

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1719

ENT 85683:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 03 11:01 AM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Running Horse Homeowner Association Corporation (the "Association") is the beneficiary under the Declaration of Condominium for Flying Horse Residential recorded on February 14, 2017 as Entry No. 15285:2017 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Vivian Vazquez De La Torre, located at 1700 Sandhill Road, #C302, Orem, Utah 84058, lying in Utah County, Utah and further described as follows:

Legal Description: **UNIT 302, BUILDING C, FLYING HORSE THIRD SUPPLEMENTAL CONDOS. AREA 0.018 AC.**

Parcel ID #: **39:273:0302**

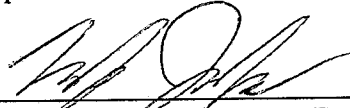
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 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.

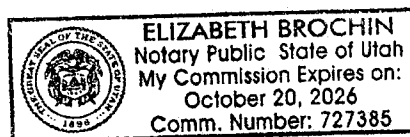
DATE FILED: October 31, 2025.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Running Horse Homeowners Association
Corporation


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:

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

NOTICE OF DEFAULT

T.S. NO.: 141288-UT

APN: 46:130:0010

NOTICE IS HEREBY GIVEN THAT BECKY P. DOLLARHIDE, AN UNMARRIED WOMAN as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/23/2021 and recorded on 9/28/2021, as Instrument No. 166703:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 34, PLAT 'C', MARTIN MEADOWS SUBDIVISION, AMERICAN FORK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

LESS THE NORTH 2 FEET OF SAID LOT 34.

The obligation included a Note for the principal sum of \$204,998.00.

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 4/1/2025 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, ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 141288-UT

ENT 86115:2025 PG 2 of 2

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

DATED: OCT 30 2025

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

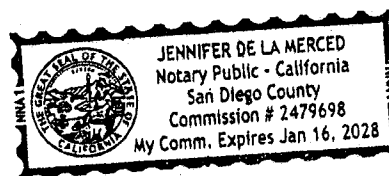
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature Jennifer De La Merced (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12373

ENT 86336:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 04 03:50 PM FEE 40.00 BY MG
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 April 29, 2015, and executed by Calvin M. Russell and Morgan D. Russell, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Co. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 1, 2015, as Entry No. 37597:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 307, The Benches, Plat 3, according to the official plat thereof, as recorded in the Office of the Utah County Recorder. **TAX # 35:465:0307**

Purportedly known as 1257 South Meadow Run, Saratoga Springs, UT 84045 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 11/04/2025

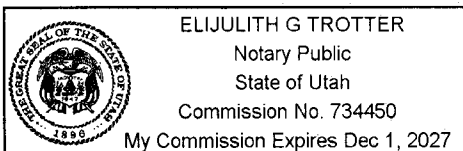
HALLIDAY, WATKINS & MANN, P.C.:

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. UT12373

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

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. 92069-412F

Parcel No. 13-021-0010

13-021-0027

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 BDI Structures L.L.C., a Utah limited liability company, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and University First Federal Credit Union is appointed trustee, and filed for record on May 18, 2022, and recorded as Entry No. 60794:2022, Records of Utah 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 2024 property taxes for the parcel number 13-021-0027. 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 5 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 5 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

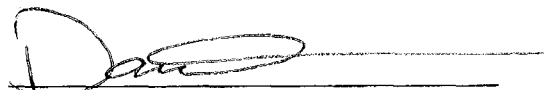
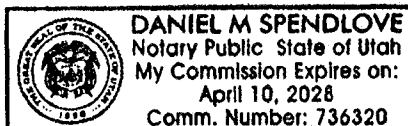

NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

COMMENCING 3319 FEET NORTH OF THE SOUTH QUARTER CORNER OF SECTION 17, TOWNSHIP 5 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE WEST 55.5 FEET; THENCE NORTH 2°30' EAST 129 FEET; THENCE WEST 14 FEET; THENCE NORTH 2°30' EAST 218 FEET; THENCE EAST 14 FEET; THENCE SOUTH 2°30' WEST 143 FEET; THENCE EAST 79.60 FEET; THENCE NORTH 20 FEET; THENCE EAST 80.13 FEET; THENCE SOUTH 15°50' WEST 233 FEET; THENCE WEST 49.5 FEET TO THE PLACE OF BEGINNING.

TOGETHER WITH AND SUBJECT TO A BOUNDARY LINE AGREEMENT RECORDED AS ENTRY NO. 11897:84.

PARCEL 2:

COMMENCING 3319.00 FEET NORTH AND 55.50 FEET WEST OF THE SOUTH QUARTER OF SECTION CORNER OF SECTION 17, TOWNSHIP 5 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 2°30' EAST 347 FEET TO THE SOUTH SIDE OF THE COUNTY ROAD; THENCE WEST 86 FEET ALONG THE SOUTH SIDE OF COUNTY ROAD; THENCE SOUTH 1°08' EAST 347 FEET, MORE OR LESS, TO A POINT DIRECTLY WEST OF THE POINT OF BEGINNING; THENCE EAST 77 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

LESS A STRIP OF LAND 14 FEET WIDE BEGINNING ON THE SOUTH SIDE OF THE COUNTY ROAD AND AT THE NORTHEAST CORNER OF THE ABOVE-DESCRIBED LAND AND EXTENDING SOUTH 218 FEET.

NOTICE OF DEFAULT

(Utah Deed of Trust with Power of Sale)

Date: October 30, 2025

ENT 87164:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 06 01:40 PM FEE 40.00 BY TM
RECORDED FOR Deeds.com, Inc.
ELECTRONICALLY RECORDED BY CSC

PARTIES

- **Borrower:** Newton Apple Property Solutions, LLC
623 West Lakeview Drive
Lehi, UT 84043
- **Trustee:** Timothy Maina
24687 Anderson Way
Loma Linda, CA 92354
- **Beneficiary (Lender):** Kesmeer Louis-Jeune
26332 Snowden Ave
Redlands, CA 92374

LOAN INFORMATION

- **Original Loan Amount:** \$20,000.00
- **Deed of Trust:** June 2, 2025
- **Date of Note:** June 5, 2025
- **Deed of Trust Recording Information:** 41434:2025, Utah County Recorder
- **Recording Information:**
- **Property Secured:**
Lot 90, Plat "D", NORTH LAKE, a Planned Residential Development, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah.
 - **Tax Parcel No.:** 47-226-0090
 - **Common Address:** 623 West Lakeview Drive, Lehi, UT 84043

NOTICE

YOU ARE HEREBY NOTIFIED that you are in default under the terms of the **Deed of Trust dated June 2, 2025**, executed by Newton Apple Property Solutions, LLC, as Borrower, in favor of Kesmeer Louis-Jeune, as Lender/Beneficiary, and Timothy Maina, as Trustee, securing a loan in the principal amount of **\$20,000.00**.

The default consists of failure to make payments when due under the Promissory Note and Deed of Trust. As of 10/06/2025, the total amount in arrears is:

- Principal and interest due: \$25,000.00
- Late charges/fees: \$ 625 + 640.625
- Default related fees and costs: 320
- Total to cure as of today: 26,725.625

Unless you pay all past-due amounts, late fees, costs, and expenses necessary to cure the default within three (3) months after the date this Notice of Default is recorded, the Beneficiary may cause the Trustee to proceed with foreclosure of the Property described above by public sale, in accordance with Utah Code Ann. § 57-1-24 et seq.

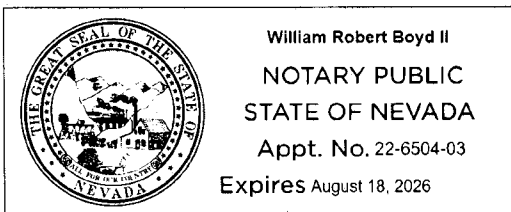
You may reinstate the loan by paying the arrears, interest, and authorized costs and expenses at any time prior to the sale.

DATED: October 30, 2025

Beneficiary (Lender):
Kesmeer Louis-Jeune
26332 Snowden Ave
Redlands, CA 92374

Signature: _____

Name: ~~Kesmeer Louis-Jeune~~



State of Nevada

County of Carson City

This instrument was acknowledged before me
on 11/06/2025 by Timothy Maina.

William Robert Boyd II

Notarized remotely using audio-video communication technology via Proof.

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 November 4, 2022, Thomas Danial Hogan and Kyle Benjamin Gowers, 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 November 9, 2022 as recorder's entry no. 116597:2022 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 834 N 600 E, Springville, UT 84663 and more particularly described as:

Lot 268, Plat "E", Springville Heights Subdivision, according to the plat thereof recorded in the office of the Utah County Recorder.

(Parcel I.D. 52:761:0268).

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 Utah 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.

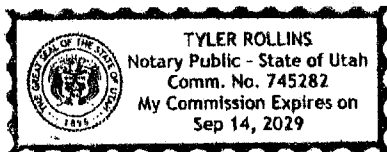


Paul D. Jarvis
UCCU General Counsel
360 West 4800 North
Provo, Utah 84604
(801) 223-7779

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

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 September 4, 2020, Falemao Pili, 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 September 10, 2020 as recorder's entry no. 137267:2020 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 9288 Prairie Dunes Way, Eagle Mountain, UT 84005 and more particularly described as:

Lot 69, Plat "A", Spring Valley Townhomes, according to the plat thereof as recorded in the office of the Utah County Recorder.

(Parcel I.D. 661440069).

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 Utah 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.

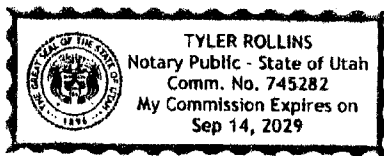
Dated November 6, 2025.


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

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 December 8, 2023, David S. Hall and Nicole Hall, 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 December 13, 2023 as recorder's entry no. 80219:2023 in the Official Records of the Utah County Recorder's Office, Utah County, Utah (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 453 River Cir., Alpine, UT 84004 and more particularly described as:

Lot 11, Plat "A", Twin Rivers Estates Amended, a Planned Residential Development, according to the plat thereof as recorded in the office of the Utah County Recorder.

(Parcel I.D. 53:274:0011).

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 Utah 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.

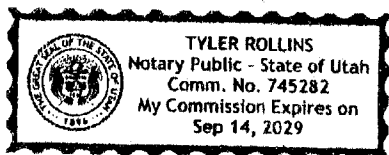
Dated November 6, 2025.


Paul D. Jarvis
UCCB 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. UT27184

ENT 87594:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 07 02:49 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 5, 2023, and executed by Carie Jean P. Johnson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 11, 2023, as Entry No. 29973:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Land situated in the County of Utah in the State of UT
LOT 2, JOHNSONS CORNER SUBDIVISION, PLAT "A", ENTRY NUMBER 65722-2008 OF UTAH COUNTY
PLATS, MAP BOOK 43, PAGE 193. **TAX # 43-193-0002**

Purportedly known as 195 South Center Street, American Fork, UT 84003 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 11/07/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

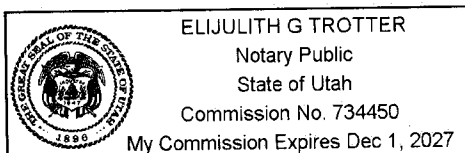
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27184

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.

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. UT27366

ENT 87603:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 07 02:52 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 31, 2018, and executed by Chad Ray John, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which GT Title Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 31, 2018, as Entry No. 72171:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 13, PLAT "A", EAST PARK ESTATES SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 38-178-0013**

Purportedly known as 2244 North 490 West, Lehi, UT 84043 (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

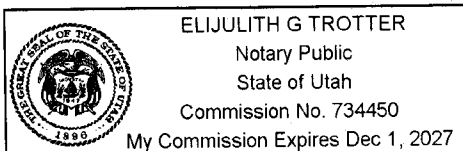
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27366

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

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. UT27427

ENT 87607:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 07 02:56 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 28, 2024, and executed by Emily Freckleton, as Trustor, in favor of JW Investment Holding LLC as Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 29, 2024, as Entry No. 58951:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at a point which is 12.76 chains South and 18.388 chains East of the Northwest corner of the Northeast quarter of Section 7, Township 7 South, Range 3 East, Salt Lake Base and Meridian; thence North 29.05 feet; thence along the arc of a 30 foot radius curve to the right a distance of 22.20 feet (chord bears North 60°35'02" West 21.4 feet); thence North 1°30'19" West 61.72 feet; thence North 88°45'48" East 38.96 feet; thence South 0°15' 01" East along a line 29.50 feet as set forth in that Boundary Line Agreement recorded May 2, 1983 as Entry No. 12670: 1983 in Book 2047 at Page 10 of Official Records; thence East 30.68 feet; thence South 1.10 chains; thence West 3 rods to the Point of Beginning. **TAX # 22-030-0062**

Purportedly known as 919 East 300 South, 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 entire unpaid principal balance together with all accrued interest which became due in full on September 1, 2025. 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

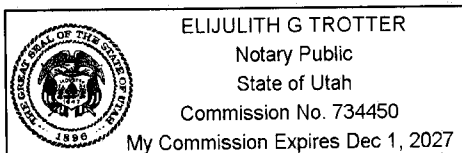
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27427

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

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. UT27426

ENT 87610:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Nov 07 02:59 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 23, 2023, and executed by Emly Freckleton also known as Emily Freckleton, as Trustor, in favor of JW Investment Holding LLC as Beneficiary, in which First American Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 24, 2023, as Entry No. 11367:2023, and modified pursuant to the Modification recorded on August 29, 2024, as Entry No. 58950:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

COMMENCING AT A POINT WHICH IS 12.76 CHAINS SOUTH AND 18.388 CHAINS EAST OF THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 7, TOWNSHIP 7 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 29.05 FEET; THENCE ALONG THE ARC OF A 30 FOOT RADIUS CURVE TO THE RIGHT A DISTANCE OF 22.20 FEET (CHORD BEARS NORTH 60°35'02" WEST 21.4 FEET); THENCE NORTH 1°30'19" WEST 61.72 FEET; THENCE NORTH 88°45'48" EAST 38.96 FEET; THENCE SOUTH 0°15'01" EAST ALONG A LINE 29.50 FEET AS SET FORTH IN THAT BOUNDARY LINE AGREEMENT RECORDED MAY 2, 1983 AS ENTRY NO. 12670:1983 IN BOOK 2047 AT PAGE 10 OF OFFICIAL RECORDS; THENCE EAST 30.68 FEET; THENCE SOUTH 1.10 CHAINS; THENCE WEST 3 RODS TO THE POINT OF BEGINNING. **TAX # 22-030-0062**

Purportedly known as 919 East 300 South, 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 entire unpaid principal balance together with all accrued interest which became due in full on September 1, 2025. 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

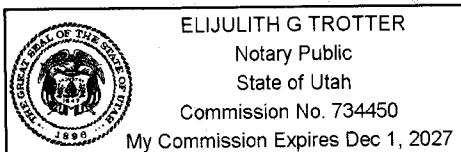
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27426

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