

Document Summary Report by Date

Start Date	
End Date	

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From		To	
	Parcel	Legal		
20250035511	Notice of Default 10/15/2025 02:50:28 PM 10/15/2025	\$40.00	20240004380	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		MORENO JUAN CARLOS	
	SG-WCYN-1-105	Subdivision: WHITE CANYON 1 (SG) Lot: 105		
20250035701	Notice of Default 10/16/2025 03:43:00 PM 10/16/2025	\$40.00	20230021427	DEEDS.COM, INC. DEEDS.COM, INC. 2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-124	Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 124		
20250035704	Notice of Default 10/16/2025 03:44:05 PM 10/16/2025	\$40.00	20230020994	DEEDS.COM, INC. DEEDS.COM, INC. 2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-126	Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 126		
20250035706	Notice of Default 10/16/2025 03:44:22 PM 10/16/2025	\$40.00	20230020979	DEEDS.COM, INC. DEEDS.COM, INC. 2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-125	Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 125		
20250035708	Notice of Default 10/16/2025 03:44:47 PM 10/16/2025	\$40.00	20230020977	DEEDS.COM, INC. DEEDS.COM, INC. 2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-127	Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 127		
20250035711	Notice of Default 10/16/2025 03:48:08 PM 10/16/2025	\$40.00	20230020982	DEEDS.COM, INC. DEEDS.COM, INC. 2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-134	Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 134		
20250035713	Notice of Default 10/16/2025 03:48:34 PM 10/16/2025	\$40.00	20230020985	DEEDS.COM, INC. DEEDS.COM, INC. 2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-135	Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 135		
20250035715	Notice of Default 10/16/2025 03:49:51 PM	\$40.00	20230020992	DEEDS.COM, INC. DEEDS.COM, INC.

Document Summary Report by Date

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From Parcel 10/16/2025		To	2711 W MARKET ST 5264 FAIRLAWN, OH 44333 USA
	SKIRVIN STEVEN R		SALT CITY CONSTRUCTION LLC	
	W-HAP-140 Subdivision: HAWKEYE POINTE SUBDIVISION (W) Lot: 140			
20250035716	Notice of Default 10/16/2025 03:50:22 PM 10/16/2025	\$40.00	20220007855	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		MOYES GLEN D	
	SG-MCE-3-44 Subdivision: MEADOW CREEK EST 3 (SG) Lot: 44			
20250036390	Notice of Default 10/22/2025 11:35:03 AM 10/21/2025	\$40.00	20220035462	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		DICE WILLIAM NOVICH MARSHA	
	SG-OCE-81 Subdivision: OCOTILLO ESTATES (SG) Lot: 81			
20250036468	Notice of Default 10/22/2025 03:59:36 PM 10/22/2025	\$40.00	20160039786	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		DALEY CASEY M DALEY JUSTIN K	
	H-DSP-D-109 Subdivision: DIXIE SPRINGS D AMD & EXT (H) Lot: 109			
20250036644	Notice of Default 10/24/2025 08:06:46 AM 10/23/2025	\$40.00	00860829	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C		HARRIS WANDA N KUNDE BRIAN C	
	SG-CVTH-6A-186 Subdivision: COLOR VIEW TH 6A (SG) Lot: 186			
20250036646	Notice of Default 10/24/2025 08:07:19 AM 10/23/2025	\$40.00	20210067887	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C		LEFEVRE MICHAEL D LEFEVRE MISTY L	
	W-RTV-1A-3 Subdivision: RED TRAILS AT SUNRISE VALLEY 1A (W) Lot: 3			
20250036658	Notice of Default 10/24/2025 08:09:56 AM 10/24/2025	\$40.00	20200066959	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300

Document Summary Report by Date

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From Parcel			
				SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		SCOTT KAREN LOUISE SCOTT KAREN LOUISE MOORE	
	SG-CP-1-2 Subdivision: CURTIS PARK 1 (SG) Lot: 2			
20250037290	Notice of Default 10/28/2025 01:52:23 PM 10/27/2025	\$40.00	20230010949	ORANGE TITLE INSURANCE AGENCY ORANGE TITLE INSURANCE AGENCY 374 EAST 720 SOUTH OREM, UT 84058
	ORANGE TITLE INSURANCE AGENCY INC		GARDINER QUINN N GARDINER BRUCE A	
	SG-VILG-1-A-39 Subdivision: VILLAGE 1-A (SG) Lot: 39			
20250037759	Notice of Default 10/31/2025 12:10:21 PM	\$40.00		SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
	W-FDS-3-45 Subdivision: FIELDS 3 (W) Lot: 45			

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/15/2025 02:50:28 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27176

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 12, 2024, and executed by Juan Carlos Moreno, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, but Citibank, N.A., not in its individual capacity, but solely as Trustee on behalf of GCAT 2024-INV3 Trust being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on February 13, 2024, as Entry No. 20240004380, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 105, White Canyon - Phase 1 Subdivision, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-WCYN-1-105**

Purportedly known as 5949 South White Trails Drive, Saint George, UT 84790 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/15/2025.

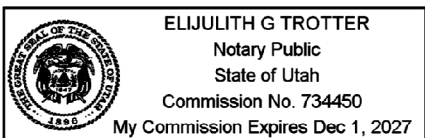
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27176

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

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



Remotely Notarized with audio/video via
Simplifile

Elija Trotter

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:43:00 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126448

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement (“Deed of Trust”) executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 18, 2023 in the office of the Washington County Recorder, as Instrument No. 20230021427 affecting the following real property described as follows:

Lot 124, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

Tax ID Number for Property: W-HAP-124

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note (“Note”). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee’s fees and attorneys’ fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

SUCCESSOR TRUSTEE

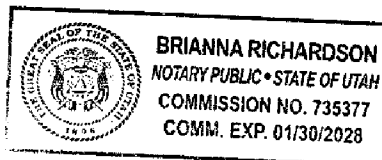


Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
 :SS.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.


NOTARY PUBLIC



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:44:05 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126451

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement ("Deed of Trust") executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 13, 2023 in the office of the Washington County Recorder, as Instrument No. 20230020994 affecting the following real property described as follows:

Lot 126, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

Tax ID Number for Property: W-HAP-126

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note ("Note"). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee's fees and attorneys' fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent

obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

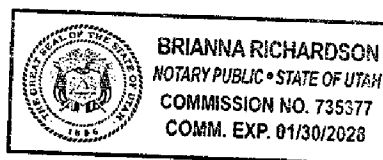
SUCCESSOR TRUSTEE


Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
) ss.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.

Briana Richardson
NOTARY PUBLIC



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:44:22 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126450

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement ("Deed of Trust") executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 13, 2023 in the office of the Washington County Recorder, as Instrument No. 20230020979 affecting the following real property described as follows:

Lot 125, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

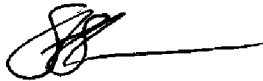
Tax ID Number for Property: W-HAP-125

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note ("Note"). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee's fees and attorneys' fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

SUCCESSOR TRUSTEE

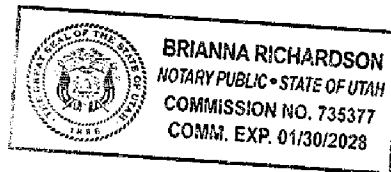


Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
 :SS.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.


NOTARY PUBLIC



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:44:47 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126452

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement ("Deed of Trust") executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 13, 2023 in the office of the Washington County Recorder, as Instrument No. 20230020977 affecting the following real property described as follows:

Lot 127, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

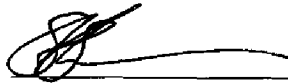
Tax ID Number for Property: W-HAP-127

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note ("Note"). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee's fees and attorneys' fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

SUCCESSOR TRUSTEE

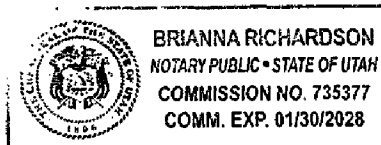


Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
 :SS.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.


NOTARY PUBLIC



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:48:08 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126454

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement (“Deed of Trust”) executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 13, 2023 in the office of the Washington County Recorder, as Instrument No. 20230020982 affecting the following real property described as follows:

Lot 134, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

Tax ID Number for Property: W-HAP-134

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note (“Note”). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee’s fees and attorneys’ fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

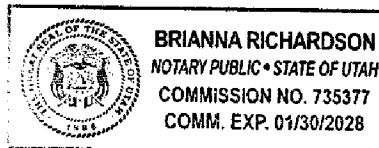
SUCCESSOR TRUSTEE



Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.


NOTARY PUBLIC

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:48:34 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126455

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement ("Deed of Trust") executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 13, 2023 in the office of the Washington County Recorder, as Instrument No. 20230020985 affecting the following real property described as follows:

Lot 135, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

Tax ID Number for Property: W-HAP-135

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note ("Note"). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee's fees and attorneys' fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

SUCCESSOR TRUSTEE

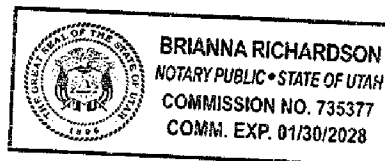


Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
 :SS.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.


NOTARY PUBLIC



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
10/16/2025 03:49:51 PM Fee \$40.00 By DEEDS.
COM, INC.

When recorded return to:
Steven R. Skirvin
SKIRVIN LAW PLLC
3450 N. Triumph Blvd., Suite 102
Lehi, UT 84043
Loan No. 126456

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Steven R. Skirvin of Skirvin Law, PLLC, as Successor Trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, and Security Agreement ("Deed of Trust") executed by Salt City Construction, LLC as Borrower, in which Artisan Title Insurance Agency, Inc. is named as appointed trustee, and IFP Fund I, LLC is named as Beneficiary, and recorded on July 13, 2023 in the office of the Washington County Recorder, as Instrument No. 20230020992 affecting the following real property described as follows:

Lot 140, HAWKEYE POINTE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit (the referenced Declaration of Project 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 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).

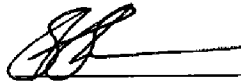
Tax ID Number for Property: W-HAP-140

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, Borrower has failed to pay one or more of the regularly scheduled payments by its due date as required by the Commercial Mortgage Note ("Note"). In addition, the Note has matured and Borrower has failed to pay the Note balance when due. Borrower is liable for the cost of all past accrued and subsequently accruing interest and late fees. Further, the Beneficiary has incurred and will incur costs, expenses, trustee's fees and attorneys' fees in enforcing the terms of the Note and Deed of Trust.

Pursuant to the demand and election of the Beneficiary, the Successor Trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent obligations, including past due property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to avoid sale of the trust property. In addition, 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 avoid sale of the trust property.

DATED this 16 day of October, 2025.

SUCCESSOR TRUSTEE

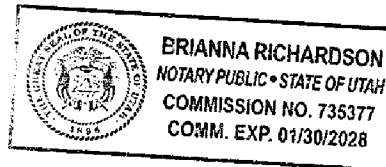


Steven R. Skirvin
SKIRVIN LAW PLLC

STATE OF UTAH)
 :ss.
COUNTY OF UTAH)

On the 16 day of October, 2025, personally appeared before me, a Notary Public in and for the State of Utah, Steven R. Skirvin, who duly acknowledged to me that he executed the foregoing Notice of Default in his official capacity as Successor Trustee.


NOTARY PUBLIC



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/16/2025 03:50:22 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27142

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 3, 2022, and executed by Glen D. Moyes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on February 8, 2022, as Entry No. 20220007855, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 44, Meadow Creek Estates - Phase 3, according to the Official Plat thereof, on file and of record in the Office of the Washington County Recorder, State of Utah. **TAX # SG-MCE-3-44**

Purportedly known as 805 South River Road, Unit 44, Saint George, UT 84790-5573 (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: 10/16/2025.

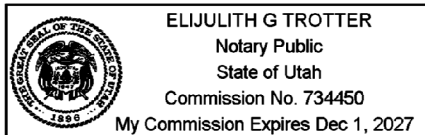
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27142

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

The foregoing instrument was acknowledged before me on 10/16/2025,
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

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/22/2025 11:35:03 AM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25662

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 13, 2022, and executed by William Dice and Marsha Novich, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, as Trustee for LB-Treehouse Series VI Trust being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on July 18, 2022, as Entry No. 20220035462, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

LOT EIGHTY-ONE (81), OCOTILLO ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH. **TAX # SG-OCE-81**

Purportedly known as 3426 East Crimson Ridge Drive, Saint George, UT 84790-1386 (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

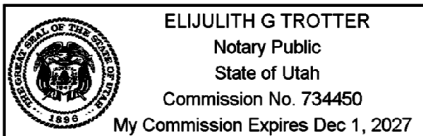
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25662

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

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/22/2025 03:59:36 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26915

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 20, 2016, and executed by Casey M. Daley and Justin K. Daley, 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 Select Portfolio Servicing, Inc. being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on October 21, 2016, as Entry No. 20160039786, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 109, Dixie Springs Subdivision Amendment and Extension Plat "D", according to the official plat thereof, on file in the office of the recorder of Washington County State of Utah. **TAX # H-DSP-D-109**

Purportedly known as 3319 West 2650 South, Hurricane, UT 84737 (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: 10/22/2025.

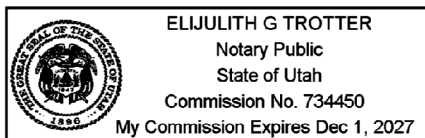
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26915

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

The foregoing instrument was acknowledged before me on 10/22/2025,
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

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/24/2025 08:06:46 AM Fee \$40.00 By JENKINS
BAGLEY SPERRY, PLLC

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

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 Color View Townhomes Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Color View Townhomes ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on January 16, 2004, as Entry No. 00860829, and any amendments thereto, concerning real property reputed to be owned by **Wanda N. Harris, a single woman and Brian C. Kunde, a single man, as joint tenants ("Owner")**, covering real property located at 1046 North 1725 West #186 ("Property"), and more particularly described as follows:

Lot 186, Color view Townhomes- Phase VI-A, A planned Unit Development,

According to the official plat thereof on file and of record in the office of the Washington County Recorder, State of Utah.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2017 and thereafter.

PARCEL NUMBER: SG-CVTH-6A-186.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowners Association Notice of Lien ("Lien") was recorded on August 13, 2025, as Document ID 20250027604. 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.

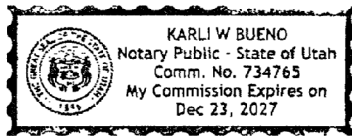
JENKINS BAGLEY SPERRY, PLLC

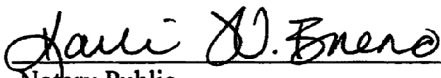


Bruce C. Jenkins, Trustee

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.





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.**

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

10/24/2025 08:07:19 AM Fee \$40.00 By JENKINS

BAGLEY SPERRY, PLLC

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

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 Red Trails Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Red Trails Subdivision a Residential Subdivision Located in Washington City, Utah ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on October 19, 2021, as Entry No. 20210067887, and any amendments thereto, concerning real property reputed to be owned by **Michael D. LeFevre and Misty L. LeFevre ("Owner")**, covering real property located at 488 S Deep Creek Dr ("Property"), and more particularly described as follows:

Lot Three (3), RED TRAILS AT SUNRISE VALLEY PHASE 1A, according to the Official Plat thereof on file in the Office of the Recorder of Washington County, State of Utah.

Together with all improvements and appurtenances thereunto belonging.

Subject to the following Deed Restriction:

Buyer here by agrees that if, for any reason, Buyer sells and transfer Owner ship of the Property within twenty-four (24) months of the date of the recording of the warranty deed that transfers title to the Property to Buyer, then Buyer agrees to pay to Seller one hundred percent (100%) of the net sales proceeds from Buyer's sale of the Property. This provision may only be waived or amended by Seller by a written instrument signed by Seller.

PARCEL NUMBER: W-RTV-1A-3.

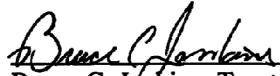
Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Lien ("Lien") was recorded on July 23, 2024, as Document ID 20240023024. A breach of, and default in, the obligations for which the Property 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.

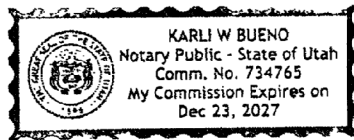
DATED this 23rd day of October 2025.

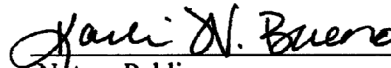
JENKINS BAGLEY SPERRY, PLLC


Bruce C. Jenkins, 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.




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.

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/24/2025 08:09:56 AM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26618

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 13, 2020, and executed by Karen Louise Scott a/k/a Karen Louise Moore Scott, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns as Beneficiary, but Selene Finance LP being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 23, 2020, as Entry No. 20200066959, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot Two (2), CURTIS PARK SUBDIVISION, a subdivision according to the official plat thereof, on file in the office of the County Recorder of Washington County, State of Utah. **TAX # SG-CP-1-2**

Purportedly known as 734 North 1050 West, St. George, UT 84770-4364 (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.

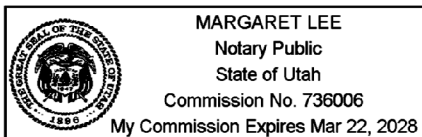
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26618

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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

10/28/2025 01:52:23 PM Fee \$40.00 By ORANGE

TITLE INSURANCE AGENCY

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.: 141045-UT

APN: SG-VILG-1-A-39

NOTICE IS HEREBY GIVEN THAT QUINN N GARDINER AND BRUCE A GARDINER as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/18/2023 and recorded on 4/19/2023, as Instrument No. 20230010949, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 39, THE VILLAGE PHASE 1-A, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH

MORE ACCURATELY DESCRIBED AS

LOT 39, THE VILLAGE PHASE 1-A, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF WASHINGTON COUNTY, STATE OF UTAH

The obligation included a Note for the principal sum of \$307,330.00.

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

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

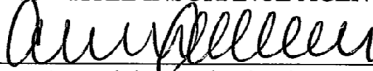
NOTICE OF DEFAULT

T.S. NO. 141045-UT

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

DATED: OCT 27 2025

ORANGE TITLE INSURANCE AGENCY, INC.

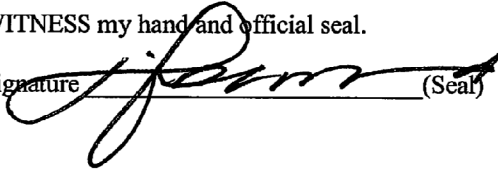

Alison Arrendale, Authorized Agent

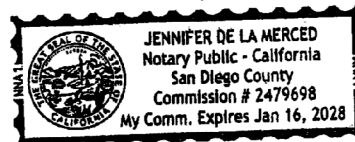
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On OCT 27 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)



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/31/2025 12:10:21 PM Fee \$40.00 By
SERVICELINK TITLE AGENCY INC.

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.: 141573-UT

APN: W-FDS-3-45

NOTICE IS HEREBY GIVEN THAT ALII K. UVVAA AND MEGAN L. UVVAA, HUSBAND AND WIFE AS TENANTS IN COMMON as Trustor, DIXIE TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/15/2015 and recorded on 12/16/2015, as Instrument No. 20150043506, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 45, THE FIELDS PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$188,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

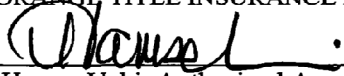
NOTICE OF DEFAULT

T.S. NO. 141573-UT

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

DATED: OCT 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

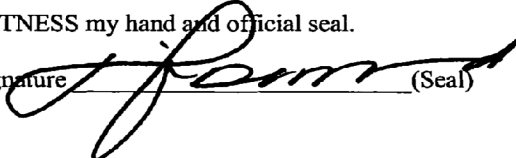

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature  (Seal)

