

When Recorded Return to:
McDonald Fielding, PLLC
Attn: Kyle Fielding, Esq.
230 N 1680 E Suite W2
St. George UT 84790

ENT 78977:2025 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 13 01:39 PM FEE 40.00 BY TM
RECORDED FOR McDonald Fielding PLLC
ELECTRONICALLY RECORDED

Parcel ID No(s).
13-040-0133
13-040-0134
13-040-0136
13-040-0159

NOTICE OF DEFAULT AND ELECTION TO SELL

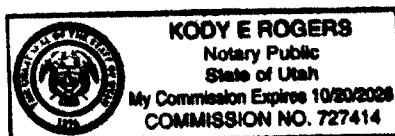
KYLE C. FIELDING, an active member of the Utah State Bar ("Trustee") hereby gives notice that a default has occurred under the Deed of Trust, Assignment of Leases and Rents and Security Agreement (Including Fixture Filing) executed by IMH SLC American Fork LLC, a Delaware limited liability company, as Trustor, with Marlon Bates, Esq., as Trustee, originally in favor of Reef Preferred Holdings LLC and REM Fund I, L.P. collectively as Beneficiary (with Reef Private Credit LLC, a Utah limited liability company, as their administrative agent), dated April 3, 2023 and recorded on April 6, 2023, as Entry No. 21475:2023 in the Utah County Recorder's Office, as may be amended, modified, or assigned, including without limitation as assigned to New American Fork LLC, a Michigan limited liability company as the current Beneficiary. The Trust Property is legally described in **Exhibit A** attached hereto and incorporated herein by this reference. Breach of an obligation for which the Trust Property was conveyed as security has occurred in that Trustor has failed to pay the full amount due and owing to the Beneficiary under a promissory note and/or loan agreement and amendments thereto. The underlying obligation secured by the Trust Deed has reached maturity, is due and owing in full, and remains unpaid. Therefore, pursuant to the demand and election of the current Beneficiary, the Trustee hereby elects to sell the Trust Property to satisfy the delinquent obligation referred to above, which includes interest, the unpaid principal and accrued interest thereon, appropriate fees, charges, expenses incurred by the Trustee and attorney's fees. **This is an attempt to collect a debt. Any information obtained may be used for that purpose. This communication is from a debt collector.**

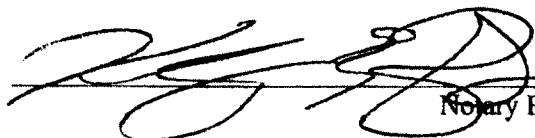
DATED this October 10, 2025.



Kyle C. Fielding

In the State of Utah, County of Washington, the foregoing instrument was acknowledged before me this October 10 2025, by Kyle C. Fielding.





Notary Public

Exhibit A

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

PARCEL 1: (13-040-0133 and a portion of 13-040-0136)

PROPOSED LOT 1G, INCLUSIVE OF THE PROPOSED LAKESHORE LANDING, BLOCK 1, PLAT B, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 1692.67 FEET AND WEST 426.82 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 22, TOWNSHIP 5 SOUTH, RANGE 1 EAST AND RUNNING THENCE NORTH 89°13'03" WEST 98.99 FEET; THENCE NORTH 579.21 FEET; THENCE SOUTH 89°40'40" EAST 105.62 FEET; THENCE SOUTH 00°29'16" WEST 131.64 FEET; THENCE SOUTH 00°42'16" WEST 448.37 FEET TO THE POINT OF BEGINNING.

LESS & EXCEPTING ANY PORTION LYING WITHIN 480 SOUTH STREET.

PARCEL 1A:

TOGETHER WITH SHARED ACCESS FOR PRIVATE ALLEYS, AS DESCRIBED IN THAT CERTAIN SHARED ACCESS AND MAINTENANCE AGREEMENT, RECORDED MAY 27, 2022, AS ENTRY NO. 64775:2022

PARCEL 2: (13-040-0134 and a portion of 13-040-0159)

PROPOSED LOT 2F, INCLUSIVE OF THE PROPOSED LAKESHORE LANDING, BLOCK 2, PLAT D, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 1843.64 FEET AND WEST 28.48 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 22, TOWNSHIP 5 SOUTH, RANGE 1 EAST; AND RUNNING THENCE NORTH 89°17'44" WEST 95.51 FEET; THENCE ALONG THE ARC OF A 21.00 FOOT RADIUS CURVE TO THE RIGHT A DISTANCE OF 33.00 FEET (CURVE HAVING A CENTRAL ANGLE 90°02'15" AND A LONG CHORD BEARS NORTH 44°16'37" WEST 29.71 FEET); THENCE NORTH 00°48'57" EAST 132.38 FEET; THENCE NORTH 53°26'45" WEST 3.91 FEET; THENCE NORTH 00°44'31" EAST 418.58 FEET; THENCE NORTH 89°15'29" WEST 98.77 FEET; THENCE NORTH 00°46'05" EAST 32.41 FEET; THENCE NORTH 07°36'20" EAST 38.25 FEET; THENCE NORTH 00°46'05" EAST 15.51 FEET; THENCE ALONG THE ARC OF A 20.00 FOOT RADIUS CURVE TO THE RIGHT A DISTANCE OF 30.43 FEET (CURVE HAVING A CENTRAL ANGLE 87°10'52" AND A LONG CHORD BEARS N44°21'37"E 27.58 FEET); THENCE ALONG THE ARC OF A 503.00 FOOT RADIUS CURVE TO THE LEFT A DISTANCE OF 79.47 FEET (CURVE HAVING A CENTRAL ANGLE 09°03'09" AND A LONG CHORD BEARS N83°25'35"E 79.39 FEET); THENCE NORTH 78°54'02" EAST 120.20 FEET; THENCE ALONG THE ARC OF A 447.00 FOOT RADIUS CURVE TO THE RIGHT A DISTANCE OF 14.89 FEET (CURVE HAVING A CENTRAL ANGLE 01°54'30" AND A LONG CHORD BEARS N79°51'16"E 14.89 FEET); THENCE SOUTH 01°00'42" WEST 448.93 FEET; THENCE SOUTH 01°30'56" WEST 425.15 FEET; THENCE NORTH 89°13'03" WEST 8.60 FEET; THENCE NORTH 00°47'10" EAST 156.40 FEET TO THE POINT OF BEGINNING.

LESS & EXCEPTING ANY PORTION LYING WITHIN 480 SOUTH STREET.

PARCEL 2A:

TOGETHER WITH SHARED ACCESS FOR PRIVATE ALLEYS, AS DESCRIBED IN THAT CERTAIN SHARED ACCESS AND MAINTENANCE AGREEMENT, RECORDED MAY 27,2022, AS ENTRY NO. 64775:2022

PARCEL 3: (13-040-0136)

PROPOSED LOT 3C, INCLUSIVE OF THE PROPOSED LAKESHORE LANDING, BLOCK 3, PLAT F, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 1328.17 FEET AND WEST 461.34 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 22, TOWNSHIP 5 SOUTH, RANGE 1 EAST AND RUNNING THENCE NORTH 89°08'21" WEST 64.47 FEET; THENCE NORTH 364.88 FEET; THENCE SOUTH 89°13'03" EAST 98.91 FEET; THENCE SOUTH 00°51'39" WEST 156.66 FEET; THENCE SOUTH 12°45'06" WEST 135.61 FEET; THENCE SOUTH 01°38'03" WEST 75.62 FEET TO THE POINT OF BEGINNING.

PARCEL 3A:

TOGETHER WITH SHARED ACCESS FOR PRIVATE ALLEYS, AS DESCRIBED IN THAT CERTAIN SHARED ACCESS AND MAINTENANCE AGREEMENT, RECORDED MAY 27,2022, AS ENTRY NO. 64775:2022

PARCEL 4: (13-040-0159)

PROPOSED LOT 4K, INCLUSIVE OF THE PROPOSED LAKESHORE LANDING, BLOCK 4, PLAT H, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 1134.59 FEET AND WEST 29.54 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 22, TOWNSHIP 5 SOUTH, RANGE 1 EAST AND RUNNING THENCE NORTH 89°04'08" WEST 137.29 FEET; THENCE NORTH 46°17'43" WEST 54.66 FEET; THENCE NORTH 44°45'12" EAST 24.26 FEET; THENCE NORTH 45°47'22" WEST 69.07 FEET; THENCE NORTH 45°17'41" EAST 42.27 FEET; THENCE NORTH 16°47'47" EAST 209.48 FEET; THENCE NORTH 00°44'31" EAST 218.59 FEET; THENCE SOUTH 89°13'03" EAST 123.91 FEET; THENCE SOUTH 00°50'20" WEST 552.60 FEET TO THE POINT OF BEGINNING.

PARCEL 4A:

TOGETHER WITH SHARED ACCESS FOR PRIVATE ALLEYS, AS DESCRIBED IN THAT CERTAIN SHARED ACCESS AND MAINTENANCE AGREEMENT, RECORDED MAY 27,2022, AS ENTRY NO. 64775:2022

Recorded Electronically for:
W. Jeffery Fillmore
Scalley Reading
15 West South Temple, Suite 600
Salt Lake City, Utah 84101

ENT 78983:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 13 02:01 PM FEE 40.00 BY TM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

Parcel ID No.: 41-161-0006

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Deed of Trust (the "*Deed of Trust*") dated July 9, 2014 and executed by LISA A. FIELDING, as Trustor, and granted and conveyed to WAFD BANK (formerly Washington Federal) as Beneficiary and Trustee. The Deed of Trust was recorded on July 14, 2014 as Entry No. 48254:2014 of the Official Records of the County Recorder of Utah County, Utah. W. Jeffery Fillmore has been appointed the Trustee of the Deed of Trust. The property subject to the Deed of Trust is situated in Utah County, Utah and more particularly described as follows:

Unit No. 2, Building B, HEARTHWOOD CONDOMINIUMS, PHASE 1, according to the official Survey Map on file in the office of the Recorder, Utah County, State of Utah, as Map Filing No. 3307, and as described in the Declaration of Condominium for said Hearthwood Condominiums, Phase 1, appearing as Entry No.12148, in Book 2298 at Page 56 of the official records, Utah County, Utah.

Together with the appurtenant undivided interest in the Common Areas and all the rights incident to the ownership of a Unit and all the limitations of such ownership as described in said Declaration.

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

FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Note dated July 9, 2014 (the "*Note*"), the obligation for which the trust property was given as security. The Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

The breach of the Note is the failure of the Trustor to pay the Lender the monthly payments of \$524.91 due on the Note for each of the months of June 2025 through October 2025. The breach

of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest and monthly escrow payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment to the Lender of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$64,612.20 together with accrued interest and all other amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable.

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

Dated October 13, 2025.

TRUSTEE:



W. JEFFERY FILLMORE

Scalley Reading

15 West South Temple, Suite 600

Salt Lake City, UT 84101

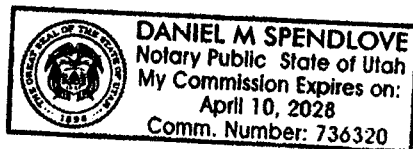
(801) 428.0115

Office Hours 8:30 a.m. to 5:00 p.m.

jfillmore@scalleyreading.net

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

The foregoing Notice of Default and Election to Sell was acknowledged before me this
13 day of October, 2025 by W. Jeffery Fillmore.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27027

ENT 78987:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 13 02:17 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 30, 2022, and executed by Jesse Richmond and Miranda Richmond, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which Fidelity National Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 30, 2022, as Entry No. 106290:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 5, Plat "A", River Edge Subdivision, American Fork, Utah, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 51-090-0005**

Purportedly known as 926 North 400 East, American Fork, UT 84003 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 10/13/2025

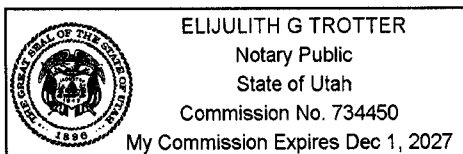
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27027

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

The foregoing instrument was acknowledged before me on 10/13/2025,
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:

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

ENT 79013:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 14 08:31 AM FEE 40.00 BY KC
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 137058-UT

APN: 36:901:0003

NOTICE IS HEREBY GIVEN THAT CARL MITCHELL SUNDWALL AND MEGGAN RANDALL SUNDWALL, AS JOINT TENANTS as Trustor, UNION TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/1/2022 and recorded on 8/2/2022, as Instrument No. 86723:2022 the subject Deed of Trust was modified by Loan Modification recorded on 6/28/2023 as Instrument 41570:2023, and later modified by Loan Modification recorded on 4/1/2024 as Instrument 20647:2024, and later modified by Loan Modification recorded on 11/1/2024 as Instrument 76377:2024, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 3, PLAT "G", CHERRY ORCHARD ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$517,195.00.

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

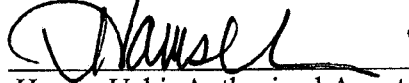
By reason of such default, PennyMac Loan Services, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and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

T.S. NO. 137058-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: OCT 09 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

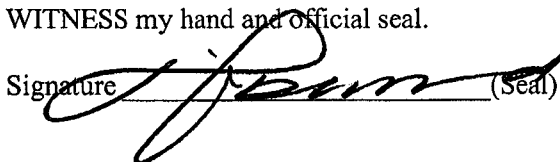
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

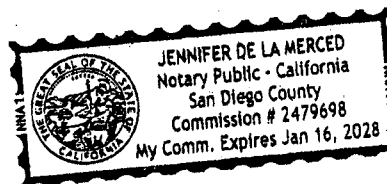
State of California } ss.
County of San Diego }

On OCT 09 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

 (Seal)



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.: 141326-UT

APN: 52-780-0006

NOTICE IS HEREBY GIVEN THAT JOHN H. WILDER AND SARAH J. WILDER, AS JOINT TENANTS as Trustor, MASTERS TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LEADERONE FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/19/2021 and recorded on 1/26/2021, as Instrument No. 13346:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 6, PLAT "A", SADDLEBROOK ESTATES, A PLANNED RESIDENTIAL DEVELOPMENT, PAYSON, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$297,848.00.

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 6/1/2025 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, PennyMac Loan Services, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 141326-UT

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

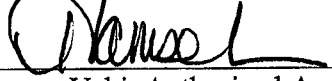
Phone: (800) 500-8757

Fax: (801) 285-0964

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

DATED: OCT 1 0 2025

ORANGE TITLE INSURANCE AGENCY, INC.

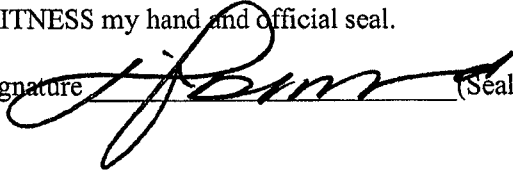

Hamsa Uchi, Authorized Agent

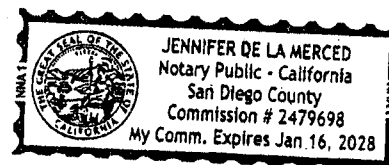
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On OCT 1 0 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



40/2 E
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111



ENT 79296:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 14 01:45 PM FEE 40.00 BY LM
RECORDED FOR BRUCE L RICHARDS & ASSOC

**NOTICE OF DEFAULT AND ELECTION TO
SELL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Revolving Credit Deed of Trust dated September 28, 2021, executed by Joshua T. Stephan and Brinley J. Stephan, Trustors, to secure certain obligations in favor of Goldenwest Federal Credit Union, as Beneficiary, and recorded October 4, 2021, as Entry Number 170518:2021, official records of the County Recorder of Utah County, State of Utah. The real property described in said Deed of Trust is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 47, MUIRFIELD ESTATES PLAT "F", according to
the plat thereof as recorded in the office of the Utah County
Recorder.
#67:070:0047.

Said Revolving Credit Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$350,000.00.

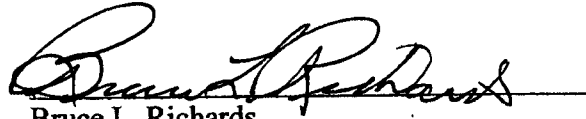
The beneficial interest under said Revolving Credit Deed of Trust and the obligations secured thereby are now owned and held by Goldenwest Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Revolving Credit Deed of Trust, has been breached and is in default in that the Trustors have failed to pay all sums due and owing. Under the provisions of said Promissory Note and Revolving Credit Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorneys' fees. Goldenwest Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustors.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

EXECUTED this 6th day of October, 2025.

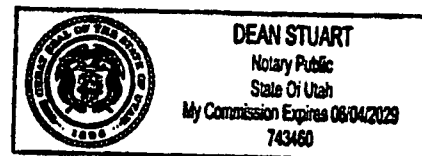


Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 6th day of October, 2025, personally appeared before me Bruce L. Richards, who, being by me duly sworn, did say 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. UT27143

ENT 79341:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 14 02:29 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 28, 2023, and executed by Melissa Jane Bradley, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Access Title Company, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 1, 2023, as Entry No. 12560:2023, and corrected pursuant to the Affidavit recorded on March 20, 2023, as Entry No. 16838:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lots 12, 13, and 14 of Plat "A", Salem Lakeview Manor Subdivision, in the city of Salem, Utah County, Utah, according to the official plat thereof on file in the office of the Utah County Recorder.

More Correctly Described As:

Lots 12, 13, and 14 of Plat "A", Salem Lakeview Manor Subdivision, in the city of Salem, Utah County, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. **TAX # 52-012-0019, 52-012-0021, and 52-012-0022**

Purportedly known as 325 South Chrisman Drive, Salem, UT 84653 (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: 10/14/2025

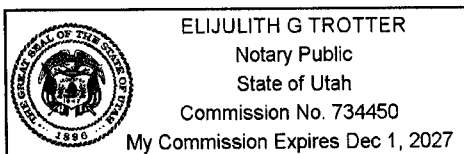
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27143

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

The foregoing instrument was acknowledged before me on 10/14/2025,
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 MAIL TO:

Office of General Counsel
Utah Community Federal Credit Union
360 West 4800 North
Provo, UT 84604

Notice of Default

On or about September 30, 2020, Robert L. Van Natta as Trustor, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and as beneficiary, which Trust Deed was recorded on or about October 5, 2020 as recorder's entry no. 154464:2020 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 1409 S 680 W, Provo, UT 84601 and more particularly described as:

Lot 136, Plat "D", Manorly Court Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

(Parcel I.D. 461430016).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the trustor and under the related Revolving Credit Deed of Trust in that the trustor has failed to make one or more payment to the beneficiary as and when required by the Note. A Substitution of Trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The successor trustee is a member of the Utah State Bar Association. The successor trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779
Office Hours: 8:00 a.m. to 5:00 p.m.

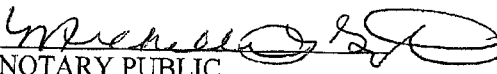
Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

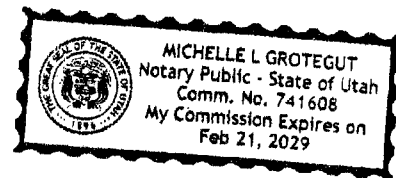
Dated October 14, 2025.


Paul D. Jarvis
UCCU General Counsel
360 West 4800 North
Provo, Utah 84604
(801) 223-7779

STATE OF UTAH)
:
COUNTY OF UTAH)

The above Notice of Default was executed on October 14, 2025, by Paul D. Jarvis, trustee.


NOTARY PUBLIC



WHEN RECORDED MAIL TO:

Office of General Counsel
Utah Community Federal Credit Union
360 West 4800 North
Provo, UT 84604

Notice of Default

On or about October 29, 2021, James Jensen as Trustor, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and as beneficiary, which Trust Deed was recorded on or about November 1, 2021 as recorder's entry no. 185961:2021 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 1783 Spring Oaks Drive, Springville, UT 84663 and more particularly described as:

Lot 12 and Lot 13, Plat "B", SPRING OAKS SUBDIVISION, according to the official plat thereof, as recorded in the office of the County Recorder, Utah County, State of Utah. ALSO, a portion of Lot 11, said Plat "B", SPRING OAKS SUBDIVISION, more particularly described as follows: Commencing at the Westerly most corner of Lot 21 of said subdivision; thence South 59°08'08" East 53.00 feet; thence South 28°28'10" West along the Westerly Lot line of Lot 12 of said subdivision a distance of 140.09 feet; thence North 59°08'08" West 59.24 feet; thence North 31°01'30" East 139.96 feet to the point of beginning.

(Parcel I.D. 52:175:0002).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the trustor and under the related Revolving Credit Deed of Trust in that the trustor has failed to make one or more payment to the beneficiary as and when required by the Note. A Substitution of Trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The successor trustee is a member of the Utah State Bar Association. The successor trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

Dated October 14, 2025.



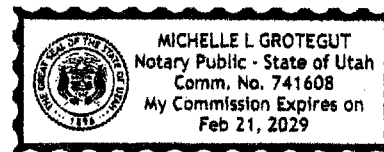
Paul D. Jarvis
UCCU General Counsel
360 West 4800 North

Provo, Utah 84604
(801) 223-7779

STATE OF UTAH)
 :
COUNTY OF UTAH)

The above Notice of Default was executed on October 14, 2025, by Paul D. Jarvis, trustee.


NOTARY PUBLIC



WHEN RECORDED MAIL TO:

Office of General Counsel
Utah Community Federal Credit Union
360 West 4800 North
Provo, UT 84604

Notice of Default

On or about April 21, 2021, Richard L Ballard as Trustor, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and as beneficiary, which Trust Deed was recorded on or about April 26, 2021 as recorder's entry no. 77641:2021 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 266 Garden Park Drive, Orem, UT 84057 and more particularly described as:

Unit D, Building 17, AMENDED OAK CREST CONDOMINIUM, a Condominium Project Located in Section 15, Township 6 South, Range 2 East, Salt Lake Base and Meridian. TOGETHER WITH the appurtenant undivided ownership interest in the Common Areas and Facilities composing a portion of said project as established by said record of survey map and the enabling declaration relating thereto, which has heretofore been recorded, and is subject to alteration as to the magnitude thereof. Orem, Utah, according to the official plat thereof on file in the office of the Utah County Recorder, State of Utah.

(Parcel I.D. 48-004-0132).

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the trustor and under the related Revolving Credit Deed of Trust in that the trustor has failed to make one or more payment to the beneficiary as and when required by the Note. A Substitution of Trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The successor trustee is a member of the Utah State Bar Association. The successor trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

Dated October 14, 2025.

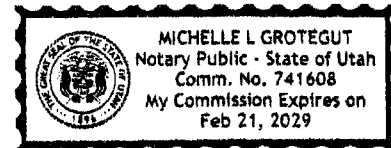

Paul D. Jarvis
UCCU General Counsel
360 West 4800 North

Provo, Utah 84604
(801) 223-7779

STATE OF UTAH)
 :
COUNTY OF UTAH)

The above Notice of Default was executed on October 14, 2025, by Paul D. Jarvis, trustee.


NOTARY PUBLIC



WHEN RECORDED MAIL TO:

Office of General Counsel
Utah Community Credit Union
360 West 4800 North
Provo, UT 84604

Notice of Default

On or about August 10, 2016, Russell J. Bartholomew and Jocelyn J. Bartholomew as Trustors, executed and delivered a Revolving Credit Deed of Trust to Utah Community Credit Union as original Trustee and as Beneficiary, which Trust Deed was recorded on or about August 15, 2016, as recorder's entry No. 76777:2016 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 2700 CANYON RD, SPRINGVILLE, UT 84663-9534, and more particularly described as:

COMMENCING SOUTH 480.69 FEET & WEST 137.38 FEET FROM THE EAST QUARTER CORNER OF SECTION 2, TOWNSHIP 8 SOUTH, RANGE 3 EAST SALT LAKE BASE & MERIDIAN; THENCE SOUTH 1°26'6" EAST 196.27 FEET; THENCE SOUTH 83°42'57" WEST 127.48 FEET; THENCE NORTH 1°38'57" WEST 210.25 FEET; THENCE EAST 127.84 FEET TO THE POINT OF BEGINNING.

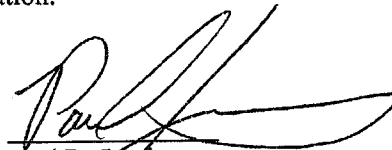
(Parcel I.D. 26:007:0173)

A breach of the obligations secured by the Deed of Trust has occurred as provided in a certain credit agreement or promissory note (the "Note") executed by the Trustor and under the related Revolving-Line-Of-Credit Deed of Trust in that the Trustor has failed to make one or more payment to the Beneficiary as and when required by the Note. A substitution of trustee has occurred and was duly recorded in the official records of the Utah County Recorder. The Successor Trustee is a member of the Utah State Bar Association. The Successor Trustee is:

Paul D. Jarvis, 360 West 4800 North, Provo, UT 84604; (801) 223-7779
Office Hours: 8:00 a.m. to 5:00 p.m.

Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

October 14, 2025.



Paul D. Jarvis
UCCU General Counsel
360 West 4800 North
Provo, Utah 84604

(801) 223-7779

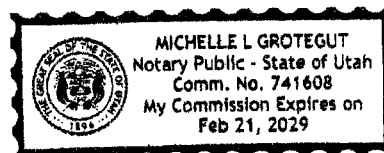
STATE OF UTAH)

:

COUNTY OF UTAH)

The above Notice of Default was executed on October 14, 2025, by Paul D. Jarvis, 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. UT26925

ENT 79894 : 2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 15 02:28 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 30, 2022, and executed by Clifton Fred Topham, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Select Portfolio Servicing, Inc. being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 1, 2022, as Entry No. 121643:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit No. 133, in Building 1, contained within the Plat "A", Ridgestone Condominiums, a Utah Condominium Project as the same is identified in the Record of Survey Map recorded on August 23, 2006 in Utah County, as Entry No. 109522:2006 of Plats (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded on August 23, 2006 in Utah County, as Entry No. 109524:2006 (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. **TAX # 51-468-0133**

Purportedly known as 1045 South 1700 West Unit 133, Payson, UT 84651 (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: 10/15/2025

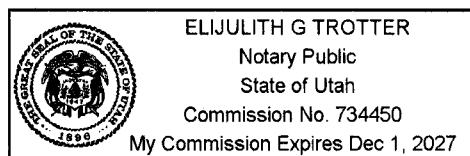
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26925

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

The foregoing instrument was acknowledged before me on 10/15/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27192

ENT 79947:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 15 02:50 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 26, 2021, and executed by Heidi S. Hill, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for The Federal Savings Bank, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which John F. Hanlon, Esq. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 4, 2021, as Entry No. 187238:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

THAT CERTAIN REAL PROPERTY LOCATED IN UTAH COUNTY, UTAH AND FURTHER DESCRIBED AS FOLLOWS:

UNIT 12, IN BUILDING "AA", CONTAINED WITHIN AMENDED PHASE 15, PROVENCE WEST AT PHEASANT POINT CONDOMINIUMS, AN EXPANDABLE CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON DECEMBER 2, 2005 IN UTAH COUNTY, AS ENTRY NO. 139170:2005 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN UTAH COUNTY, AS ENTRY NO. 134097:2002 (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.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

THAT CERTAIN REAL PROPERTY LOCATED IN UTAH COUNTY, UTAH AND FURTHER DESCRIBED AS FOLLOWS:

UNIT 12, IN BUILDING "AA", CONTAINED WITHIN AMENDED PHASE 15, PROVENCE WEST AT PHEASANT POINTE CONDOMINIUMS, AN EXPANDABLE CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON DECEMBER 2, 2005 IN UTAH COUNTY, AS ENTRY NO. 139170:2005 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN UTAH COUNTY, AS ENTRY NO. 134097:2002 (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. **TAX # 49-623-0012**

Purportedly known as 1705 Westbury Way Condo AA12 aka 1705 West Westbury Way Unit #12, Lehi, UT 84043 (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: 10/15/2025

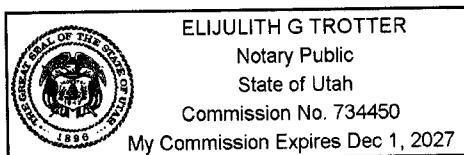
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27192

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

The foregoing instrument was acknowledged before me on 10/15/2025,
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

RECORDED ELECTRONICALLY FOR:

Scalley Reading
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Attn: W. Jeffery Fillmore

Parcel ID No.: 36-437-0004

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Deed of Trust (the "*Deed of Trust*") dated December 7, 2016, and executed by JONATHAN SEARLE, a married man, as Trustor, and granted and conveyed to WAFD BANK, a Washington state chartered commercial bank, (formerly Washington Federal, National Association) as Beneficiary and Trustee. The Deed of Trust was recorded on December 13, 2016, as Entry No. 125473:2016 in the Official Records of the County Recorder of Utah County, Utah. Scalley Reading Bates Hansen & Rasmussen, P.C. has been appointed and substituted as Trustee of the Deed of Trust.

The property subject to the Deed of Trust is situated in Utah County, Utah and is more particularly described as follows (the "Property"):

All of Lot 4, Plat "B" of Country Springs Subdivision, Springville, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder, Utah.

Together with all improvements, easements, appurtenances, and fixtures now or hereafter a part of the Property, and all replacements and additions.

FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Note dated December 7, 2016, (the "*Note*"), the obligation for which the trust property was given as security. The Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

The breach of the Note is the failure of the Trustor to pay the Lender the monthly payment due on the Note of \$3,288.92 for each of the months of June 2025 through October 2025. The breach of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest and monthly escrow payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment to the Lender of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$401,621.39 together with accrued interest and all other amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable.

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

DATED this 16th day of October, 2025.

TRUSTEE

Scalley Reading Bates Hansen & Rasmussen, P.C.

By: W. Jeffery Fillmore
W. JEFFERY FILLMORE

Attorney and authorized agent of the law firm Scalley
Reading Bates Hansen & Rasmussen P.C.

15 West South Temple, Suite 600

Salt Lake City, UT 84101

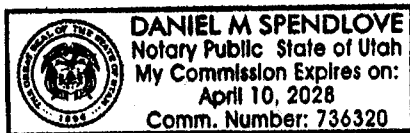
(801) 428-0115

Office Hours 8:30 a.m. to 5:00 p.m.

jfillmore@scalleyreading.net

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before
me this 16 day of October, 2025 by W. JEFFERY FILLMORE on behalf of the Professional Corporation
as attorney and authorized agent.



[Signature]
NOTARY PUBLIC

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

ENT 80548:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 17 09:24 AM FEE 40.00 BY CS
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Hidden Springs Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Hidden Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on November 27, 2016, as Entry No. 125967:2019, and any amendments thereto, concerning real property reputed to be owned by **Carina Y Vedia, an unmarried woman and Gil mar Vedia and Julieta Choquevilca Lopez, husband and wife, all as joint tenants ("Owner")**, covering real property located at 1579 W 220 North ("Property"), and more particularly described as follows:

LOT 241, HIDDEN SPRINGS PLAT "C", (BEING A VACATION OF PARCEL E OF HIDDEN SPRINGS PLAT "B") ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2023 and thereafter.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 68:006:0241.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on August 13, 2025, as Entry No. 61051:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to

satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

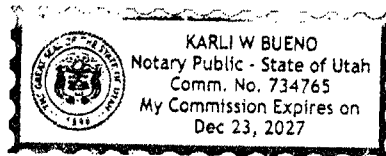
DATED this 15th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno
Notary Public

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

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

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

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

ENT 80549:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 17 09:26 AM FEE 40.00 BY CS
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Hidden Springs Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Hidden Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on November 27, 2016, as Entry No. 125967:2019, and any amendments thereto, concerning real property reputed to be owned by **Ryan Schoen, an unmarried man ("Owner")**, covering real property located at 1415 W 220 North ("Property"), and more particularly described as follows:

LOT 252, HIDDEN SPRINGS PLAT "C", (BEING A VACATION OF PARCEL E OF HIDDEN SPRINGS PLAT "B") ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2023 and thereafter.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 68:006:0252.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on August 13, 2025, as Entry No. 60940:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

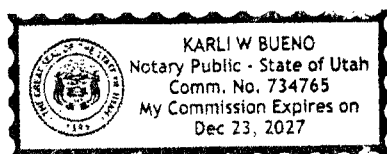
DATED this 15th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

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

ENT 80551:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 17 09:30 AM FEE 40.00 BY CS
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Rock Creek Condominium Association ("Association"), that a default has occurred under that certain Declaration of Condominium for Rock Creek Condominiums ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on November 5, 2002, as Entry No. 131939:2002, and any amendments thereto, concerning real property reputed to be owned by **Angel Velarde and Tiana Rochester, Joint Tenants ("Owner")**, covering real property located at 3555 E Rock Creek Road Unit #1 ("Property"), and more particularly described as follows:

Unit 1, Building A, Phase 1, Rock Creek Condominiums, an Expandable Utah Condominium Project, Eagle Mountain, Utah, as the same is identified in the recorded Survey Map in Utah County, Utah, as Entry No. 131938:2002 and Map Filing No. 9775-110 (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Condominium recorded in Utah County, Utah, as Entry No. 131939:2002 (as said Declaration may have heretofore been amended or supplemented).

Together with the undivided ownership interest in and to the Common Areas and Facilities which are appurtenant to said Unit as more particularly described in said Declaration (as said Declaration may have been amended or supplemented).

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2023 and thereafter.

PARCEL NUMBER: 51-422-0001.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on September 3, 2025, as Entry No. 67095:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby

immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

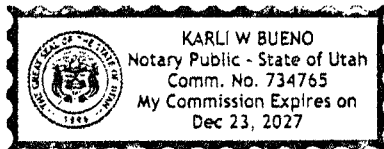
DATED this 15th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

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. AMER02-1700

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated SEPTEMBER 21, 2021, and executed by GLADE CHIDESTER AND BRITTANY CHIDESTER, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on SEPTEMBER 27, 2021, as Entry No. 166399:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 13, BLOCK 2, PLAT "A", CHERRY LANE ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF UTAH COUNTY, STATE OF UTAH.

36-076-0021

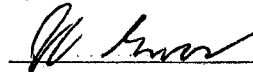
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 17, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



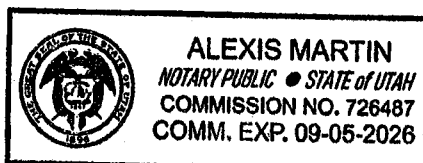
JC H. Sessions

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 17, 2025, before me, the undersigned, a Notary Public, personally appeared, JC H. Sessions, 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. UT27068

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, 2023, and executed by Skylar Brimley, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 27, 2023, as Entry No. 48655:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 5511, Fox Hollow Neighborhood 5, Phase 5, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 39-349-5511**

Purportedly known as 3248 South Forest Avenue, Saratoga Springs, UT 84045 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 10/17/2025

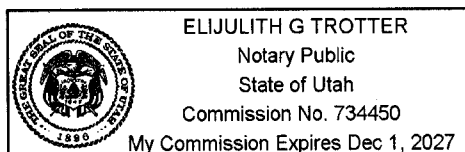
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27068

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

The foregoing instrument was acknowledged before me on 10/17/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Eliju Trotter
Notary Public