

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21929

ENT 83532:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 02:24 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 30, 2021, and executed by Gilberto A. Lopez Rivera, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guaranteed Rate Affinity, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Highland Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 1, 2021, as Entry No. 117938:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 10, Plat "A", Eastgate Townhomes, A Planned Unit Development (Expandable), according to the official plat thereof on file and recorded in the Office of the Utah County Recorder.
Together with a nonexclusive right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Plat and said Declaration of Covenants, Conditions, and Restrictions, which include the rights of ingress and egress over and across the private streets located within said project. **TAX # 38-198-0010**

Purportedly known as 1011 South 810 East, Provo, UT 84606 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/27/2025

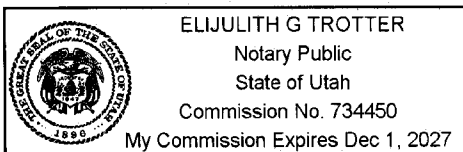
HALLIDAY, WATKINS & MANN, P.C.:

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. UT21929

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

The foregoing instrument was acknowledged before me on 10/27/2025,
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. UT23230

ENT 83533:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 02:26 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 21, 2021, and executed by Tiffany Roberts, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Citizens Bank NA f/k/a RBS Citizens NA being the present Beneficiary, in which Trident Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 5, 2022, as Entry No. 1633:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 6, Block 1, Plat "A", Camel Back Subdivision, according to the official plat thereof, on file and of record in the Office of the Utah County Recorder, State of Utah. **TAX # 36:002:0006**

Purportedly known as 199 North 1350 East, Springville, UT 84663 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/27/2025

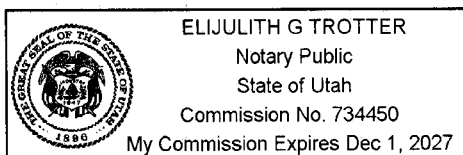
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23230

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

The foregoing instrument was acknowledged before me on 10/27/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

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

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24414

ENT 83535:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 02:27 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 7, 2018, and executed by Rogelio Fuentes-Reyes and Rosa I. Hernandez Garcia, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 10, 2018, as Entry No. 86449:2018, and modified pursuant to the Modification recorded on October 7, 2021, as Entry No. 172507:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 17, Plat "C", Sunset Park Planned Residential Development, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 52-592-0017**

Purportedly known as 822 West Center Street, Spanish Fork, UT 84660 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/27/2025

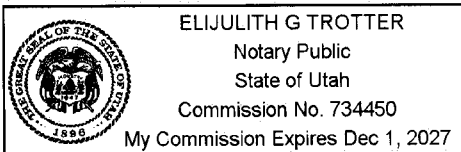
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24414

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

The foregoing instrument was acknowledged before me on 10/27/2025,
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. UT26778

ENT 83544:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 02:48 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 10, 2022, and executed by Amy Bosshardt and Brad T. Bosshardt, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Sailfish Servicing, LLC being the present Beneficiary, in which Rampart Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 14, 2022, as Entry No. 6501:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 9, Phase 1, Autumn Ridge Subdivision, Eagle Mountain, Utah, according to the official plat thereof, on file and of record in the Office of the Utah County Recorder, State of Utah. **TAX # 34-456-0009**

Purportedly known as 1060 East Searle Lane, Eagle Mountain, UT 84005 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/27/2025

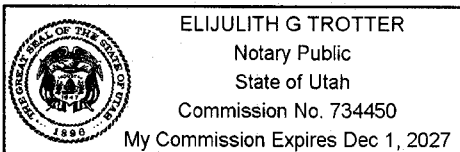
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26778

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

The foregoing instrument was acknowledged before me on 10/27/2025,
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

When Recorded Return To:
Kevin Mecham
105 East 300 South
Provo, UT 84606

ENT 83695:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 04:02 PM FEE 40.00 BY MG
RECORDED FOR Provo Abstract Company, Inc
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Deed of Trust (the "Deed of Trust") dated MARCH 29, 2019, and executed by MATTHEW A. MECHAM as Trustor and granted and conveyed to KEVIN J. MECHAM, as Beneficiary and PROVO ABSTRACT COMPANY, INC. as Trustee. The Deed of Trust was recorded on APRIL 1, 2019, as Entry No. 26448:2019 of the Official Records of the County Recorder of Utah County, Utah. The property subject to the Deed of Trust is situated in Utah County, Utah and more particularly described as the following:

Lot 36, Plat "B", SPRING CREEK ACRES, Springville, Utah, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah.

FURTHER NOTICE IS HEREBY GIVEN that a breach of the Trust Deed Note (the "Note") dated MARCH 29, 2019, the obligation for which the trust property was given as security, has occurred and that the Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust, including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

The nature of the breach of the obligation secured by the Deed of Trust is the failure of the Trustor to pay the monthly payments due on the Note for \$1,375.00 and each subsequent month to Beneficiary as provided for in the Note and Deed of Trust. The Note has been accelerated and the entire principal balance of \$279,500.00, of the Note together with accrued interest and all costs and fees including attorney's fees has been declared to be due and payable, subject to the rights of the Trustor to cure the delinquency as provided by Utah law.

The purpose of this notice is to collect a debt and any information obtained may be used for that purpose.

mc
Oct 27 2025

Dated this 27 day of ~~June~~, 2025

PROVO ABSTRACT COMPANY, INC. TRUSTEE



By: MICHAEL A CRANDALL, President

STATE OF UTAH)

) ss.

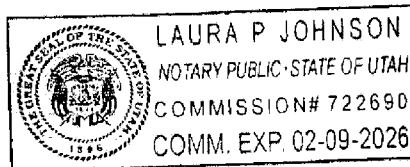
COUNTY OF UTAH)

On the 27TH day of June, 2025, personally appeared before me MICHAEL A CRANDALL, who being by me duly sworn, did say that he is the **President** of **PROVO ABSTRACT COMPANY, INC.**, a corporation, and that said NOTICE OF DEFAULT AND ELECTION TO SELL was signed on behalf of said corporation by authority of its by-laws (or by a resolution of its board of directors) and said **MICHAEL A CRANDALL** acknowledged to me that said corporation executed the same.



Notary Public

My Commission Expires: 2-9-2026
Residing at: PROVO, UTAH



When Recorded Return To:
Kevin Mecham
105 East 300 South
Provo, UT 84606

ENT 83696:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 04:02 PM FEE 40.00 BY MG
RECORDED FOR Provo Abstract Company, Inc
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default of that certain Deed of Trust (the "Deed of Trust") dated MARCH 29, 2019, and executed by MATTHEW A. MECHAM as Trustor and granted and conveyed to KEVIN J. MECHAM, as Beneficiary and PROVO ABSTRACT COMPANY, INC. as Trustee. The Deed of Trust was recorded on APRIL 1, 2019, as Entry No. 26449:2019 of the Official Records of the County Recorder of Utah County, Utah. The property subject to the Deed of Trust is situated in Utah County, Utah and more particularly described as the following:

Lot 36, Plat "B", SPRING CREEK ACRES, Springville, Utah, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah.

FURTHER NOICE IS HEREBY GIVEN that a breach of the Trust Deed Note (the "Note") dated MARCH 29, 2019, the obligation for which the trust property was given as security, has occurred and that the Beneficiary has elected to have the Trustee sell or cause the trust property to be sold to satisfy the obligations secured by the Deed of Trust, including appropriate fees, charges, and expenses incurred by the Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal and accrued interest of the Note secured by the Deed of Trust.

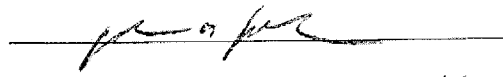
The nature of the breach of the obligation secured by the Deed of Trust is the failure of the Trustor to pay the monthly payments due on the Note for \$266.66 and each subsequent month to Beneficiary as provided for in the Note and Deed of Trust. The Note has been accelerated and the entire principal balance of \$40,000.00, of the Note together with accrued interest and all costs and fees including attorney's fees has been declared to be due and payable, subject to the rights of the Trustor to cure the delinquency as provided by Utah law.

The purpose of this notice is to collect a debt and any information obtained may be used for that purpose.

m

Dated this 27 day of October, 2025

PROVO ABSTRACT COMPANY, INC. TRUSTEE



By: MICHAEL A CRANDALL, President

STATE OF UTAH)

} ss.

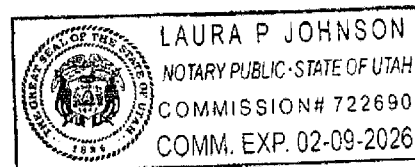
COUNTY OF UTAH)

On the 27TH day of June, 2025, personally appeared before me MICHAEL A CRANDALL, who being by me duly sworn, did say that he is the **President** of PROVO ABSTRACT COMPANY, INC., a corporation, and that said NOTICE OF DEFAULT AND ELECTION TO SELL was signed on behalf of said corporation by authority of its by-laws (or by a resolution of its board of directors) and said MICHAEL A CRANDALL acknowledged to me that said corporation executed the same.



Notary Public

My Commission Expires: 02-09-2026
Residing at: PROVO, UTAH



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. GHID01-0023
TS # 25-16564

ENT 83755:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 27 04:40 PM FEE 40.00 BY MG
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JUNE 25, 2019, and executed by ANDREW K CHANDLER AND HEATHER CHANDLER, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and WASATCH LAND & TITLE, as Trustee, which Trust Deed was recorded on JUNE 26, 2019, as Entry No. 58521:2019, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 6, PLAT "A", LYNN WALKER SUBDIVISION, PAYSON, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

55-002-0006

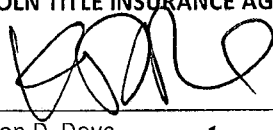
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

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

DATED: October 27, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



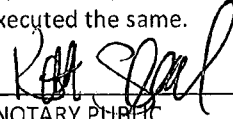
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 27, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23199

ENT 84466:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 29 03:03 PM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 16, 2020, and executed by Cedric Adja, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Parkside Lending, LLC, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Real Advantage Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 20, 2020, as Entry No. 184516:2020, and modified pursuant to the Modification recorded on September 5, 2024, as Entry No. 60757:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 152, Plat C, Providence at Waters Edge, a Residential Subdivision, Vineyard, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder. **TAX # 49-850-0152**

Purportedly known as 194 E 500 N, Vineyard, UT 84059 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/29/2025

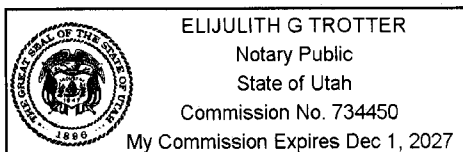
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT23199

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

The foregoing instrument was acknowledged before me on 10/29/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public

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

ENT 84894:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 30 02:44 PM FEE 40.00 BY KC
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Silverlake Village at Silverlake Homeowner Sub-Association, Inc. ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry No. 26772:2013, and any amendments thereto, concerning real property reputed to be owned by **James Edward Davis II and Brianna Davis, husband and wife ("Owner")**, covering real property located at 7503 N Addison Ave ("Property"), and more particularly described as follows:

Lot 48, contained within Silver Lake Village PUD, a Planned Unit Development, as the same is identified in the Plat recorded in Utah County, Utah, as Entry No. 84114:2006, Book MI 734 of Plats, at Page 130, and in the Declaration of Covenants, Conditions and Restrictions of said Planned Unit Development, recorded in the office of the Utah County Recorder on July 5, 2006, as Entry No. 84115:2006 (as said Map and Declaration may be amended and/or Supplemented).

Together with a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot to a physically open and legally dedicated public street.

SUBJECT TO: County and/or City Taxes not delinquent; Bonds and/or Special Assessments not delinquent and Covenants, Conditions, Restrictions, Rights-of-Way, Easements, Leases and Reservations now of Record.

PARCEL NUMBER: 66:152:0048.

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 September 11, 2025, as Entry No. 69410:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws

of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

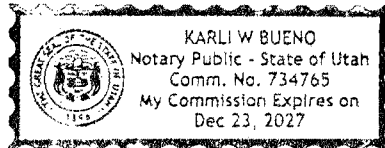
DATED this 25th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 25th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

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

ENT 84899:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 30 02:55 PM FEE 40.00 BY KC
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Silverlake Master Home Owners Association, Inc. ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry No. 26772:2013, and any amendments thereto, concerning real property reputed to be owned by **Austin M Gibbs and Abby M Richardson, as joint tenants ("Owner")**, covering real property located at 4925 E Hidden Steppe Bnd ("Property"), and more particularly described as follows:

Lot 2012, Plat 20, Silverlake Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

SUBJECT TO: County and/or City Taxes not delinquent; Bonds and/or Special Assessments not delinquent and Covenants, Conditions, Restrictions, Rights-of-Way, Easements, and Reservations now of Record.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66:673:0012.

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 February 27, 2025, as Entry No. 14145:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

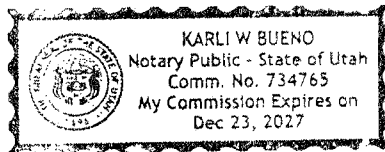
DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26768

ENT 84919:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 30 03:22 PM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 26, 2024, and executed by Adrian Contreras Perez and Victor Contreras Perez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guaranteed Rate Affinity, LLC, its successors and assigns as Beneficiary, but Guaranteed Rate, Inc. being the present Beneficiary, in which Inwest Title Services, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 31, 2024, as Entry No. 50971:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

COMMENCING 80 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 4, BLOCK 77, PLAT "A", PLEASANT GROVE SURVEY OF BUILDING LOTS; WHICH POINT IS ALSO 5.87 CHAINS NORTH AND 3.31 CHAINS NORTH 89 1/4° WEST AND 320.62 FEET NORTH 3/4° DEGREES EAST FROM THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 3/4° WEST ALONG THE EAST LINE OF STREET 80 FEET; THENCE SOUTH 88° EAST AND PARALLEL WITH NORTH LINE OF SAID LOT 4, 140 FEET; THENCE NORTH 3/4° EAST 80 FEET; THENCE NORTH 88° WEST AND PARALLEL WITH NORTH LINE OF SAID LOT 4, 140 FEET TO THE PLACE OF BEGINNING. **TAX # 03-075-0018**

Purportedly known as 790 North 300 East, Pleasant Grove, UT 84062 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/30/2025

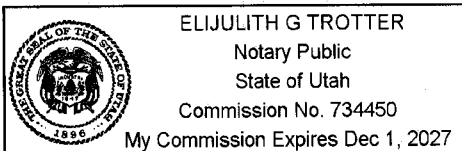
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT26768

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

The foregoing instrument was acknowledged before me on 10/30/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

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

ENT 85399:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 31 03:34 PM FEE 40.00 BY CS
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Heatherwood on The Green Homeowner's Association, Inc ("Association"), that a default has occurred under that certain Heatherwood on the Green Amended and Restated Declaration of Covenants, Conditions and Restrictions ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on July 23, 2009, as Entry No. 80942:2009, and any amendments thereto, concerning real property reputed to be owned by **Andrea June Kidd, a unmarried female ("Owner")**, covering real property located at 3816 E Cunningham Dr ("Property"), and more particularly described as follows:

Lot 10-1, Heatherwood on the Green Phase 1, 2nd Amendment, Planned Unit Development, vacating a portion of Heatherwood on the Green Phase 1 Amended Plat, according to the official plat thereof, as recorded in the office of the Utah County Recorder.

Subject To: Property taxes for the year 2023 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: 41:818:0081.

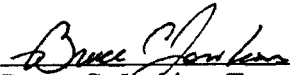
Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on September 11, 2025, as Entry No. 69414:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to

satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

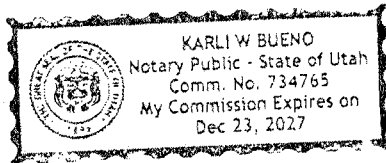
DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC


Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.




Notary Public

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

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

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

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

ENT 85442:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 31 04:11 PM FEE 40.00 BY LT
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by CK Farms Homeowners Association, Inc ("Association"), that a default has occurred under that certain Declaration of Protective Covenants, Conditions and Restrictions for CK Farms ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 26, 2019, as Entry No. 82252:2019, and any amendments thereto, concerning real property reputed to be owned by **Luis Fernando Vergara Rodriguez, a married man ("Owner")**, covering real property located at 418 S 610 East ("Property"), and more particularly described as follows:

Unit 202, CK Farms, Terracom Communities, Phase 2, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2023 and thereafter.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 65:578:0202.

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 June 19, 2025, as Entry No. 45578:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

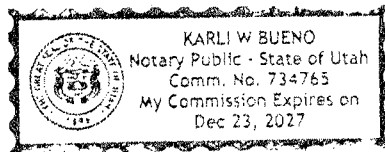
DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

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

ENT 85445:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 31 04:12 PM FEE 40.00 BY LT
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Pioneer Home Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for The Homeowners' Association For the Pioneer Performance Development ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on September 25, 2002, as Entry No. 112825:2002, and any amendments thereto, concerning real property reputed to be owned by **Vermont Garcia Serrano, an unmarried man ("Owner")**, covering real property located at 1566 E 1350 South ("Property"), and more particularly described as follows:

Unit 1, Building "B", Plat "D", Pioneer, a Performance Development, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Subject to easements, restrictions and rights of way appearing of record and general property taxes for the year 2021 and thereafter.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 49:446:0010.

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 July 23, 2025, as Entry No. 55184:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

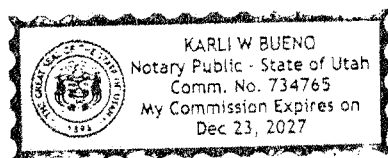
DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

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

ENT 85446:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 31 04:14 PM FEE 40.00 BY LT
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Pioneer Home Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for The Homeowners' Association For the Pioneer Performance Development ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on September 25, 2002, as Entry No. 112825:2002, and any amendments thereto, concerning real property reputed to be owned by **Rosa Isela Rodriguez, a married woman, Michelle V. Rodriguez an unmarried woman ("Owner")**, covering real property located at 1181 S 1450 East ("Property"), and more particularly described as follows:

Lot 51, Plat "E", Pioneer Subdivision, a Performance Development, Provo, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

Subject to all restrictions, easements, and rights-of-way of record and current property taxes.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 49:450:0051.

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 6, 2025, as Entry No. 59135:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

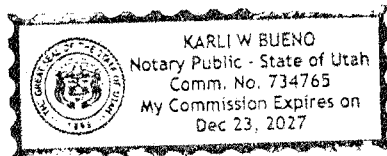
DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

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

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

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

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

ENT 85449:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 31 04:18 PM FEE 40.00 BY LT
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Simpson Hollow Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Simpson Hollow ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on April 17, 2018, as Entry No. 35589:2018, and any amendments thereto, concerning real property reputed to be owned by **Rafael Uvalle, a married man ("Owner")**, covering real property located at 8134 N Saint Cecilia St ("Property"), and more particularly described as follows:

Lot 505, SIMPSON HOLLOW PLAT 5, according to the official plat thereof, on file and of record in the office of the Recorder of Utah County, Utah.

Together with all appurtenances and improvements thereunto belonging.

PARCEL NUMBER: 66:816:0505.

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 May 22, 2025, as Entry No. 37698:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

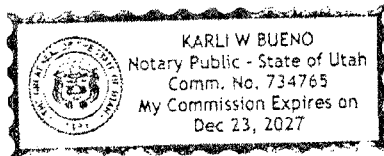
DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl 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.**

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

ENT 85450:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Oct 31 04:21 PM FEE 40.00 BY LT
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by The Cove at Rock Creek Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, Easements and Restrictions for the Cove at Rock Creek ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on April 23, 2015, as Entry No. 33964:2015, and any amendments thereto, concerning real property reputed to be owned by **Andrew G. Martin, a single man, residing at 3638 East Flint Creek Lane, Eagle Mountain, Utah 84005 ("Owner")**, covering real property located at 3638 E Flint Creek Ln ("Property"), and more particularly described as follows:

Lot 220, The Cove at Rock Creek Phase 2 Amended, according to the Official Plat thereof, on file and of Record in the Office of the Recorder of Utah County, Utah.

Being the same property conveyed, Andrew G. Martin, a married man by Warranty Deed from Mark D. Bailey, recorded 03/19/2021, in Ent 52306:2021, in the Office of the Utah County Recorder.

Together with all improvements and appurtenances thereunto belonging.

Subject to all, if any, valid easements, rights of way, covenants, conditions, reservations and restrictions of record.

PARCEL NUMBER: 65:463:0220.

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 May 15, 2025, as Entry No. 35610:2025. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in

enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

DATED this 29th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins

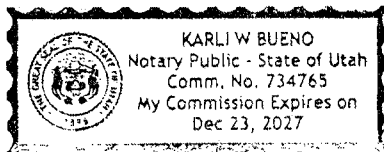
Bruce C. Jenkins, Trustee

STATE OF UTAH)

: ss.

County of Washington)

On the 29th day of October, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno

Notary Public

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

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

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27262

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 19, 2022, and executed by Mario A. Moreno Ramirez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 20, 2022, as Entry No. 49037:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 123, Sweetwater Phase 1, a Residential Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 66-237-0123**

Purportedly known as 3815 North Tumwater West Drive, Eagle Mountain, UT 84005 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 10/31/2025 _____.

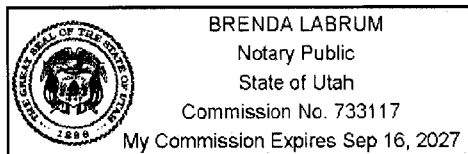
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27262

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

The foregoing instrument was acknowledged before me on 10/31/2025 _____,
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

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. UTAH04-7108

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 JULY 9, 2018, and executed by LUKE LAFOON, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and PROVO LAND TITLE COMPANY, as Trustee, which Trust Deed was recorded on JULY 10, 2018, as Entry No. 64409:2018, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

ALL OF LOT 9, PLAT "A", THE RIVERS SUBDIVISION, A RESIDENTIAL SUBDIVISION IN THE SOUTHWEST QUARTER OF SECTION 3, TOWNSHIP 7 SOUTH, RANGE 7 EAST, SALT LAKE BASE AND MERIDIAN, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

51-396-9

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

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

DATED: October 31, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



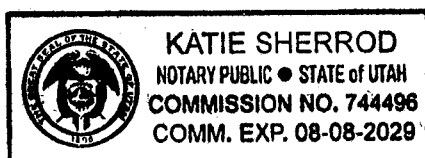
Alexis Martin

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 31, 2025, before me, the undersigned, a Notary Public, personally appeared, Alexis Martin, 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