

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 48051-66F

Parcel No. 38-178-0013

ENT 74674:2025 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Sep 29 02:50 PM FEE 40.00 BY AC

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Chad R. John and Brandy M. John, as trustor(s), in which Local Union #354 I.B.E.W. Federal Credit Union is named as beneficiary, and Metro National Title is appointed trustee, and filed for record on July 31, 2023, and recorded as Entry No. 49521:2023, Records of Utah County, Utah.

LOT 13, PLAT "A", EAST PARK ESTATES SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 10, 2024 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 29 day of September, 2025.

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



By: Marlon L. Bates

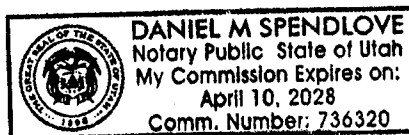
Its: Supervising Partner

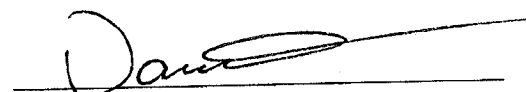
STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

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




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25329

ENT 74677:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 29 02:51 PM FEE 40.00 BY AC
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, 2023, and executed by Robert McFadden, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Financial Network, Inc., its successors and assigns as Beneficiary, but U.S. Bank Trust N.A., as Trustee of the LB-Dwelling Series VI Trust being the present Beneficiary, in which Bhava Title Insurance was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 31, 2023, as Entry No. 71630:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 19, PLAT "C", BOX ELDER SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. TAX # 35-208-0019

Purportedly known as 1513 North Box Elder Trail, Alpine, UT 84004 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/29/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

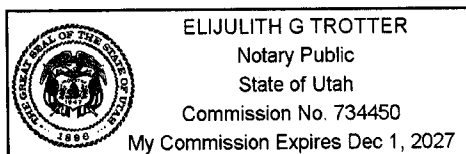
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25329

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

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

Elijah Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 11146-1190F

Parcel No. 46-719-0006

ENT 74679:2025 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Sep 29 02:51 PM FEE 40.00 BY AC

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

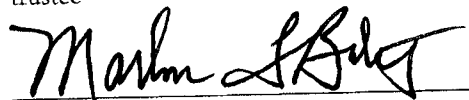
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Barry James Steed and Sarah Steed, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on June 8, 2023, and recorded as Entry No. 37150:2023, Records of Utah County, Utah.

LOT 6, PLAT "A", MAPLETON HIGHLANDS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 29 day of September, 2025.

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



By: Marlon L. Bates

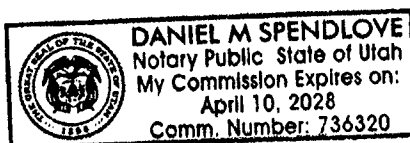
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

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




NOTARY PUBLIC

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 11146-1189F

Parcel No. 37-311-0001

ENT 74680:2025 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Sep 29 02:51 PM FEE 40.00 BY AC

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Sonica Kommu, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on March 21, 2024, and recorded as Entry No. 18179:2024, Records of Utah County, Utah.

LOT 1, DEER HORN ESTATES SUBDIVISION PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 29 day of September, 2025.

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



By: Marlon L. Bates

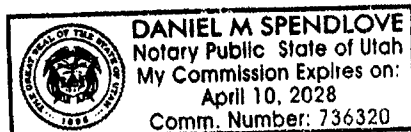
Its: Supervising Partner

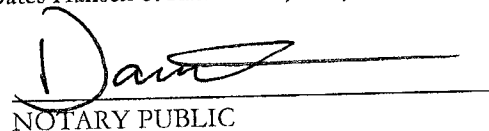
STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

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




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21708

ENT 75085:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 30 11:40 AM 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 February 21, 2014, and executed by Brandon Black, 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 Wells Fargo Bank N.A. being the present Beneficiary, in which Union Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 24, 2014, as Entry No. 12310:2014, and modified pursuant to the Modification recorded on January 31, 2022, as Entry No. 12625:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 40, Plat "C", HEATHERIDGE SUBDIVISION, Orem, Utah, according to the official plat thereof recorded in the office of the Utah County Recorder. **TAX # 41-085-0040**

Purportedly known as 1691 Heather Drive, aka 1691 North Heather Drive, Orem, UT 84097 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/29/2025

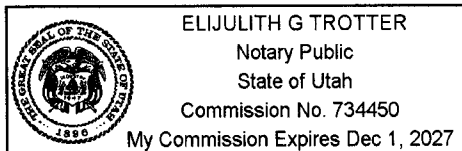
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT21708

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

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



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27019

ENT 75098:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 30 11:52 AM 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 March 22, 2022, and executed by Ryan Brown, as Trustor, in favor of HomeTrust Bank as Beneficiary, in which Cottonwood Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 22, 2022, as Entry No. 35761:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 40 of Founders at Beacon Pointe Plat A recorded on March 3, 2020, as Entry No. 27310:2020, Map 16979, in the Official Records of the Utah County Recorder's Office. **TAX # 39-310-0040**

Purportedly known as 902 South Ensign Drive, Saratoga Springs, UT 84045 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/30/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

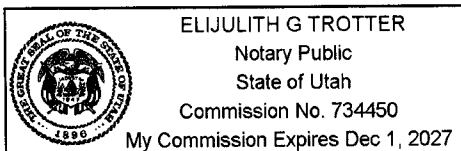
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27019

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

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

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. UT27060

ENT 75099:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 30 11:52 AM 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 December 1, 2022, and executed by Maren Turnidge and Kimber L. Turnidge, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Novare National Title Insurance Agency of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 6, 2022, as Entry No. 122744:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11, Plat A, KOLOB SUBDIVISION, according to the official plat thereof on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 44-022-0011**

Purportedly known as 1520 East 50 North, 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 Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 09/30/2025

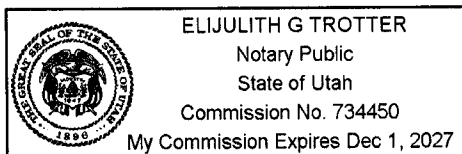
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27060

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

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



Remotely Notarized with audio/video via
Simplifile

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

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT-20453

ENT 75315:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 30 02:48 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, 2020, and executed by Kalin Ruden, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Metro National Title Associates, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 1, 2020, as Entry No. 152098:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 109, Plat "A", Jessie's Brook Subdivision, Springville, Utah County, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 43:151:0109**

Purportedly known as 1339 S 1100 W, 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: 09/29/2025

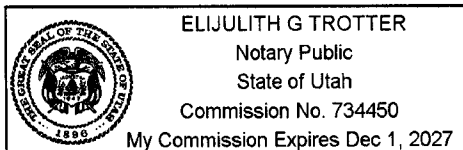
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
 Attorney and authorized agent of the law firm of
 Halliday, Watkins & Mann, P.C., Successor Trustee
 376 East 400 South, Suite 300, Salt Lake City, UT 84111
 Telephone: 801-355-2886
 Office Hours: Mon.-Fri., 8AM-5PM (MST)
 File No. UT-20453

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

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



Remotely Notarized with audio/video via
 Simplifile

Elijulith G Trotter
 Notary Public

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 44118-26F
Parcel No. 34-609-0320

ENT 75412:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 30 04:17 PM FEE 40.00 BY KC
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust and Request for Notice of Default executed by Stuart Jack and Trudy Jack, as trustor(s), in which Hercules First Federal Credit Union is named as beneficiary, and First American Title Insurance Company is appointed trustee, and filed for record on May 18, 2022, and recorded as Entry No. 60980:2022, Records of Utah County, Utah.

LOT 320, ARRIVAL SUBDIVISION, PHASE B, PLAT 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 30 day of September, 2025.

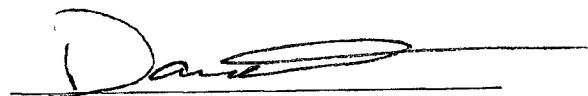
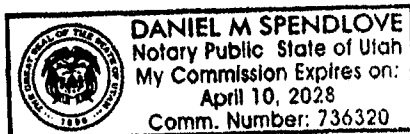
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 30 day of September, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


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 75438:2025 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Sep 30 04:36 PM FEE 40.00 BY KC
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 September 17, 2021, executed by JONATHAN HEYN AND HAYLEE HEYN, AS 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 September 23, 2021, as Entry No. 164314:2021, 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 B-3, Plat "A", PEBBLEWOOD ESTATES PUD SUBDIVISION, according to the official plat thereof, on file in the office of the Utah County Recorder.

Also Known As:

Unit B-3, PEBBLEWOOD ESTATES P.U.D. PLAT "A", an Expandable Planned Unit Development, American Fork, 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: 605 East 60 South, American Fork, Utah 84003. The Trust Property's tax identification number is known as follows: 49:668:0007. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

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

1. That certain U.S. Small Business Administration Note, dated September 17, 2021, in the original principal sum of \$1,377,100.00, and those subsequent Change in Terms Agreements (collectively, the "**Note**"), which JM Consulting, LLC ("**Borrower**"), as borrower, made, executed and delivered to CENTRAL BANK; and

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

Notwithstanding the foregoing, pursuant to the terms of the Trust Deed, the Real Property secures the amount of \$354,000.00 of the obligations from Borrowers and Guarantors in favor of CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

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

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

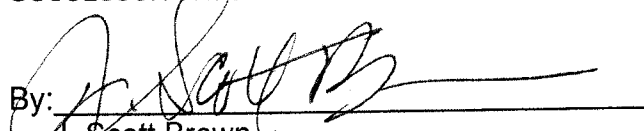
All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note, Guarantees and related loan documents, and which are secured by the Trust Deed.

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

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

DATED this 30th day of September 2025.

SUCCESSOR TRUSTEE:

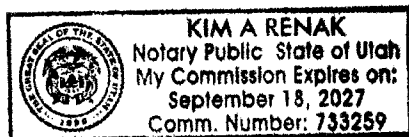
By: 
 J. Scott Brown
 Successor Trustee

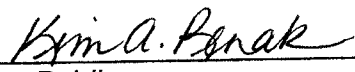
STATE OF UTAH

:ss

COUNTY OF SALT LAKE)

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




 Notary Public

My Commission Expires:

9/18/27

Residing at:

SZ County

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

[55154.32/Heyn]

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 Construction Deed of Trust (the "**Trust Deed**"), dated September 17, 2021, executed by JM CONSULTING, LLC ("**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 September 23, 2021, as Entry No. 164232:2021, 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:

See Exhibit "A" for the Legal Descriptions, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: 980 East 800 North, Unit 201, Orem, Utah 84097. The Trust Property's tax identification number is currently known as follows: 65:742:0204. The Trust Property's tax identification numbers are formerly known as follows: 65:633:0204 and 17:054:0119. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

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

1. That certain U.S. Small Business Administration Note, dated September 17, 2021, in the original principal sum of \$1,377,100.00, and those subsequent Change in Terms Agreements (collectively, the "**Note**"), which Trustor, as borrower, made, executed and delivered to CENTRAL BANK; and
2. Those certain U.S. Small Business Administration Unconditional Guarantees (collectively, the "**Guarantees**"), which Soul Inception, LLC, Jonathan Heyn and Michelle J. Chambers (collectively, "**Guarantors**"), as guarantors, made, executed and delivered to CENTRAL BANK.

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. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. Trustor's and the 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 and/or Guarantors' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
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.

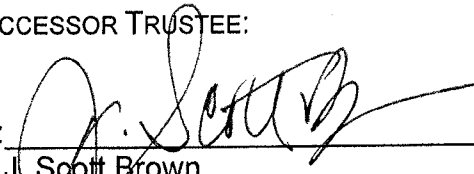
All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note, Guarantees and related loan documents, and which are secured by the Trust Deed.

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

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

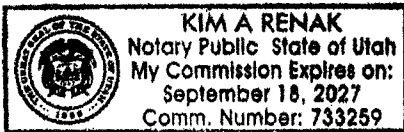
DATED this 30th day of September 2025.

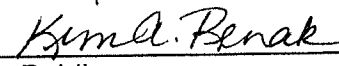
SUCCESSOR TRUSTEE:

By: 
J. Scott Brown
Successor Trustee

STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

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




Notary Public

My Commission Expires:

9/18/27

Residing at:

SZ County

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

[55154.32/JM]

Exhibit "A"
Legal Descriptions

Now Known As:

Unit 201, contained within Building 2, Plat "A" Second Amendment, CASCADE OFFICE PARK CONDOMINIUMS, Including a Vacation of Plat "A" Amended Cascade Office Park Condominiums, a condominium project in Orem, Utah, as the same is identified in the Condominium Plat recorded in Utah County, Utah, on May 10, 2024, as Entry No. 30611:2024, and Map Filing No. 19213, (as said Condominium Plat may have heretofore been amended or supplemented) and in the Declaration of Condominium recorded in Utah County, Utah, as Entry No. 115296:2018 (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.

Formerly Known As:

Unit No 201, in Building 2, contained within the Cascade Office Park Condominiums Plat "A" Amended, including a vacation of Lot 1, Plat A, Cascade Office Park Subdivision, as the same is identified in the Record of Survey Map recorded in Utah County, Utah, as Entry No. 113821:2020, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the Cascade Office Park Condominiums, recorded in Utah County, Utah, on August 4, 2020, as Entry No. 113822:2020, of the official records, and all amendments thereto.

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

ENT 75926:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 01 04:10 PM FEE 40.00 BY KC
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 140693-UT

APN: 38:655:0036

NOTICE IS HEREBY GIVEN THAT BRENDAN GEIGENMILLER, AN UNMARRIED MAN as Trustor, COTTONWOOD TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/28/2022 and recorded on 6/28/2022, as Instrument No. 75246:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 36, EDGEWATER TOWNHOMES AT AMERICAN FORK PLAT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER

The obligation included a Note for the principal sum of \$491,807.00.

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. 140693-UT

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

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

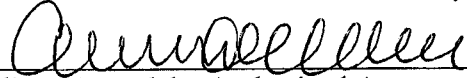
Phone: (800) 500-8757

Fax: (801) 285-0964

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

DATED: SEP 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

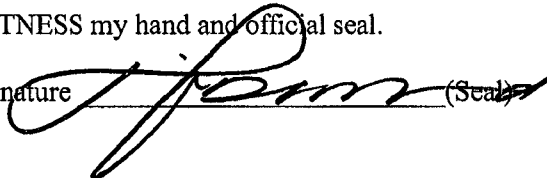

Alison Arrendale, Authorized Agent

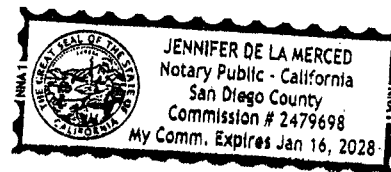
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21759

ENT 76176:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 02 02:44 PM FEE 40.00 BY AC
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 9, 2017, and executed by Karma J. Jackson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG Mortgage, Inc DBA CMG Financial, its successors and assigns as Beneficiary, but Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 9, 2017, as Entry No. 55869:2017, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 915, JACOBS RANCH PLAT "I" - PHASE 2, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 43-244-0915**

Purportedly known as 494 West Apaloosa Drive aka 494 West Appaloosa Drive, 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: 10/02/2025

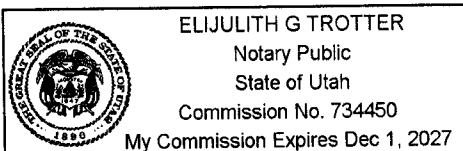
HALLIDAY, WATKINS & MANN, P.C.:

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. UT21759

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

The foregoing instrument was acknowledged before me on 10/02/2025,
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. UT27099

ENT 76566:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 03 02:36 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 4, 2022, and executed by Gladis M. Rojas, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Synergy One Lending, Inc., its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 4, 2022, as Entry No. 115685:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing 3 rods West of the Southeast Corner of Lot 3, Block 12, Plat "A", American Fork Survey; thence North 10 rods; thence West 4 rods; thence South 10 rods; thence East 4 rods to beginning. **TAX # 02-025-0013**

Purportedly known as 137 East 100 South, 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 Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 10/03/2025

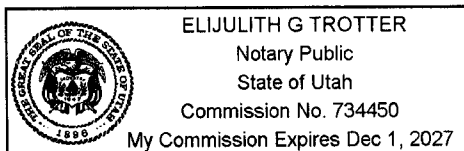
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27099

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

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



Remotely Notarized with audio/video via
Simplifile

Eliju Trotter
Notary Public

1st Liberty Title, LC
Foreclosure Department
9488 Union Square
Sandy, Utah 84070
Phone (801) 984-0055
Email: legal@altalawut.com
File 2410035 TSG

ENT 76595 : 2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 03 03:16 PM FEE 40.00 BY TM
RECORDED FOR 1st Liberty Title LC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by 1st Liberty Title, LC as successor trustee, that a default has occurred under that certain ALL-INCLUSIVE TRUST DEED WITH ASSIGNMENT OF RENTS executed by Juan Y Pablo Investments LLC as Trustor, to secure certain obligations in favor of Ania Botero, as Beneficiary, and in which 1st Liberty Title, LC is named as Trustee. The Trust Deed is dated November 5, 2024, and was recorded November 5, 2024, as Entry No. 77562:2024 in the office of the County Recorder of Utah County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 3126, HOLBROOK FARMS PLAT C, PHASE 1, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Parcel No. **41:955:0126**

Property address of said property is purported to be 2426 North Alesund Way, Lehi, UT 84043.

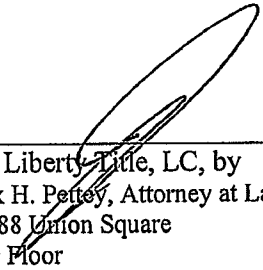
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$485,000.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include the failure of the Trustor and subsequent owners, if any, to pay late fees due for the months of May and September of 2025, the monthly payments due and owing to the Homeowner Association for the year of 2025 as set forth in the Note and Lender indicates there is a failure to comply with the terms of the agreement between the parties to assume or refinance the balance owing for the solar system. 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 attorney's fees (including all of the expenses and fees of these foreclosure proceedings). The payment due October 1, 2025 is also now owing.

By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.

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

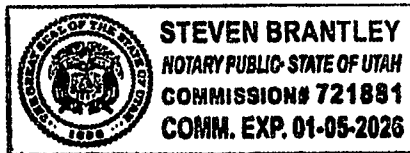
DATED this 3rd day of October, 2025.

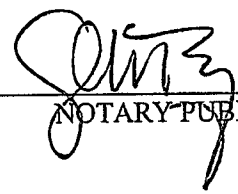


1st Liberty Title, LC, by
Jax H. Pettey, Attorney at Law
9488 Union Square
2nd Floor
Sandy, UT 84070
Telephone (801) 984-0055
Office hours: Mon.-Fri., 8:00 am – 5:00 pm
ILT File No. 2410035F

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

On the 3rd day of October, 2025, personally appeared before me, Jax H. Pettey, Attorney at Law, on behalf of 1st Liberty Title, LC, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.





NOTARY PUBLIC

**THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND
COLLECT A DEBT, 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. UT27169

ENT 76608:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 03 03:50 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 October 30, 2020, and executed by Brynn Wilde Bass and Tucker Truman Willet Bass, 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 PennyMac Loan Services, LLC being the present Beneficiary, in which Trident Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 2, 2020, as Entry No. 173456:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit 301, Building "M", Plat "F-3", 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. 51431:2020 (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). **TAX # 50:114:0301**

Purportedly known as 1773 West Eaglewood Drive #301, 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 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: 10/03/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

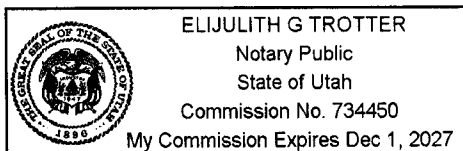
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27169

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

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

Eliulith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile