

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		
20250037759	Notice of Default 10/31/2025 12:10:21 PM 10/30/2025	\$40.00	20150043506	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
	ORANGE TITLE INSURANCE AGENCY INC		UIVAA ALII K UIVAA MEGAN L	
	W-FDS-3-45	Subdivision: FIELDS 3 (W) Lot: 45		
20250037856	Notice of Default 10/31/2025 03:39:40 PM 10/31/2025	\$40.00	20210056350	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
	BATES MARLON L		SEWELL BRIAN	
	H-SURS-2-30	Subdivision: SUNSET RIDGE 2 (H) Lot: 30		
20250037888	Notice of Default 10/31/2025 04:49:37 PM 10/31/2025	\$40.00	20200021685	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		TRIMBLE LYNDY S	
	W-WE-13	Subdivision: WASHINGTON ESTATES AMD (W) Lot: 13		
20250038271	Notice of Default 11/04/2025 02:41:52 PM 11/04/2025	\$40.00	20190047884	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		MCCANNA JAMES	
	W-CSP-5-62	Subdivision: CHEROKEE SPRINGS RV PARK 5 (W) Lot: 62		
20250038815	Notice of Default 11/07/2025 02:59:57 PM 11/07/2025	\$40.00	20240031197	GT TITLE SERVICES GT TITLE SERVICES 1250 E 200 S STE 3D LEHI, UT 84043-1490
	PRO R E SOURCE LLC		GOLDSCHMIDT HOLDINGS LLC	
	SG-ERS-3-3	Subdivision: EAST RIDGE 3 (SG) Lot: 3		
20250038830	Notice of Default 11/07/2025 03:58:20 PM 11/07/2025	\$40.00	20220046840	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		HIRSCHI MATTHEW R HIRSCHI NANETTE A	
	H-CHP-44	Subdivision: CHERRY PARK (H) Lot: 44		

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	Legal		
20250038888	Notice of Default 11/10/2025 10:50:32 AM 11/10/2025	\$40.00	20250020030	MTKTCAPITAL CORP MTKTCAPITAL CORP 1503 S COAST DR STE 202 COSTA MESA, CA 92626- 1527
	MTKTCAPLTAL CORP SG-ACE-1-3	Subdivision: AUTUMN COVE EST 1 (SG) Lot: 3	NGUYEN JEANNIE HANHVIEN	

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.

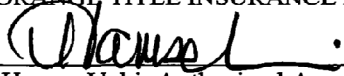
NOTICE OF DEFAULT

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.

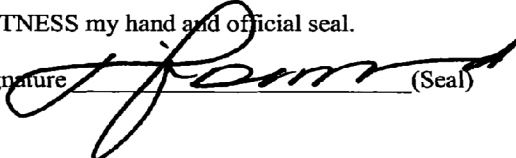

Hamsa Uchi, Authorized Agent

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)



Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
10/31/2025 03:39:40 PM Fee \$40.00 By SCALLEY
READING BATES HANSEN & RASMUSSEN, P.C.

Electronically Recorded For:

Marlon L. Bates
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
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. 20193-433F
Parcel No. H-SURS-2-30

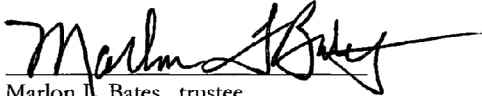
NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Marlon L. Bates, trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Brian Sewell, as trustor(s), in which Chartway Federal Credit Union is named as beneficiary, and Marlon L. Bates is appointed trustee, and filed for record on August 25, 2021, and recorded as Entry No. 20210056350, Records of Washington County, Utah.

LOT THIRTY (30) SUNSET RIDGE SUBDIVISION PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

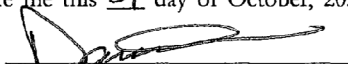
A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 25, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, 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.

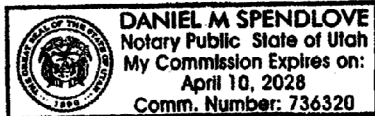
DATED this 31 day of October, 2025.


Marlon L. Bates, trustee

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

The foregoing instrument was acknowledged before me this 31 day of October, 2025, by Marlon L. Bates, trustee.


NOTARY PUBLIC



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
10/31/2025 04:49:37 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. UT23837

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 1, 2020, and executed by Lyndy S. Trimble, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns as Beneficiary, but New American Funding LLC f/k/a Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which Eagle Gate Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 1, 2020, as Entry No. 20200021685, and modified pursuant to the Modification recorded on February 15, 2022, as Entry No. 20220009298, and modified pursuant to the Modification recorded on July 16, 2024, as Entry No. 20240022335, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 13, Washington Estates Subdivision Amended, according to the official plat thereof on file and of record in the Washington County Recorder's Office.

MORE CORRECTLY DESCRIBED AS:

Lot 13, Washington Estates Subdivision Amended, according to the official plat thereof on file and of record in the Washington County Recorder's Office.
Together with the right to use the 15.0 foot utilities easement along the rear of Lot 14, of said Washington Estates Subdivision. **TAX # W-WE-13**

Purportedly known as 721 East Scenic Drive North, Washington, UT 84780 (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.

10/31/2025

Dated: _____.

HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

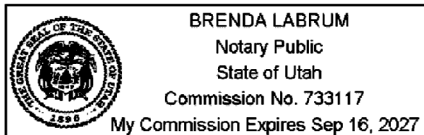
Name: Cassandra James

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. UT23837

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

10/31/2025

The foregoing instrument was acknowledged before me on _____,
by Cassandra James 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

Brenda Labrum
Notary Public

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
11/04/2025 02:41:52 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. UT27260

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 11, 2019, and executed by James McCanna, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Canopy Mortgage, LLC, its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Silk Title Utah LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 18, 2019, as Entry No. 20190047884, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 62, Cherokee Springs R.V. Park, Phase No. 5, according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah. **TAX # W-CSP-5-62**

Purportedly known as 448 East Telegraph Street #62, Washington, UT 84780 (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: 11/04/2025.

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

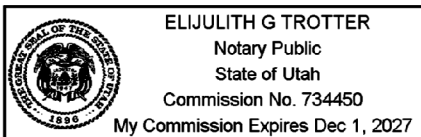
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27260

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

The foregoing instrument was acknowledged before me on 11/04/2025,
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 1

Gary Christensen Washington County Recorder

11/07/2025 02:59:57 PM Fee \$40.00 By GT TITLE
SERVICES

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7575

Tax ID/Parcel No.: SG-ERS-3-3

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of a Promissory Note in the original principal amount of \$3,200.00 (the "Note"), secured by a Trust Deed executed by Goldschmidt Holdings, LLC, a Utah limited liability company, as Trustor, for the benefit of Epic Home Mortgage, LLC, a Utah limited liability company, as Beneficiary, wherein Epic Home Mortgage, LLC, a Utah limited liability company was named as Trustee, recorded in Washington County, Utah, on October 2, 2024, with Recorder's Entry No. 20240031197 (the "Trust Deed"), securing real property described as follows:

ALL OF LOT THREE (3), EAST RIDGE SUBDIVISION - PHASE 3,
ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE
OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The purported street address is 239 N. Crest Line Circle, St. George, UT 84790 (the "Property"). The undersigned disclaims liability for any error in the address.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note. The loan maturity date has passed, and all sums owed under the Note and secured by the Trust Deed are due in full. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying the outstanding indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not satisfy all loan obligations within three months from the recording date of this Notice, the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations. Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

Dated 11-7-25

PRO R.E.SOURCE, LLC, Successor Trustee

STATE OF UTAH)

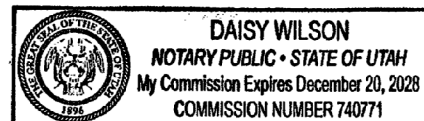
: ss.

COUNTY OF UTAH)

Brad D. Boyce
By: Brad D. Boyce, Manager & Attorney
1771 S. Range Rd., Saratoga Springs, UT 84045
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On Nov 7, 2025, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
NOTARY PUBLIC



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
11/07/2025 03:58:20 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. UT26903

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 11, 2022, and executed by Matthew R. Hirschi and Nanette A. Hirschi, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lakeview Loan Servicing, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Guardian Title Company of Utah was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on October 18, 2022, as Entry No. 20220046840, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 44, Cherry Park Subdivision, according to the official plat thereof, records of Washington County, State of Utah.
TAX # H-CHP-44

Purportedly known as 188 East 400 North, 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: 11/07/2025.

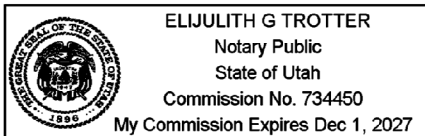
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26903

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

The foregoing instrument was acknowledged before me on 11/07/2025,
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 4

Gary Christensen Washington County Recorder

11/10/2025 10:50:32 AM Fee \$40.00 By

MTKTCAPITAL CORP

RECORDING REQUESTED

MTKTCAPITAL CORP

WHEN RECORDED MAIL TO

Name MTKTCAPITAL CORP
Street
Address 1503 S. Coast Dr., Suite 202
City & Costa Mesa, CA 92626
State

TITLE ORDER NO.
LOAN NO.

T.S. NO.
OTHER REF.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST
IMPORTANT NOTICE****IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND
IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION,**

and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$13,270.00
your account becomes current.

as of 11/07/2025

and will increase until

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

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

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Name of Beneficiary or Mortgagee:
MTKTCAPITAL CORP
Phone:
(657) 200-1356

If you have any questions, you should contact a lawyer or the Governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

NOTICE IS HEREBY GIVEN: MTKTCAPITAL CORP.
is duly appointed Trustee under a Deed of Trust dated May 28th, 2025

Jeannie HanhVien Nguyen
in favor of Thien Loc

executed by
as Trustor, to secure certain obligations
as beneficiary,

recorded 06/10/2025 as instrument no. 20250020030 in book

page 1 of 12

of Official Records in the Office of the Recorder of Washington
See Exhibit "A"

County, Utah, describing the land

Address: 2159 E 350 N Saint George, UT 84790

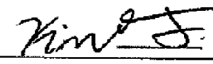
therein as:

said obligations including all legal and recovery fees note(s) for the Deed of Trust sum of \$13,270.00

that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: November 7th, 2025. We are in the process of listing your property for sale with the Power of Sale authority under the Deed of Trust dated May 28th, 2025.

that by reason thereof, the undersigned, present beneficiary under such Deed of Trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated 11/10/2025



ALL-PURPOSE ACKNOWLEDGMENT

Title of Document: Notice of Default
Date of Document: 11/10/2025

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 Orange)
On 11/10/2025 before me, Brian D. Nguyen,
Notary Public, personally appeared
Kevin Tran, 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 the State of California
that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Brian D. Nguyen DATE 11/10/2025
FOR NOTARY STAMP

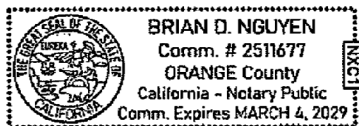


EXHIBIT A
LEGAL DESCRIPTION OF PROPERTY

A.P.N.: SG-ACE-1-3

The street address of the Property: **2159 E 350 N Saint George, UT 84790**

Legal Description:

**City, Municipality, Township: SAINT GEORGE Subdivision Name: AUTUMN COVE EST 1 Brief
Description: SUBDIVISION: AUTUMN COVE EST 1 (SG) LOT: 3**