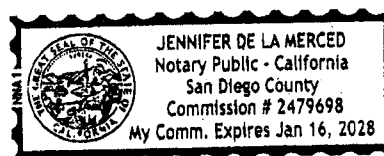
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 30 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



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. 67152-199F
Parcel No. 26-25-101-004

14444245 B: 11605 P: 6695 Total Pages: 1
10/01/2025 04:28 PM By: vanguyen 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 Clemente Godoy-Narvaez and Candelaria Minerva Godoy-Narvaez, 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 January 5, 2024, and recorded as Entry No. 14192047, in Book 11465, at Page 1767, Records of Salt Lake County, Utah.

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.

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 1st day of October, 2025.

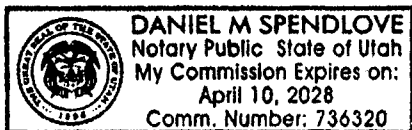
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 1st 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. 31131-02

Parcel No. 20-34-482-003

14444246 B: 11605 P: 6696 Total Pages: 1

10/01/2025 04:29 PM By: vanguyen 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 with Assignment of Rents executed by Mike B. Sandoval and Lacey E. Sandoval, as trustor(s), in which Equity Trust Company FBO Eileen Parker IRA is named as beneficiary, and Meridian Title Company is appointed trustee, and filed for record on September 26, 2024, and recorded as Entry No. 14292785, in Book 11520, at Page 7229, Records of Salt Lake County, Utah.

LOT 856, THE OAKS AT JORDAN HILLS VILLAGES PHASE 8, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the July 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note, and also failed to maintain property insurance on the subject property. 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 1st day of October, 2025.

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



By: Marlon L. Bates

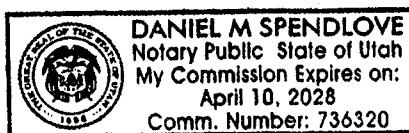
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 1st day of October, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

14444598 B: 11605 P: 8474 Total Pages: 2
10/02/2025 01:18 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

NOTICE OF DEFAULT

T.S. NO.: 140294-UT

APN: 20-23-455-002-0000

NOTICE IS HEREBY GIVEN THAT MARCELINO CORTES, A MARRIED PERSON as Trustor, ORANGE TITLE INS AGENCY as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 7/23/2021 and recorded on 7/28/2021, as Instrument No. 13729169 in Book 11213 Page 1106, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 152, THE BLUFFS AT OQUIRRH SUBDIVISION NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, STATE OF UTAH, FILED FOR RECORD AS ENTRY NO. 6879696 IN BOOK 9803 AT PAGE 41 OF OFFICIAL RECORDS.

The obligation included a Note for the principal sum of \$128,000.00.

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 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. 140294-UT

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

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

Fax: (801) 285-0964

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

DATED: SEP 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

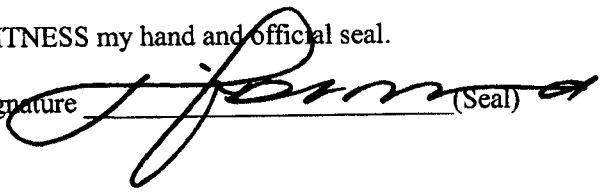

Alison Arrendale, Authorized Agent

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

State of California } ss.
County of San Diego }

On SEP 30 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



WHEN RECORDED RETURN TO:

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

14444600 B: 11605 P: 8477 Total Pages: 2
10/02/2025 01:20 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

NOTICE OF DEFAULT

T.S. NO.: 138905-UT

APN: 33-06-476-012

NOTICE IS HEREBY GIVEN THAT MAYURI PENA, A MARRIED WOMAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITADEL SERVICING CORPORATION DBA ACRA LENDING, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/14/2022 and recorded on 11/18/2022, as Instrument No. 14043774 in Book 11386 Page 2734, 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 303, DEER CREEK ESTATES - PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$1,500,000.00.

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

NOTICE OF DEFAULT

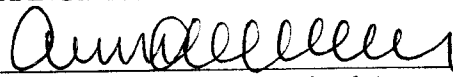
T.S. NO. 138905-UT

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

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: SEP 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

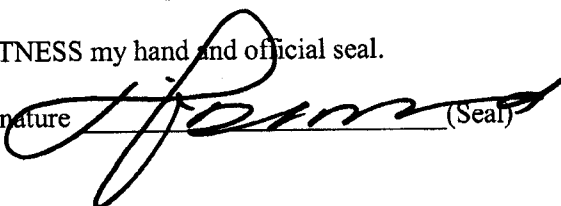

Alison Arrendale, Authorized Agent

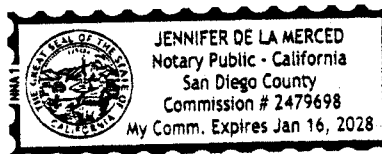
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 30 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



14444633 B: 11605 P: 8633 Total Pages: 2
10/02/2025 01:57 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: STEWART TITLE GUARANTY - NON CA LOANS
500 N. BROADWAY, 8TH FLOORST. LOUIS, MO 63102

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.: 139045-UT

APN: 14-28-331-023-0000

NOTICE IS HEREBY GIVEN THAT ADRIAN L. MCCARTNEY, A MARRIED MAN as Trustor, FIRST AMERICAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITIMORTGAGE, INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/7/2008 and recorded on 1/8/2008, as Instrument No. 10318341 in Book 9557 Page 486-504 the subject Deed of Trust was modified by Loan Modification recorded on 04/06/2018 as Instrument 12748512, Book 10662, Page 6177-6184, and later modified by Loan Modification recorded on 03/06/2023 as Instrument 14078854, Book 11404, Page 7837., in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 26, LAKE RIDGE SUBDIVISION NO. 4, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

MORE ACCURATELY DESCRIBED AS

Lot 26, LAKE RIDGE SUBDIVISION NO. 4, according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder, State of Utah.

The obligation included a Note for the principal sum of \$148,117.50.

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.

By reason of such default, CitiMortgage, Inc., 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. 139045-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 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

Alison Arrendale
Alison Arrendale, Authorized Agent

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

State of California } ss.
County of San Diego }

On SEP 30 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Jennifer De La Merced (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26891

14444699 B: 11605 P: 9107 Total Pages: 2
10/02/2025 02:51 PM By: EMehanovic 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 26, 2022, and executed by Greg House, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, but Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company being the present Beneficiary, in which Stewart Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 26, 2022, as Entry No. 13990513, in Book 11359, at Page 3529, and corrected pursuant to the Affidavit recorded on September 22, 2025, as Entry No. 14439005, in Book 11602, at Page 3782, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 608, contained within the University Heights Condominium, a Utah condominium project as identified in the Record of Survey Map recorded April 4, 1979 as Entry No. 3259871 in book 79-4 at Page 94 of Plats 9as said Record of Survey Map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of the University Heights Condominium, recorded April 4, 1979 as Entry No. 3259872 in Book 4839 at Page 873 (as said Declaration may have been amended and/or supplemented) in the office of the Recorder of Salt Lake County, Utah, together with the appurtenant interest in the office of the Recorder of Salt Lake County, Utah, together with appurtenant interest in the interest in and to the Common Areas, Limited common Areas, and Facilities more particularly described in said Record of Survey Map, Declaration and any amendments and/or supplements thereof.

More Correctly Described As:

Unit 608, contained within the University Heights Condominium, a Utah condominium project as identified in the Record of Survey Map recorded April 4, 1979 as Entry No. 3259871 in book 79-4 at Page 94 of Plats (as said Record of Survey Map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of the University Heights Condominium, recorded April 4, 1979, as Entry No. 3259872 in Book 4839 at Page 873 (as said Declaration may have heretofore been amended and/or supplemented) in the office of the Recorder of Salt Lake County, Utah, together with appurtenant interest in and to the common areas, limited common areas, and facilities more particularly described in said Record of Survey Map, Declaration and any amendments and/or supplements thereto. **TAX # 16-05-231-064**

Purportedly known as 130 South 1300 East #608, Salt Lake City, UT 84102 (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: 10/01/2025

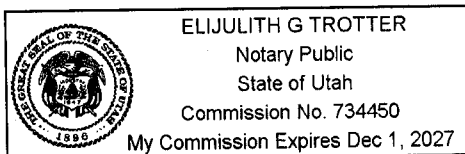
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26891

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

The foregoing instrument was acknowledged before me on 10/01/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. GHID01-0014
TS# 25-16101

14444762 B: 11605 P: 9420 Total Pages: 1
10/02/2025 04:01 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JULY 31, 2020, and executed by AARON SCOTT PETERSON AND RACHAEL EVA CHAPPELL, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and BACKMAN TITLE, as Trustee, which Trust Deed was recorded on JULY 31, 2020, as Entry No. 13347349, in Book 10991, at Page 1262, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 13, ROYAL WEST NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

14-34-105-025

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

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

DATED: October 2, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



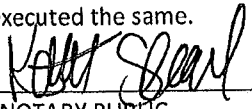
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 2, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. GHID01-0013
TS# 25-16119

14444764 B: 11605 P: 9422 Total Pages: 1
10/02/2025 04:04 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 23, 2020, and executed by ADILENE MONTELONGO AND BRANDON ENRIQUE RUVALCABA, JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR VERITAS FUNDING LLC, its successors and assigns, as Beneficiary, and HIGHLAND TITLE, as Trustee, which Trust Deed was recorded on OCTOBER 26, 2020, as Entry No. 13438975, in Book 11046, at Page 7782, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

ALL OF LOT 602, THE HORIZON PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-17-353-024

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

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

DATED: October 2, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



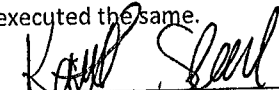
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 2, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7047

14444899 B: 11606 P: 168 Total Pages: 1
10/03/2025 08:35 AM By: dkilpack Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 7, 2020, and executed by VICTOR ALBERT AGUIRRE, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and UTAH MOUNTAIN TITLE AND ESCROW INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on AUGUST 10, 2020, as Entry No. 13356538, in Book 10996, at Page 2634, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 107, YOSEMITE PARK PHASE 1A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

26-25-151-026

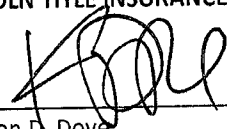
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

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

DATED: October 2, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



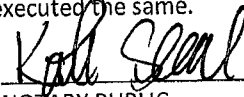
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 2, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7048

14444902 B: 11606 P: 171 Total Pages: 1
10/03/2025 08:36 AM By: dkilpack Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 28, 2017, and executed by EDWARD BANKSTON, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and MERIDIAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on AUGUST 29, 2017, as Entry No. 12605989, in Book 10593, at Page 2033, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 85, JORDAN HIGHLANDS #1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

20-36-476-003

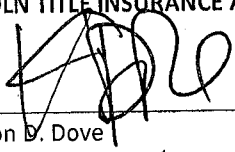
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

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

DATED: October 2, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

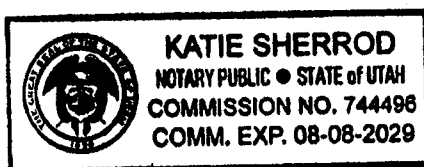


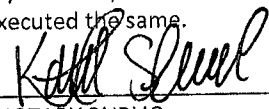
Kenyon D. Dove
Its: Authorized Agent*

STATE OF UTAH

COUNTY OF WEBER

On October 2, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing Instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25169

14445353 B: 11606 P: 3133 Total Pages: 2
10/03/2025 03:14 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 10, 2021, and executed by Angela M. White, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns as Beneficiary, but New American Funding LLC f/k/a Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which Highland Title Agency, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 15, 2021, as Entry No. 13597415, in Book 11136, at Page 3657-3671, and modified pursuant to the Modification recorded on August 28, 2023, as Entry No. 14146189, in Book 11441, at Page 3326, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 245, Park Crest No. 2, according to the official plat thereof on file and recorded in the Office of the Salt Lake County Recorder. **TAX # 28-15-130-006**

Purportedly known as 10325 South 2230 East, Sandy, UT 84092 (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: 10/03/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

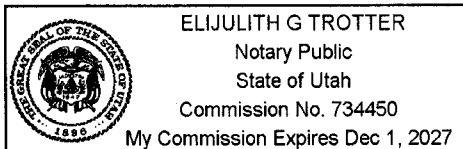
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25169

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

The foregoing instrument was acknowledged before me on 10/03/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Eliju 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. UT27028

14445359 B: 11606 P: 3172 Total Pages: 2
10/03/2025 03:22 PM By: tpham 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 16, 2020, and executed by Braxton Keanu Filipe, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Oasis Title LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 20, 2020, as Entry No. 13468251, in Book 11064, at Page 5093-5107, and modified pursuant to the Modification recorded on July 22, 2024, as Entry No. 14267428, in Book 11506, at Page 4009, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Parcel 1:

Lot 23, CONTINENTAL ESTATES NO. 6, according to the Official Plat thereof, as recorded in the Office of the Salt Lake County Recorder.

Parcel 2:

Beginning at the Northwest corner of Lot 23, CONTINENTAL ESTATES NO. 6, according to the Official Plat thereof, as recorded in the Office of the Salt Lake County Recorder, and running thence North 0°01'49" West 10.00 feet; thence North 89°58'11" East 40.00 feet; thence South 0°01'49" East 10.00 feet to the North line of said Subdivision; thence South 89°58'11" West 40.00 feet along said North line to the point of beginning. **TAX # 21-16-101-028 and 21-16-101-058**

Purportedly known as 3118 West Havea Circle, Taylorsville, UT 84129 (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: 10/03/2025

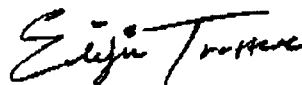
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

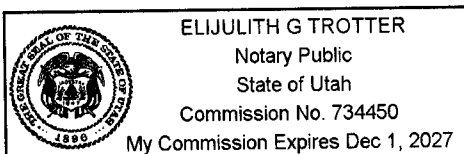
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27028

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

The foregoing instrument was acknowledged before me on 10/03/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



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. UT27139

14445410 B: 11606 P: 3477 Total Pages: 2
10/03/2025 03:56 PM By: tpham 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 17, 2024, and executed by Adriana Villicana Caballero, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Canopy Mortgage, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which North Star Title, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 17, 2024, as Entry No. 14241961, in Book 11492, at Page 1132, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 314, ERICKSON ESTATES PHASE 3 SUBDIVISION, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY
RECORDER'S OFFICE. **TAX # 21-27-282-002-0000**

Purportedly known as 7284 Characters Ln aka 7284 S Characters Ln, West Jordan, UT 84084 (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: 10/03/2025

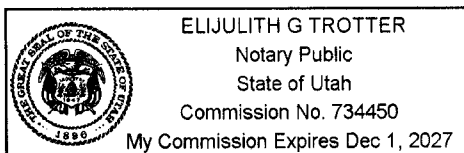
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27139

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

The foregoing instrument was acknowledged before me on 10/03/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public