

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1936

14458225 B: 11613 P: 9156 Total Pages: 1
11/03/2025 11:01 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Encore at Miller Crossing Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for Encore at Miller Crossing recorded on August 23, 2017 as Entry No. 12601719 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jorge Medina Landaeta and Ronny Leal Valbuena, located at 5101 West Encore Court, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 1048, ENCORE AT MILLER CROSSING PHASE 1 10591-0027
10740-9402
Parcel ID #: 26-25-401-110-0000

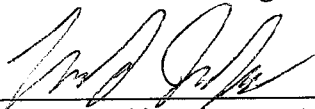
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

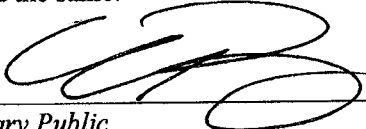
DATE FILED: October 31, 2025.

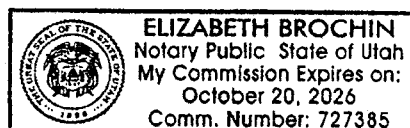
Encore at Miller Crossing Owners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On October 31, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2256

14458228 B: 11613 P: 9160 Total Pages: 1
11/03/2025 11:03 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Villas at Jordan Landing Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, Restrictions and Easements for the Villas at Jordan Landing recorded on December 12, 2003 as Entry No. 8922462 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Erik Pena and Shauna Pena, located at 4012 West Heidelberg Lane, West Jordan, Utah 84084, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 17, THE VILLAS AT JORDAN LANDING PHASE 1 PUD. 8878-5592 9017-3053 9814-8325 9889-4648 09889-4859
Parcel ID #: 21-19-427-002-0000

A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

DATE FILED: October 31, 2025.

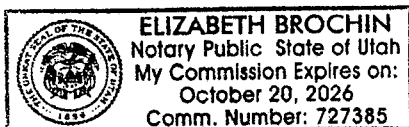
Villas at Jordan Landing Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On October 31, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1939

14458231 B: 11613 P: 9163 Total Pages: 1
11/03/2025 11:06 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Saddlebrook Condominium Association (the "Association") is the beneficiary under the Declaration of Condominium for Saddlebrook Condominiums recorded on February 02, 2018 as Entry No. 12709696 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kelby Schulz, located at 4216 West McKellen Drive F-304, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 304, SADDLEBROOK BUILDING F CONDOMINIUM 10683-2471 10769-1334 11106-4856 11310-2147**
Parcel ID #: **33-07-427-080-0000**

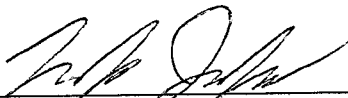
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through bankruptcy proceedings.

DATE FILED: October 31, 2025.

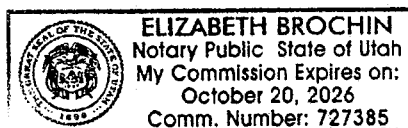
Saddlebrook Condominium Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On October 31, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1300

14458233 B: 11613 P: 9165 Total Pages: 1
11/03/2025 11:08 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Rosecrest Village Homeowners Association, Inc., (the "Association") is the beneficiary under the Amended Declaration of Covenants, Conditions, and Restrictions of Rosecrest Village Townhomes recorded on November 21, 2006 as Entry No. 9916077 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Landon Lloyd Fitzgerald and Hayley Bess Fitzgerald, located at 14513 South Windom Road, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 4, BLDG 49, ROSECREST VILLAGE PUD PL 3. 10059-5052**
10700-2299
Parcel ID #: **32-12-206-023-0000**

A breach of the Owner's obligations has occurred, as provided in the N/A, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforestated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through bankruptcy proceedings.

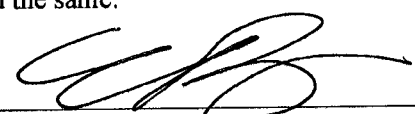
DATE FILED: October 31, 2025.

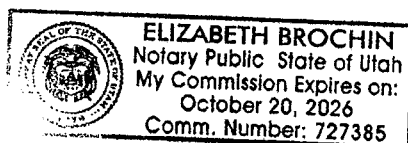
Rosecrest Village Homeowners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On October 31, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7107

14458235 B: 11613 P: 9167 Total Pages: 1
11/03/2025 11:11 AM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated AUGUST 31, 2022, and executed by JOHN JONES AND MELISSA HEWITT, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and HIGHLAND TITLE AGENCY, as Trustee, which Trust Deed was recorded on SEPTEMBER 1, 2022, as Entry No. 14010096, in Book 11369, at Page 5709, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

ALL OF LOT 650, HILLSDALE SUBDIVISION NO. 6, AMENDED AND EXTENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

15-28-105-006

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

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: November 3, 2025

LINCOLN TITLE INSURANCE AGENCY

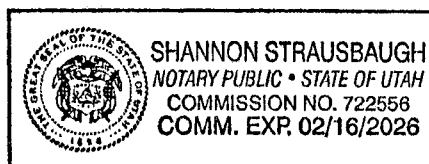
By:

Jordan Watchman
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On November 3, 2025, before me, the undersigned, a Notary Public, personally appeared, Jordan Watchman, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1747

14458237 B: 11613 P: 9169 Total Pages: 1
11/03/2025 11:11 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Greenbriar Homeowner's Association (the "Association") is the beneficiary under the Amended Declaration of Protective Covenants, Conditions and Restrictions of Greenbriar recorded on August 30, 1990 as Entry No. 4959898 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Christian A Hernandez, located at 5147 W. 3000 S., West Valley City, Utah 84120, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 161, GREENBRIAR SUB, P U D 5744-0650 6586-2226 6893-1097
7033-1177 7171-2499 7347-2189 7447-2051 8346-1048 8379-8953 8942-3200 8955-6306 8988-
6339 10001-9404

Parcel ID #: 14-25-257-006-0000

A breach of the Owner's obligations has occurred, as provided in the N/A, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through bankruptcy proceedings.

DATE FILED: October 31, 2025.

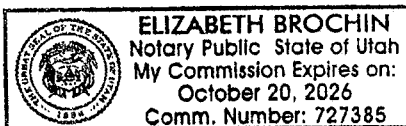
Greenbriar Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On October 31, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1379

14458241 B: 11613 P: 9181 Total Pages: 1
11/03/2025 11:12 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Three Fountains Homeowners Association (the "Association") is the beneficiary under the Amended Declaration of Covenants, Conditions, and Restrictions for the Three Fountains Condominiums Phase One through Six recorded on March 25, 1998 as Entry No. 6903211 (the "Declaration"), which is recorded as record notice and perfection of the lien those certain lands and premises owned by Renae Cannon, located at 720 E Three Fountains Drive #72, Salt Lake City, Utah 84107, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 72 BLDG H, THREE FOUNTAINS YOUNG AMERICA FAMILY TOWNHOUSES PH 1.7860% INT 1/293 INT IN COMMON AREAS
Parcel ID #: 22-08-157-073-0000

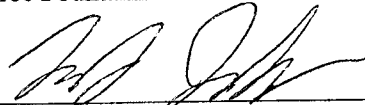
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

DATE FILED: October 31, 2025.

Three Fountains Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

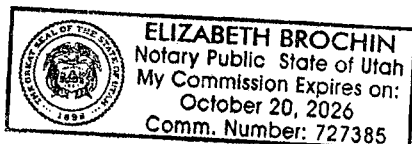


Mark W. Jenkins, *Attorney-in-Fact*

On October 31, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



14458272 B: 11613 P: 9470 Total Pages: 1
11/03/2025 11:42 AM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 44118-30F
Parcel No. 26-36-279-003

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust and Request for Notice of Default executed by Khaled J. Khaled and Sonia M. Khaled, as trustor(s), in which Hercules First Federal Credit Union is named as beneficiary, and Truly Title is appointed trustee, and filed for record on September 12, 2023, and recorded as Entry No. 14151697, in Book 11444, at Page 3156, Records of Salt Lake County, Utah.

LOT 661, WESTERN SPRINGS PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

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

DATED this 3rd day of November, 2025.

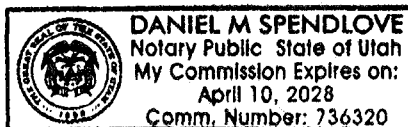
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

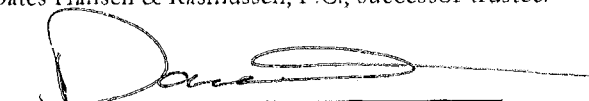


By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 3rd day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

14458485 B: 11614 P: 869 Total Pages: 1
11/03/2025 01:44 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 27110-12F
Parcel No. 14-29-108-032

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Grant Mitchell Canfield, a married man, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmeriSave Mortgage Corporation, its successors and assigns is named as beneficiary, and Silk Title Company is appointed trustee, and filed for record on August 15, 2022, and recorded as Entry No. 14000393, in Book 11364, at Pages 4553-4568, Records of Salt Lake County, Utah.

ALL OF LOT 2, BUCCANEER SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

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

DATED this 3 day of November, 2025.

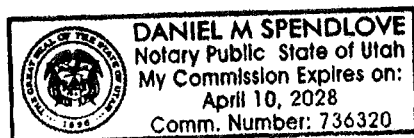
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 3 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27283

14458538 B: 11614 P: 1230 Total Pages: 2
11/03/2025 02:30 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 30, 2023, and executed by Alejandra Gonzalez and Britney Rodriguez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which US Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 31, 2023, as Entry No. 14169919, in Book 11453, at Page 9401, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 20, KIMBERLY CREST PLAT "B", according to the official plat on file in the office of the Salt Lake County Recorder. Situated in Salt Lake County. **TAX # 14-34-328-022-0000**

Purportedly known as 6912 W Copperhill Dr, West Valley City, UT 84128 (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: 11/03/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

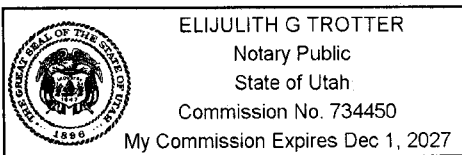
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27283

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

The foregoing instrument was acknowledged before me on 11/03/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Elijah G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27443

14458542 B: 11614 P: 1236 Total Pages: 2
11/03/2025 02:32 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 22, 2023, and executed by Giovanni Alvarado Hernandez and Citlali E Jauregui Maldonado, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Fidelity National Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 22, 2023, as Entry No. 14155745, in Book 11446, at Page 5616, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 206, Oquirrh Shadows No. 2, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office, State of Utah. **TAX # 20-24-177-009**

Purportedly known as 6521 South Daffodil Way, West Jordan, UT 84081 (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: 11/03/2025

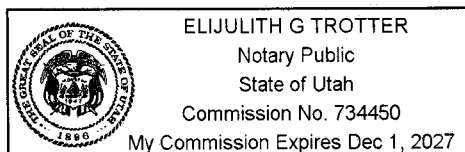
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27443

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

The foregoing instrument was acknowledged before me on 11/03/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public

14458674 B: 11614 P: 1924 Total Pages: 2
11/03/2025 04:32 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TERRY JESSOP & BITNER
311 S STATE ST, #450 SALT LAKE CITY, UT 84111

After Recording Return To:
Christopher G. Jessop, Successor Trustee
TERRY JESSOP & BITNER
311 South State Street, Suite 450
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

On or about the 21st day of February, 2025, Ville 9, LLC, a Utah limited liability company, as Trustor, executed and delivered a Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing ("Trust Deed") to Cottonwood Title Insurance Agency, Inc., as Trustee and Okoa Capital LLC, as Beneficiary, to secure certain obligations set forth therein including, without limitation, the payment of that certain Promissory Note ("Note") dated June 4, 2024 in the original amount of \$10,354,000.00 and Loan Modification and Forebearance Agreement ("Modification Agreement") dated February 21, 2025, in favor of Okoa Capital LLC. The Trust Deed was recorded in the Salt Lake County Recorder's Office on February 27, 2025, as Entry No. 14352069 in Book 11553 at Page 1885 of the Official Records. The Trust Deed covers real property situated in Salt Lake County, State of Utah, being more particularly described as follows:

Beginning at the Southeast corner of Lot 1, Block 68, Kinney and Gourlays Improved City Plat; thence South 89°58'50" West 140.64 feet; thence North 0°10'22" West 250.19 feet; thence North 89°58'50" East 40.21 feet; thence North 0°10'22" West 150.08 feet; thence North 89°58'50" East 44.86 feet; thence South 20°59'09" East 156.37 feet; thence South 21°21'53" East 58.08 feet; thence Southeasterly along a 1422.42 foot radius curve to the right, 89.74 feet (chord bears South 19°01'54" East); thence South 0°10'20" East 15.25 feet; thence South 89°58'50" West 50 feet; thence South 0°10'22" East 100.08 feet to the point of beginning.

Being part of Lots 1 through 7, Kinney and Gourlays Improved City Plat.

Parcel No. 08-26-259-023

Christopher G. Jessop, as Successor Trustee, hereby gives notice that certain obligations in the Note, Modification Agreement, and Trust Deed have been breached as follows:

1. Failure to pay the full amount of \$17,855,320.89, due as of September 19, 2025, plus all fees and accrued and accruing interest on the total unpaid balance of the Note, pursuant to the Note and Modification Agreement;
2. Failure to pay late fees for each past due installment; and
3. Payment of attorney fees and costs.

Under the provisions of said Note, Modification Agreement, Trust Deed, and any modification agreements, the loan has matured, and the entire principal and interest are due and owing, together with the amounts in default, plus accrued and accruing interest on the total unpaid balance of the Note and Modification Agreement.

Subject to the foregoing, the undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the Trust Deed to satisfy the obligations thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953, as amended and supplemented).

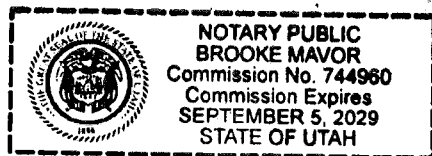
DATED the 3rd day of November, 2025.



Christopher G. Jessop, Successor Trustee
Terry Jessop & Bitner
Telephone: 801/534-0909, 8:30am to 5:00pm

STATE OF UTAH
§
County of Salt Lake

On this 3rd day of November, 2025, personally appeared before me Christopher G. Jessop, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is signed on the foregoing instrument and duly acknowledged to me that he signed it voluntarily for its stated purposes.





Notary Public

I:\515543\20\SECOND TRUST DEED-Salt Lake County\ForeclosureDocs.Ville9.wpd

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive #304
Murray, Utah 84123
(801) 692-0799

14459323 B: 11614 P: 5069 Total Pages: 1
11/04/2025 04:06 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Mountain Ridge Townhome Association, Inc., an condominium association (the "Association") governed by, the Declaration of Covenants, Conditions, and Restrictions for Mountain Ridge Townhomes, recorded as Entry #13590912, on March 9, 2021, in the Recorder's Office of Salt Lake County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Luis E. Eulacio Odreman and Anggy C. Rivas Villegas** at 13886 South Big Ridge Lane, Herriman, Utah 84096 lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 1222, MOUNTAIN RIDGE PHASE 12 SUBDIVISION.**
Property Address: **13886 South Big Ridge Lane, Herriman, Utah 84096**
Parcel ID #: **33-06-327-056-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforestated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Mark W. Jenkins, as attorney for the Association, has caused his name to be hereto affixed this November 4, 2025.

MILLER HARRISON LLC

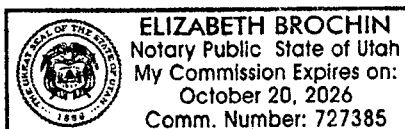

Mark W. Jenkins

As authorized agent for Mountain Ridge Townhome Association, Inc.

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

On November 4, 2025, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



This is an attempt to collect a debt and any information will be used for that purpose

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24592

14460087 B: 11614 P: 8476 Total Pages: 2
11/05/2025 03:30 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 25, 2020, and executed by Maria E. Vazquez-Amaral who acquired title as Maria E. Vasquez Amaral, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but InterCap Lending, Inc. being the present Beneficiary, in which Invest Title Services was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 29, 2020, as Entry No. 13410758, in Book 11029, at Page 1712-1730, and corrected pursuant to the Affidavit recorded on August 1, 2024, as Entry No. 14271652, in Book 11508, at Page 7775, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 507, Daybreak Village 5 Multi Family #2 Subdivision, amending Lots 148-163, P-Lots P-102-P-104, Parcel A & a public lane of the Kennecott Daybreak Village 5 Plat 2 Subdivision, Amending Lot V3 of the Kennecott Master Subdivision #1 Amended, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office, State of Utah . **TAX # 26-13-186-026**

Purportedly known as 5287 West Bowstring Way, South Jordan, UT 84009-6215 (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

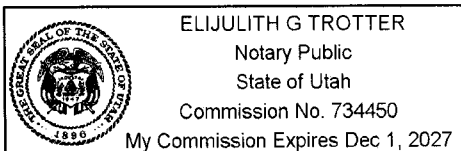
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24592

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.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27327

14460088 B: 11614 P: 8478 Total Pages: 2
11/05/2025 03:30 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 27, 2022, and executed by Richard Maldonado Valdez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 27, 2022, as Entry No. 13975885, in Book 11351, at Page 5954, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 23, Block 3 HOFFMAN HEIGHTS NO. 1, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 21-07-127-016**

Purportedly known as 4544 West 4745 South, Salt Lake City, UT 84118 (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: 11/05/2025

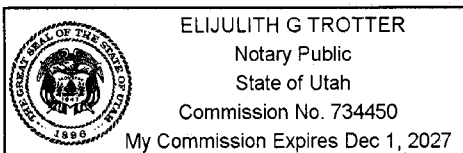
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27327

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

The foregoing instrument was acknowledged before me on 11/05/2025,
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

14460179 B: 11614 P: 9072 Total Pages: 2
11/06/2025 09:00 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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.: 141243-UT

APN: 21-08-453-026-0000

NOTICE IS HEREBY GIVEN THAT CHAD M. GINES, A MARRIED MAN as Trustor, LANDMARK TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/4/2021 and recorded on 2/4/2021, as Instrument No. 13556909 in Book 11112 Page 5097-5112 the subject Deed of Trust was modified by Loan Modification recorded on 7/25/2024 as Instrument 14268401 Book: 11506 Page: 9313, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 212, INDIAN VILLAGE SOUTH SUBDIVISION # 5, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

The obligation included a Note for the principal sum of \$279,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 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, TH MSR HOLDINGS 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

NOTICE OF DEFAULT

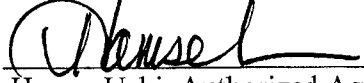
T.S. NO. 141243-UT

thereby.

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

DATED: NOV 03 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

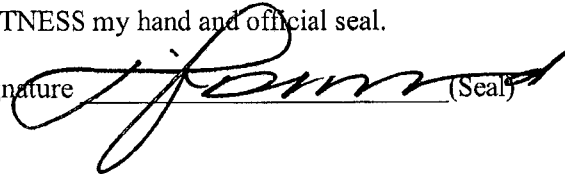
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

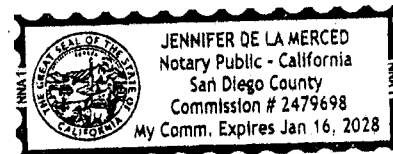
State of California } ss.
County of San Diego }

On NOV 03 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)



Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 51121-1992F
Parcel No. 34-07-203-017

14460505 B: 11615 P: 1180 Total Pages: 1
11/06/2025 04:12 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Michael J. Berry, as trustor(s), in which JPMorgan Chase Bank, N.A. is named as beneficiary, and JPMorgan Chase Bank, National Association is appointed trustee, and filed for record on April 11, 2007, and recorded as Entry No. 10063042, in Book 9448, at Page 4442, Records of Salt Lake County, Utah.

LOT 598, SOUTH MOUNTAIN SUBDIVISION PHASE 2E, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

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

DATED this 6 day of November, 2025.

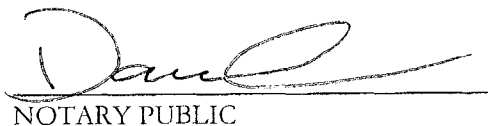
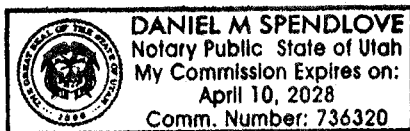
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 51121-1992F
Parcel No. 34-07-203-017

14460505 B: 11615 P: 1180 Total Pages: 1
11/06/2025 04:12 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Michael J. Berry, as trustor(s), in which JPMorgan Chase Bank, N.A. is named as beneficiary, and JPMorgan Chase Bank, National Association is appointed trustee, and filed for record on April 11, 2007, and recorded as Entry No. 10063042, in Book 9448, at Page 4442, Records of Salt Lake County, Utah.

LOT 598, SOUTH MOUNTAIN SUBDIVISION PHASE 2E, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

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

DATED this 6 day of November, 2025.

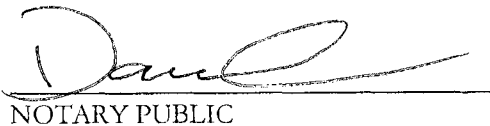
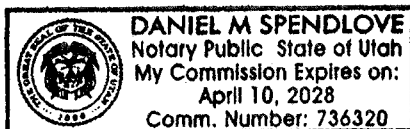
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 6 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14460542 B: 11615 P: 1414 Total Pages: 2
11/06/2025 04:32 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: UTAH COMMUNITY FEDERAL CREDIT UNION
4800 N ST.PROVO, UT 84604

WHEN RECORDED MAIL TO:

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

Notice of Default

On or about June 14, 2022, Dustin W. Jackson, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and as beneficiary, which Trust Deed was recorded on or about June 21, 2022 as recorder's entry no. 13972509, Book 11349, Page 7208, in the Official Records of the Salt Lake County Recorder's Office, Salt Lake County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Salt Lake County, State of Utah, at 371 E Cranberry Hill Drive, Draper, UT 84020 and more particularly described as:

LOT 34, CRANBERRY HILL NO. 1 PLANNED UNIT DEVELOPMENT, ACCORDING TO
THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE
COUNTY RECORDER'S OFFICE.

(Parcel I.D. 28-19-403-013-0000).

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

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

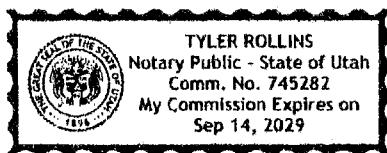
Beneficiary has elected, pursuant to the terms of the Deed of Trust, Note, and related documents to sell or cause to be sold the property to satisfy the obligation.

Dated November 6, 2025.


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

STATE OF UTAH)
 :
COUNTY OF UTAH)

The above Notice of Default was executed on November 6, 2025, by Paul D. Jarvis, trustee.



Tyler Rollins
NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27397

14460583 B: 11615 P: 1491 Total Pages: 2
11/07/2025 08:19 AM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 11, 2019, and executed by Jamie Scott Rossborough, 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 Wells Fargo Bank, N.A. being the present Beneficiary, in which First American Title/First American Title Ins Co (UT) was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 12, 2019, as Entry No. 13007505, in Book 10790, at Page 9560-9574, and modified pursuant to the Modification recorded on October 6, 2022, as Entry No. 14025969, in Book 11377, at Page 6028, and modified pursuant to the Modification recorded on January 10, 2024, as Entry No. 14193230, in Book 11465, at Page 7163, and modified pursuant to the Modification recorded on March 11, 2025, as Entry No. 14356208, in Book 11555, at Page 5932, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 16, Rose Park Subdivision Plat "B-1", according to the official plat thereof on file and of record in the Salt Lake County Recorder's office. **TAX # 08-26-105-006**

Purportedly known as 1294 North 1300 West, Salt Lake City, UT 84116 (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: 11/06/2025

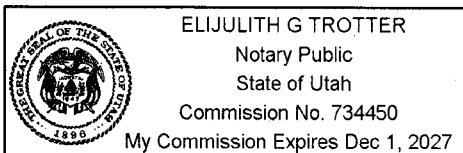
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27397

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

The foregoing instrument was acknowledged before me on 11/06/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27420

14460585 B: 11615 P: 1494 Total Pages: 2
11/07/2025 08:19 AM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 16, 2021, and executed by Shane A. Riemondy, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which US Title Insurance Agency, LLC. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 21, 2021, as Entry No. 13723282, in Book 11209, at Page 7812-7831, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 6, MARMALADE DISTRICT LOFTS PLANNED DEVELOPMENT, according to the official plat on file in the office of the Salt Lake County Recorder.

Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented).

A non-exclusive easement for ingress, egress and public utilities, over Lots 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10, as shown on the official plat of Marmalade District Lofts, a Planned Unit Development, according to the official plat thereof. Situated in Salt Lake County. **TAX # 08-25-452-030-0000**

Purportedly known as 315 West Reed Avenue, Unit 6, Salt Lake City, UT 84103 (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: 11/06/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

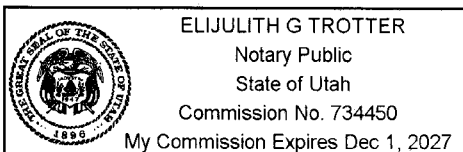
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27420

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

The foregoing instrument was acknowledged before me on 11/06/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elijah Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

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

14460756 B: 11615 P: 2633 Total Pages: 2
11/07/2025 10:52 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST 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 Woodhollow Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for The Wood Hollow Estates Owners Association ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 3, 2019, as Entry No. 13065761, and any amendments thereto, concerning real property reputed to be owned by **Jakie S. Pizana, a married man, as Sole Ownership ("Owner")**, covering real property located at 6312 S Echomount Rd ("Property"), and more particularly described as follows:

Lot 242. WOODHOLLOW ESTATES P.U.D. PHASE 2, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

SUBJECT TO: Property taxes for the year 2021 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 20-22-106-011-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on August 28, 2025, as Entry No. 14428705. 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.

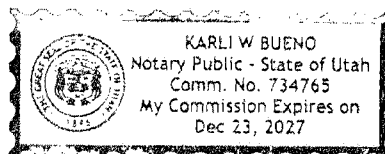
DATED this 5th day of ~~October~~ ^{Nov. 2025} 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 5th day of ~~October~~ ^{November 2025}, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

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

Trustee No. 67152-213F

Parcel No. PARCEL 1: 21-03-451-008

PARCEL 2: 21-03-451-007

14460976 B: 11615 P: 3923 Total Pages: 2

11/07/2025 02:16 PM By: Jattermann Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

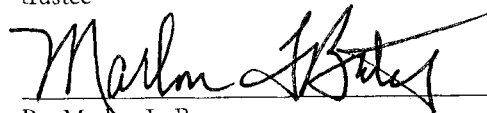
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Real Estate Secured Loan Note executed by Sandra Kaye Krokaugger, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on July 19, 2023, and recorded as Entry No. 14130780, in Book 11432, at Page 9388, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 16, 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 7 day of November, 2025.

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



By: Marlon L. Bates

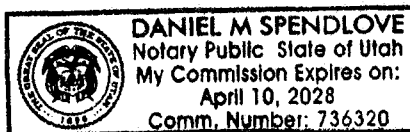
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 7 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

LOT 9, MEADOWBROOK FARMS NO. 18, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

PARCEL 2:

LOT 10, MEADOWBROOK FARMS NO. 18, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

LESS AND EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PROPERTY: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 10, AND RUNNING THENCE EAST 18.14 FOOT ALONG THE NORTH BOUNDARY LINE OF SAID LOT 10; THENCE SOUTH 60.26 FEET TO THE WEST BOUNDARY LINE OF SAID LOT 10; THENCE NORTH 16°45' WEST 62.94 FEET ALONG SAID WEST BOUNDARY LINE TO THE POINT OF BEGINNING.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27270

14461094 B: 11615 P: 4445 Total Pages: 2
11/07/2025 03:41 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 19, 2021, and executed by Richard Glenn Duncombe, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which Old Republic National Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 19, 2021, as Entry No. 13572238, in Book 11121, at Page 5546-5560, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 5, Hinton Subdivision, according to the Official Plat thereof recorded in Book 2018P at Page 296 on file and of record in the Salt Lake County Recorder's Office. **TAX # 22-29-355-082-0000**

Purportedly known as 825 East 7800 South, Midvale, UT 84047 (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: 11/07/2025

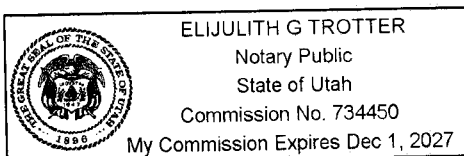
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27270

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