

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22832

ENT 81943:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 21 02:48 PM FEE 40.00 BY MG
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 15, 2010, and executed by Gretel Gholdston, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Mortgage Corporation, a California Corporation, D/B/A FMC Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Scott Lundberg, Esq. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 19, 2010, as Entry No. 101017:2010, and corrected pursuant to the Affidavit recorded on August 24, 2011, as Entry No. 59712:2011, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 46, PLAT "A", CRYTAL SPRINGS SUBDIVISION, according to the Official Plat thereof, on file and of record in the Utah County Recorders Office.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

Lot 46, PLAT "A", CRYSTAL SPRINGS SUBDIVISION, according to the Official Plat thereof, on file and of record in the Utah County Recorder's Office. **TAX # 65-175-0046**

Purportedly known as 671 South 575 West, Springville, UT 84663 (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: 10/21/2025

HALLIDAY, WATKINS & MANN, P.C.:

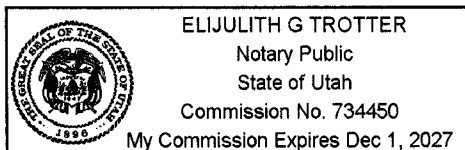
By: Jessica Oliveri

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. UT22832

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

10/21/2025

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



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27074

ENT 81945:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 21 02:49 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 17, 2024, and executed by Holly Nelson and Julianna Nelson and Caroman James Turner, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Rocket Mortgage, LLC. its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 22, 2024, as Entry No. 3803:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 8, Plat "B", Ribbonwood Subdivision, Orem, Utah, according to the official plat thereof on file and of record in the office of the recorder, Utah County, Utah. **TAX # 51-067-0008**

Purportedly known as 1874 Ribbonwood Drive, Orem, UT 84057 (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: 10/21/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

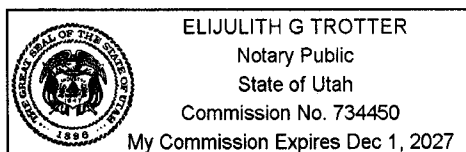
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27074

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

The foregoing instrument was acknowledged before me on 10/21/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Eljolith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27173

ENT 81946:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 21 02:49 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 13, 2022, and executed by Cody Henkel, 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 Capstone Title & Escrow, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 14, 2022, as Entry No. 46842:2022, and modified pursuant to the Modification recorded on August 28, 2024, as Entry No. 58185:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 411, Plat "E", Phase 4, The Cedars Townhomes, a Planned Residential Development, as the same is identified in the recorded Survey Map in Utah County, Utah, recorded January 12, 2005 as Entry No. 3790:2005 as Map Filing No. 10878-121 (as said Map may have heretofore been amended or supplemented) and in the Declaration of Covenants, recorded in Utah County, Utah as Entry No. 97325:2002 (as said Declaration may have heretofore been amended or supplemented).

Together with the non-exclusive easement interest over said Project's Common Areas as established in the Declaration of Restrictive Covenants. **TAX # 65-104-0411**

Purportedly known as 10352 North Morgan Blvd, Cedar Hills, UT 84062 (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: 10/21/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

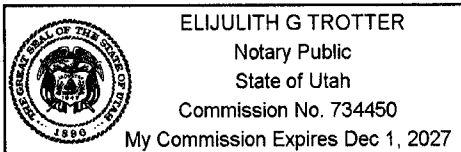
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27173

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

The foregoing instrument was acknowledged before me on 10/21/2025,
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

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. UTAH04-7076

ENT 82012:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 21 04:32 PM FEE 40.00 BY CS
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JANUARY 28, 2021, and executed by CANDACE KINDER, UNMARRIED WOMAN, 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 TRIDENT TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JANUARY 28, 2021, as Entry No. 17113:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

UNIT 101, BUILDING "H", PLAT "F-2", QUAILHILL AT MT. SARATOGA CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP THEREFORE RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 117923:2019 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM OF QUAILHILL CONDOMINIUMS RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 51008:2019 (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 IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).
50-105-0101

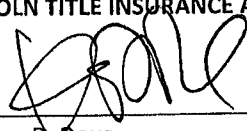
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 21, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

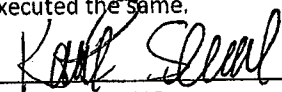

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 21, 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. UTAH04-7079

ENT 82018:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 21 04:51 PM FEE 40.00 BY CS
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated DECEMBER 7, 2023, and executed by ANGEL VELARDE AND TIANA ROCHESTER, JOINT TENANTS, 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 STEED TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on DECEMBER 8, 2023, as Entry No. 79491:2023, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

PARCEL 1: 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. 131938:2022 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).

PARCEL 2: 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)
51-422-0001

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 21, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

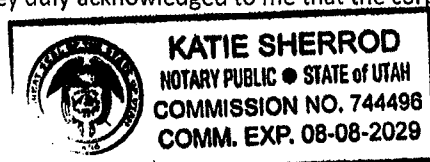


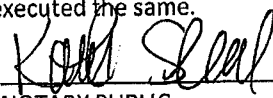
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 21, 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:

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

NOTICE OF DEFAULT

T.S. NO.: 140236-UT

APN: 55:408:0017

NOTICE IS HEREBY GIVEN THAT PATRICIO TAMEZ VIGIL AND BRITTANY LYNN VIGIL, AS JOINT TENANTS as Trustor, FNAS A DIVISION OF CHICAGO TITLE INSURANCE CO as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MCM HOLDINGS INC DBA MCM CAPITAL SOLUTIONS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/10/2021 and recorded on 1/14/2022, as Instrument No. 5950:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 17, WILLOW CANYON SUBDIVISION PHASE 1B, ALPINE, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$1,332,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 5/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE OF IMPERIAL FUND MORTGAGE TRUST 2022-NQM1, 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

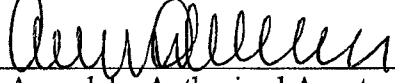
T.S. NO. 140236-UT

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.

ENT 82021:2025 PG 2 of 2

DATED: OCT 21 2025

ORANGE TITLE INSURANCE AGENCY, INC.

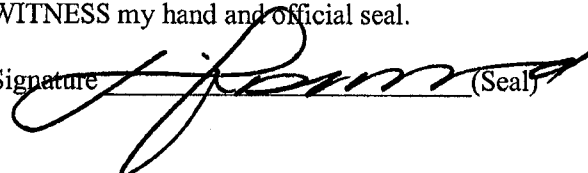

Alison Arrendale, Authorized Agent

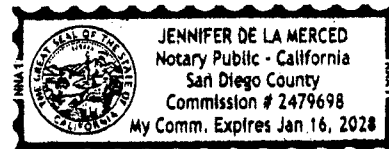
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On OCT 21 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:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7074

ENT 82022:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 21 04:56 PM FEE 40.00 BY CS
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 15, 2021, and executed by JACOB FENTON, UNMARRIED 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 OLD REPUBLIC TITLE, as Trustee, which Trust Deed was recorded on OCTOBER 15, 2025, as Entry No. 176584:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 1, OSTLER PLACE SUBDIVISION PLAT "A" ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UT.

03-035-0007, NOW KNOWN AS 48:549:0001

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 21, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



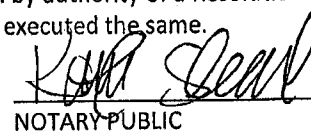
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 21, 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. UT27347

ENT 82112:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 22 10:20 AM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 22, 2024, and executed by May Hinerau Wood and Terry Charles Wood, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc, as beneficiary, as nominee for the Federal Savings Bank, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which John F. Hanlon, Esq. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 4, 2024, as Entry No. 85413:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

UNIT C, IN PHASE VII, CONTAINED WITHIN THE SUNRISE VILLAGE CONDOMINIUMS, 4 UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED MAY 26, 1994 AS ENTRY NO. 44659 OF PLATS, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF SUNRISE VILLAGE CONDOMINIUMS RECORDED JULY 14, 1993 AS ENTRY NO. 47305 IN BOOK 3197 AT PAGE 31 IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH, AND IN ANY SUPPLEMENTS/AMENDMENTS THERETO.

More Correctly Described As:

UNIT C, IN PHASE VIII, CONTAINED WITHIN THE SUNRISE VILLAGE CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED MAY 26, 1994 AS ENTRY NO. 44659 OF PLATS, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF SUNRISE VILLAGE CONDOMINIUMS RECORDED JULY 14, 1993 AS ENTRY NO. 47305 IN BOOK 3197 AT PAGE 31 IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH, AND IN ANY SUPPLEMENTS/AMENDMENTS THERETO. **TAX # 52-494-0003**

Purportedly known as 1036 S 290 W Apartment C, Provo, UT 84601 (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: 10/21/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

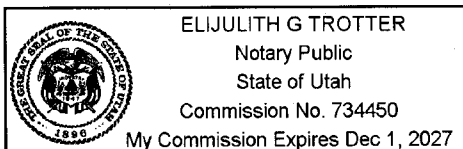
Name: Jessica Oliveri
 Attorney and authorized agent of the law firm of
 Halliday, Watkins & Mann, P.C., Successor Trustee
 376 East 400 South, Suite 300, Salt Lake City, UT 84111
 Telephone: 801-355-2886
 Office Hours: Mon.-Fri., 8AM-5PM (MST)
 File No. UT27347

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

The foregoing instrument was acknowledged before me on 10/21/2025,
 by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
 Trustee.

Eljolith 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
Phone: (801) 476-0303
T.S. NO.: 25-15596

ENT 82291: 2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 22 01:45 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated FEBRUARY 6, 2013, and executed by CHAD W METCALF, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AXIOM FINANCIAL, LLC, A LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and UNITED TITLE, as Trustee, which Trust Deed was recorded on FEBRUARY 7, 2013, as Instrument No. 12232:2013, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

BEGINNING AT A POINT ON THE WESTERLY RIGHT-OF-WAY FENCE LINE OF A RAILROAD RIGHT-OF-WAY, WHICH BEGINNING POINT IS SOUTH 421.62 FEET AND WEST 650.96 FEET (BASED UPON THE UTAH STATE PLANE COORDINATE SYSTEM, CENTRAL ZONE, BEARINGS OF SECTION LINES) MORE COMPLETELY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WESTERLY RIGHT-OF-WAY FENCE LINE OF A RAILROAD RIGHT-OF-WAY, WHICH BEGINNING POINT IS SOUTH 421.62 FEET AND WEST 650.96 FEET (BASED UPON THE UTAH STATE PLANE COORDINATE SYSTEM, CENTRAL ZONE, BEARINGS OF SECTION LINES) FROM THE NORTH QUARTER CORNER OF SECTION 9, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 29°25'23" WEST ALONG SAID RAILROAD RIGHT-OF-WAY FENCE LINE 94.88 FEET; THENCE NORTH 62°16'19" WEST 173.26 FEET TO THE EASTERLY RIGHT-OF-WAY FENCE LINE OF MAIN STREET, SPRINGVILLE, UTAH; THENCE NORTH 34°09'26" EAST ALONG SAID RIGHT-OF-WAY FENCE LINE 96.66 FEET; THENCE SOUTH 61°51'04" EAST ALONG A FENCE LINE 165.25 FEET TO THE POINT OF BEGINNING.

APN: 26-057-0051

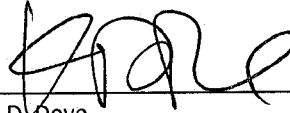
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 3/1/2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff.

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: 10/22/2025

Lincoln Title Insurance Agency

By:



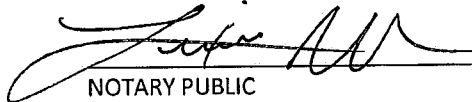
Kenyon D. Dove

Its: Authorized Agent

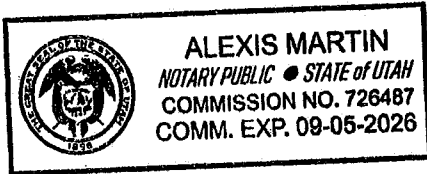
STATE OF UTAH

COUNTY OF WEBER

On 10/22/2025, personally appeared before me, 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:
Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 731-5404

ENT 82339:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 22 02:44 PM FEE 40.00 BY MG
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Anderson Farms Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on 3/5/2025, claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. 15999:2025, a Notice of Lien upon those certain lands and premises owned by **Korbin Levin** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 1443 W GALA LN and lying in Utah County (the "Property"), and more particularly described as follows:

Lot 331, GARDENS AT ANDERSON FARMS PLAT C SUBDIVISION, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

Parcel No. 40-534-0331 (the "Property").

Owner's Mailing Addresses: 1443 W GALA LN LINDON, UT 84042

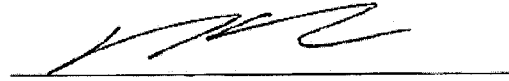
A breach of the Owner's obligations has occurred, as provided in the Master Declaration of Covenants, Conditions, and Restrictions for Anderson Farms, recorded in the public records of Utah County Utah as Entry No. 57172:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$5,644.41**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. § 57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

Signature Page Follows

IN WITNESS HEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed October 15, 2025.

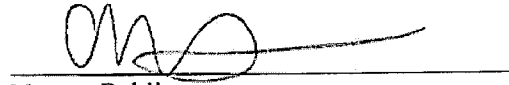
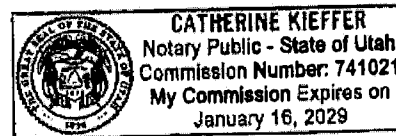
Anderson Farms Master Association



Robert S. Rosing
Attorney for Anderson Farms Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On October 15, 2025, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.


Notary Public

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Holbrook Farms Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on 3/24/2025, claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. 20540, a Notice of Lien upon those certain lands and premises owned by **Jesse Perkins** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 2611 N. Fall Breeze Way and lying in Utah County (the "Property"), and more particularly described as follows:

Lot 8032, HOLBROOK FARMS PLAT H PHASE 1, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Parcel No. 41-995-8032 (the "Property").

Owner's Mailing Addresses: 2611 N. Fall Breeze Way LEHI, UT 84043

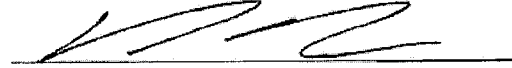
A breach of the Owner's obligations has occurred, as provided in the Protective Covenants for Holbrook Farms Master Association, recorded in the public records of Utah County as Entry No. 21346:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$3,193.50**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

Signature Page Follows

IN WITNESS HEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed October 15, 2025.

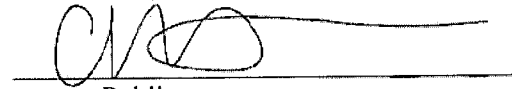
HOLBROOK FARMS MASTER ASSOCIATION



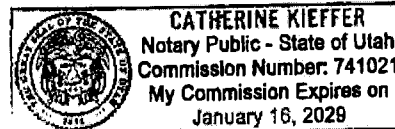
Robert S. Rosing
Attorney for Holbrook Farms Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On Wednesday, October 15, 2025, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.



Notary Public



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

ENT 82581:2025 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 23 11:42 AM FEE 40.00 BY LM
RECORDED FOR Cohne Kinghorn, P.C.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated May 31, 2023, executed by BEN CANEVARI, A MARRIED MAN ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on June 1, 2023, as Entry No. 35154:2023, official records of Utah County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

Lot 51, Plat "B", WILLOWS AT WATERS EDGE, A RESIDENTIAL SUBDIVISION, according to the official plat thereof on file and of record in the office of the Utah County Recorder's Office.

The Trust Property or its address is approximately known as follows: 338 East 90 North, Vineyard, Utah 84059. The Trust Property's tax identification number known as follows: 55:840:0051. 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 obligations which are represented by that certain U.S. Small Business Administration Note, dated May 31, 2023, in the original principal sum of \$426,700.00 (the "**Note**"), which borrower The Yard Milkshake Bar Utah County LLC ("**Borrower**"), together with those certain Unconditional Guarantees (collectively, the "**Guarantees**") which Trustor and co-guarantors Sarah Marie Canevari, Addison Gines and Jennarae Gines (collectively, the "**Co-Guarantors**") made, executed and delivered to 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. Trustor has sold, transferred or otherwise conveyed his interests in and to the Trust Property and is no longer the record owner of the Trust Property, whereby violating and breaching the "Due On Sale" provisions of the Trust Deed.
5. Trustor's, Borrower's and/or Co-Guarantors' actions and/or inactions adversely affect the Trust Property and/or Central Bank's rights in and to the Trust Property.
6. There has been a material adverse change in Trustor's, Borrower's and/or Co-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.
7. 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.

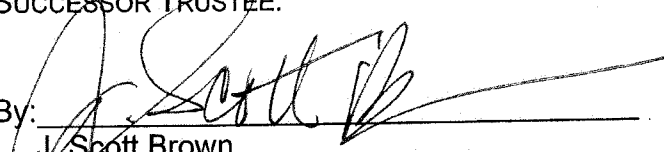
All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note, the Guarantees and related loan documents, and which are secured by the Trust Deed.

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 22nd day of October 2025.

SUCCESSOR TRUSTEE:

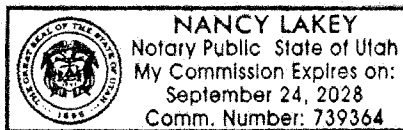
By: 
J. Scott Brown
Successor Trustee

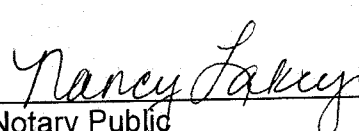
STATE OF UTAH)

:ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 22nd day of October 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:

9/24/2028

Residing at:

Syracuse, UT

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

[55154.68/Canevari]

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 that certain Deed of Trust (the "**Trust Deed**"), dated May 31, 2023, executed by ADDISON V. GINES AND JENNARAE GINES, HUSBAND AND WIFE (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on June 1, 2023, as Entry No. 35156:2023, official records of Utah County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

Lot 50, ANTHEM WEST PLAT "A", Springville, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

The Trust Property or its address is approximately known as follows: 1047 West 1150 South, Springville, Utah 84663. The Trust Property's tax identification number known as follows: 34:641:0050. 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 obligations which are represented by that certain U.S. Small Business Administration Note, dated May 31, 2023, in the original principal sum of \$426,700.00 (the "**Note**"), which borrower The Yard Milkshake Bar Utah County LLC ("**Borrower**"), together with those certain Unconditional Guarantees (collectively, the "**Guarantees**") which Trustors and co-guarantors Ben Canevari and Sarah Marie Canevari (collectively, the "**Co-Guarantors**") made, executed and delivered to 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 Co-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 Co-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, the 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 22nd day of October 2025.

SUCCESSOR TRUSTEE:

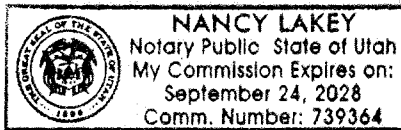
By: J. Scott Brown
Successor Trustee

STATE OF UTAH)

:ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 22nd day of October 2025, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



Nancy Lakey
Notary Public

My Commission Expires:

9/24/2028

Residing at:

Syracuse, UT

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

[55154.68/Gines]

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

ENT 82822:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 23 04:49 PM 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 **Blake Taylor Owens and Christian Oliver Campbell, wife and husband as joint tenants ("Owner")**, covering real property located at 1641 W 220 North ("Property"), and more particularly described as follows:

LOT 235, 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: 68:006:0235.

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. 61062:2025. 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.

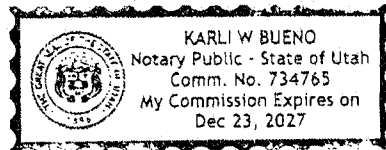
DATED this 23rd day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 23rd 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.**

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27297

ENT 82874:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 24 08:38 AM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 10, 2023, and executed by Ana Bertha Garcia Ambrocio and Deisy Lucia Arreola, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Novation Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 12, 2023, as Entry No. 37959:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 9, Plat "A", HIGH PARK SANTAQUIN, A Residential Subdivision, as the same is identified in the Recorder Survey Map in Utah County, Utah, as Entry No. 124545:2019, and Map Filing No. 16848, (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Easements, Covenants, Conditions and Restrictions recorded in Utah County, Utah, as Entry No. 124546:2019 (as said declaration may have heretofore been amended or supplemented).

Together with the pertinent easement over the rights and use and enjoyment of said proeject's common areas as established in the above mentioned Declaration of Easements, Covenants, Conditions and Restrictions.

More Correctly Described As:

Lot 9, Plat "A", HIGH PARK SANTAQUIN, A Residential Subdivision, as the same is identified in the Recorded Survey Map in Utah County, Utah, as Entry No. 124545:2019, and Map Filing No. 16848, (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Easements, Covenants, Conditions and Restrictions recorded in Utah County, Utah, as Entry No. 124546:2019 (as said declaration may have heretofore been amended or supplemented).

Together with the pertinent easement over the rights and use and enjoyment of said project's common areas as established in the above mentioned Declaration of Easements, Covenants, Conditions and Restrictions. **TAX # 41-950-0009**

Purportedly known as 43 North 300 West, Santaquin, UT 84655 (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: 10/24/2025

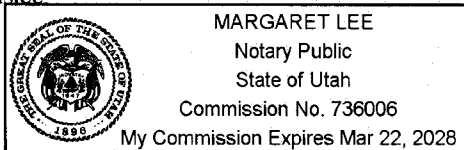
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27297

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

The foregoing instrument was acknowledged before me on 10/24/2025,
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

Margaret Lee

Notary Public

WHEN RECORDED RETURN TO:

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

ENT 82880:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 24 08:40 AM FEE 40.00 BY TM
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 140276-UT

APN: 46:058:0008

NOTICE IS HEREBY GIVEN THAT KYLE PAINTER, UNMARRIED MAN as Trustor, UTAH FIRST as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/26/2023 and recorded on 8/1/2023, as Instrument No. 50010:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 8, BLOCK 1, PLAT "A", MELDRUM HEIGHTS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

MORE ACCURATELY DESCRIBED AS

LOT 8, BLOCK 1, PLAT "A", MELDRUM HEIGHTS SUBDIVISION, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH

The obligation included a Note for the principal sum of \$611,975.00.

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

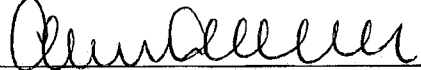
T.S. NO. 140276-UT

By reason of such default, PHH MORTGAGE CORPORATION, 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: OCT 2 2 2025

ORANGE TITLE INSURANCE AGENCY, INC.

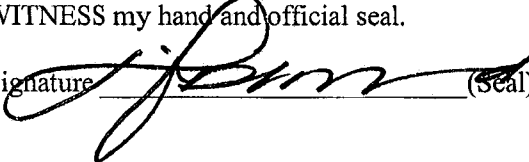

 Alison Arrendale, Authorized Agent

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
 County of San Diego } ss.
 }

On OCT 2 2 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27072

ENT 83201:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 24 02:59 PM FEE 40.00 BY MG
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 April 21, 2015, and executed by Kristi Jamison, 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 Truist Bank being the present Beneficiary, in which Provo Land Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 22, 2015, as Entry No. 33607:2015, and re-recorded on June 5, 2015, as Entry No. 48994:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 408, Phase 4, The Ponds at Sleepy Ridge, Planned Residential Development, Orem, Utah, the same is identified in the recorded plat in Utah County, Utah, as Entry No. 77144:2014, and Map Filing No. 14406, and in Declaration of Easements, Covenants, Conditions and Restrictions for Sleepy Ridge, recorded as Entry No. 139465:2004 (as said declaration may have heretofore been amended or supplemented).

TOGETHER WITH a non-exclusive easement for purposes of use and enjoyment in and to the Common Areas as set forth in Declaration of Covenants, recorded as Entry No. 139465:2004 (as said declaration may have heretofore been amended or supplemented).

TOGETHER WITH access set forth in Access Easement Agreement recorded as Entry No. 40345:2009 of official records. **TAX # 49-778-0408**

Purportedly known as 929 South 2100 West, Orem, UT 84058 aka 84059-5592 (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: 10/24/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

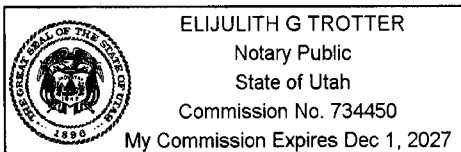
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27072

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

The foregoing instrument was acknowledged before me on 10/24/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Elijah G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27297

ENT 83222:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 24 03:18 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 June 10, 2023, and executed by Ana Bertha Garcia Ambrocio and Deisy Lucia Arreola, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Novation Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 12, 2023, as Entry No. 37959:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 9, Plat "A", HIGH PARK SANTAQUIN, A Residential Subdivision, as the same is identified in the Recorder Survey Map in Utah County, Utah, as Entry No. 124545:2019, and Map Filing No. 16848, (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Easements, Covenants, Conditions and Restrictions recorded in Utah County, Utah, as Entry No. 124546:2019 (as said declaration may have heretofore been amended or supplemented).

Together with the pertinent easement over the rights and use and enjoyment of said proeject's common areas as established in the above mentioned Declaration of Easements, Covenants, Conditions and Restrictions.

More Correctly Described As:

Lot 9, Plat "A", HIGH PARK SANTAQUIN, A Residential Subdivision, as the same is identified in the Recorded Survey Map in Utah County, Utah, as Entry No. 124545:2019, and Map Filing No. 16848, (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Easements, Covenants, Conditions and Restrictions recorded in Utah County, Utah, as Entry No. 124546:2019 (as said declaration may have heretofore been amended or supplemented).

Together with the pertinent easement over the rights and use and enjoyment of said project's common areas as established in the above mentioned Declaration of Easements, Covenants, Conditions and Restrictions. **TAX # 41-950-0009**

Purportedly known as 43 North 300 West, Santaquin, UT 84655 (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: 10/24/2025

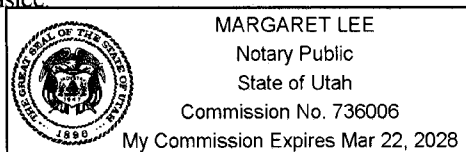
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27297

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

The foregoing instrument was acknowledged before me on 10/24/2025,
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

Margaret Lee

Notary Public