

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

14469536 B: 11620 P: 6028 Total Pages: 2
12/01/2025 08:58 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Wingate Village Town Home Owner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions Establishing a Plan of Town Homes Ownership for Wingate Village Town Homes ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 5, 2003, as Entry No. 8805327, and any amendments thereto, concerning real property reputed to be owned by **Chantilly Toelupe Toutai and Sione Foliaki Toutai Jr Wife and Husband As Joint Tenants, ("Owner")**, covering real property located at 475 N Redwood Rd #63 ("Property"), and more particularly described as follows:

Lot 63, Wingate Village Town Houses Plat C, A PUD, according to the official Plat thereof, as recorded in the office of the Salt Lake County Recorder, State of Utah.

Together with a non-exclusive right and easement for the use, benefit and enjoyment, in common with others, in and to the common areas as set forth in the declaration of covenants and restrictions.

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

PARCEL NUMBER: 08-34-177-096-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on September 11, 2025, as Entry No. 14434895. 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.

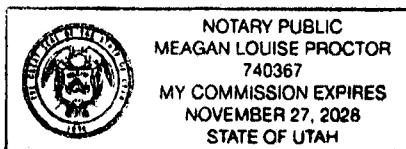
DATED this 26th day of November 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 26th day of November, 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.



[Signature]
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, 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. UTAH04-7137

14469887 B: 11620 P: 8222 Total Pages: 1
12/01/2025 02:12 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated FEBRUARY 22, 2011, and executed by JENNIFER ERICKSON A SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR REPUBLIC MORTGAGE HOME LOANS LLC, its successors and assigns, as Beneficiary, and UNITED TITLE SERVICES, as Trustee, which Trust Deed was recorded on FEBRUARY 25, 2011, as Entry No. 11141213, in Book 9907, at Page 8696, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 228, COATS ESTATES NO.2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-09-207-001

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: December 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

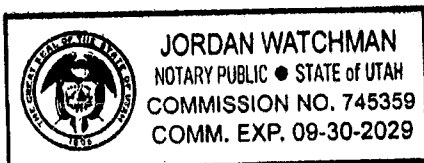
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 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

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. UTAH04-7138

14469892 B: 11620 P: 8267 Total Pages: 1
12/01/2025 02:14 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MARCH 31, 2023, and executed by ALLIE STARR AND LOGAN STARR, WIFE AND HUSBAND AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE AGENCY, as Trustee, which Trust Deed was recorded on APRIL 4, 2023, as Entry No. 14089817, in Book 11410, at Page 6258, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 38, SUMMER WOOD SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-21-228-007

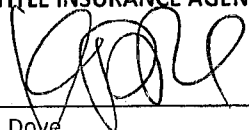
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: December 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

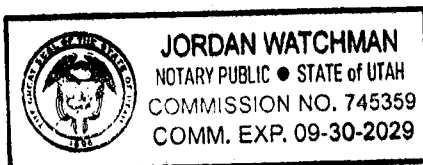


Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 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

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. UTAH04-7140

14469897 B: 11620 P: 8291 Total Pages: 1
12/01/2025 02:15 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JUNE 6, 2023, and executed by JACQUES GARCIA AND CHANTE GARCIA, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE, as Trustee, which Trust Deed was recorded on JUNE 7, 2023, as Entry No. 14115100, in Book 11424, at Page 4063, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 2, INVERNESS SQUARE PHASE NO. 1 (A PLANNED UNIT DEVELOPMENT), ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-01-453-080

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: December 1, 2025

LINCOLN TITLE INSURANCE AGENCY

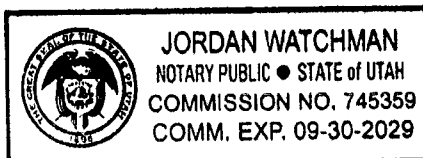
By:

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 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. UT27388

14469905 B: 11620 P: 8347 Total Pages: 2
12/01/2025 02:17 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated March 16, 2022, and executed by Colen Sweeten, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Amwest Funding Corp., its successors and assigns as Beneficiary, but Selene Finance, LP being the present Beneficiary, in which Legends Title LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 21, 2022, as Entry No. 13915392, in Book 11319, at Page 2255, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 15, Fairlane Heights Subdivision No. 2, according to the Official Plat thereof, as recorded in the office of the County Recorder, Salt Lake County, State of Utah. TAX # 21-06-277-011

Purportedly known as 4340 South Falcon Street, West Valley City, UT 84120 (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: 12/01/2025

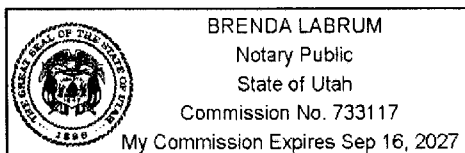
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27388

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

The foregoing instrument was acknowledged before me on 12/01/2025,
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

Brenda Labrum
Notary Public

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

14469960 B: 11620 P: 8626 Total Pages: 1
12/01/2025 02:51 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: WESTERN MORTGAGE SERVICES
1584 S 500 W #101 BOUNTIFUL, UT 84010

Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated February 18, 2025, executed by Michael S. Harris, a Married Man, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake State of Utah, on February 24, 2025, as Entry No. 14350217 Book 11552 Page 1724 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

LEGAL DESCRIPTION: LOT 20, EASTRIDGE NO. 2, SUBDIVISION, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

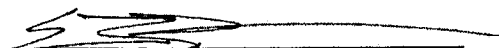
Property Addresses: 11835 South Mapleridge Circle, Sandy, Utah 84094

Parcel Number: 28-29-226-010-0000

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$125,000.00, interest at the rate of 15.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, Dated May 11, 2004, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for July–November, 2025, in the amount of \$1,580.56 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrear on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$125,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

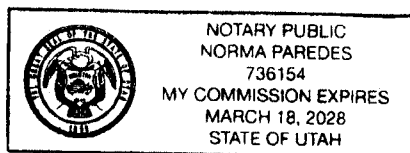
Dated this 26th day of November, 2025
Edwin B. Parry, Attorney at Law

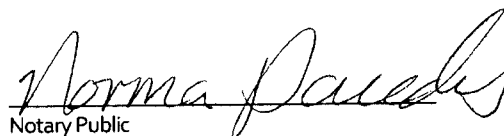

Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
 : SS.
County of Salt Lake }

On this 26th day of November, 2025 personally appeared before me Edwin B. Parry, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:
Seal:




Notary Public

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

14469960 B: 11620 P: 8626 Total Pages: 1
12/01/2025 02:51 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: WESTERN MORTGAGE SERVICES
1584 S 500 W #101 BOUNTIFUL, UT 84010

Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated February 18, 2025, executed by Michael S. Harris, a Married Man, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake State of Utah, on February 24, 2025, as Entry No. 14350217 Book 11552 Page 1724 of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

LEGAL DESCRIPTION:

LOT 20, EASTRIDGE NO. 2, SUBDIVISION, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.

Property Addresses:

11835 South Mapleridge Circle, Sandy, Utah 84094

Parcel Number:

28-29-226-010-0000

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$125,000.00, interest at the rate of 15.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, Dated May 11, 2004, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for July - November, 2025, in the amount of \$1,580.56 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrearages on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$125,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 26th day of November, 2025
Edwin B. Parry, Attorney at Law

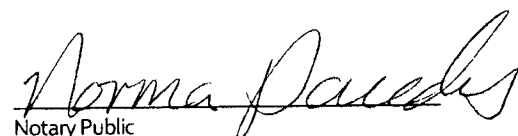
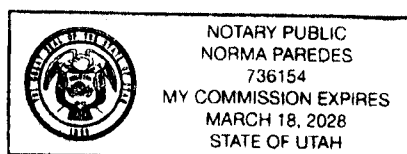


Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
 : SS.
County of Salt Lake }

On this 26th day of November, 2025 personally appeared before me Edwin B. Parry, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:
Seal:



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. UTAH04-7142

14470149 B: 11620 P: 9725 Total Pages: 1
12/01/2025 04:47 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 27, 2017, and executed by DAMON A. BARKER, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and CAPSTONE TITLE AND ESCROW, as Trustee, which Trust Deed was recorded on APRIL 28, 2017, as Entry No. 12524803, in Book 10552, at Page 4790, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 923, THE SYCAMORES AT JORDAN HILLS PHASE 9 - FINAL PLAT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF SALT LAKE COUNTY RECORDER.

20-33-251-006

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

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

DATED: December 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



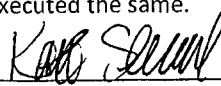
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 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

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. UTAH04-7145

14470157 B: 11620 P: 9743 Total Pages: 1
12/01/2025 04:49 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated DECEMBER 21, 2021, and executed by CATHY LEE GARCIA, A MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FINANCE OF AMERICA MORTGAGE LLC, its successors and assigns, as Beneficiary, and 1ST LIBERTY TITLE, as Trustee, which Trust Deed was recorded on DECEMBER 21, 2021, as Entry No. 13852911, in Book 11285, at Page 6302, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 113, SOUTHRIDGE SUBDIVISION NO.4, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-08-155-009-0000

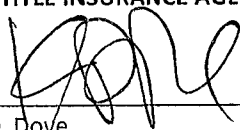
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: December 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



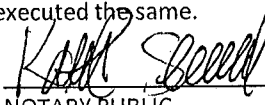
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 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

Recording Requested By:
Title365

WHEN RECORDED RETURN TO:

14470574 B: 11621 P: 1905 Total Pages: 2
12/02/2025 02:06 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TITLE365 COMPANY
345 ROUSER ROAD SUITE 100CORAOPOLIS, PA 15108

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

NOTICE OF DEFAULT

T.S. NO.: 141922-UT

APN: 20-23-354-083-0000

NOTICE IS HEREBY GIVEN THAT MISTY JO LANDON, A SINGLE WOMAN as Trustor, OLD REPUBLIC TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/20/2019 and recorded on 11/21/2019, as Instrument No. 13130238 in Book 10863 Page 3072-3089 the subject Deed of Trust was modified by Loan Modification recorded on 03/28/2025 as Instrument 14363576 Book 11559 Page 5281, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT "A", IN BUILDING 235, CONTAINED WITHIN THE PHASE 2, PLAT "J", OQUIRRH HIGHLANDS CONDOMINIUMS, AN EXPANDABLE CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED DECEMBER 6, 2005, ENTRY NO. 9572951, BOOK 2005P, AT PAGE 388, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF THE OQUIRRH HIGHLANDS, RECORDED AS ENTRY NO. 8973883, IN BOOK 8943, AT PAGE 5656, IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH, AND IN ANY SUPPLEMENTS/AMENDMENTS THERETO. TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

MORE ACCURATELY DESCRIBED AS

UNIT A, IN BUILDING 235, CONTAINED WITHIN THE OQUIRRH HIGHLANDS CONDOMINIUMS PHASE 2 PLAT "J", A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED DECEMBER 06, 2005 AS ENTRY NO. 9572951, IN BOOK 2005P, AT PAGE 388 OF PLATS, (AS SAID RECORD OF SURVEY MAP MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF OQUIRRH HIGHLANDS CONDOMINIUMS, RECORDED FEBRUARY 9, 2004, AS ENTRY NO. 8973883, IN BOOK 8943, AT PAGE 5656 (AS SAID DECLARATION MAY HAVE BEEN AMENDED AND/OR SUPPLEMENTED) IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH.

NOTICE OF DEFAULT

T.S. NO. 141922-UT

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN AND TO THE COMMON AREAS AND FACILITIES MORE PARTICULARLY DESCRIBED IN SAID DECLARATION AND ANY AMENDMENTS AND/OR SUPPLEMENTS THERETO.

The obligation included a Note for the principal sum of \$171,000.00.

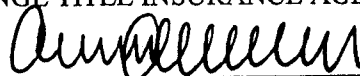
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus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

By reason of such default, NewRez LLC D/B/A Shellpoint Mortgage Servicing, 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.

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: DEC 01 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Alison Arrendale, Authorized Agent

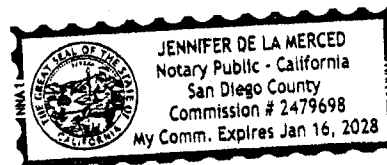
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 01 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27293

14470718 B: 11621 P: 2784 Total Pages: 2
12/02/2025 03:55 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 9, 2022, and executed by Luis M. Reyes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending, Inc., its successors and assigns as Beneficiary, but Servis One, Inc. DBA BSI Financial Services being the present Beneficiary, in which Novation Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 20, 2022, as Entry No. 13955644, in Book 11340, at Page 8099, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 26, Westpointe Subdivision Plat "O", according to the Official Plat thereof recorded in the office of the Salt Lake County Recorder Utah. **TAX # 08-27-156-003**

Purportedly known as 1989 West Sir Timothy Avenue, Salt Lake City, UT 84116-1597 (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: 12/02/2025

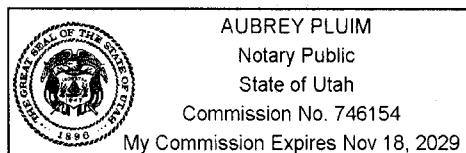
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27293

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

The foregoing instrument was acknowledged before me on 12/02/2025,
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. Pluim
Notary Public

14470792 B: 11621 P: 3260 Total Pages: 1
12/02/2025 04:51 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 83103-01
Parcel No. 26-35-455-015

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 Eric Gruber, as trustor(s), in which Ali Salari is named as beneficiary, and Title One, Inc. a Utah corporation is appointed trustee, and filed for record on November 4, 2022, and recorded as Entry No. 14038807, in Book 11383, at Page 8574, Records of Salt Lake County, Utah.

LOT 813, ESTATES AT ROSE CREEK SUBDIVISION PHASE 8, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 9, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 2nd day of December, 2025.

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



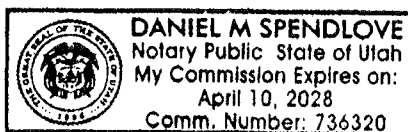
By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 2nd day of December, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 25-16427
SK NO.: GHID01-0034

14471109 B: 11621 P: 4522 Total Pages: 2
12/03/2025 12:20 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MARCH 15, 2024, and executed by JEFFREY ADAM BRANDT AND AMY PERSCHON BRANDT, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on MARCH 20, 2024, as Instrument No. 14218208, in Book 11478, Page 9337, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

BUILDING 159, ROSECREST VILLAGE P.U.D., PLAT 3 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN: 32-12-206-008-0000

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. The installment of principal and interest and escrow amounts, if applicable, which became due on MAY 1, 2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff..

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.

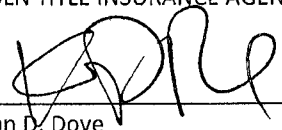
NOTICE OF DEFAULT

T.S. NO. 25-16427

DATED: 12/3/2025

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove
Its: Authorized Agent

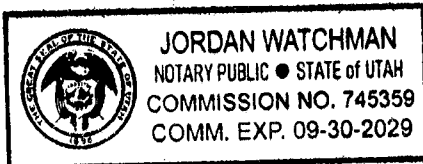
STATE OF UTAH

COUNTY OF WEBER

On 12/3/2025, personally appeared before me, 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



14471166 B: 11621 P: 4797 Total Pages: 2
12/03/2025 01:20 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 142530-UT

APN: 26-13-443-005-0000

NOTICE IS HEREBY GIVEN THAT JUAN C. MORENO AND ANDREA MORENO, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, VANGUARD TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NETWORK FUNDING, L.P., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/24/2021 and recorded on 9/29/2021, as Instrument No. 13785457 in Book 11246 Page 3918-3933, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 455, KENNECOTT DAYBREAK PLAT 10H SUBDIVISION, AMENDING LOTS V2 AND V3 OF THE KENNECOTT MASTER SUBDIVISION #1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$592,000.00.

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

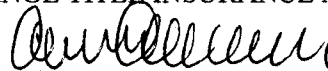
NOTICE OF DEFAULT

T.S. NO. 142530-UT

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

DATED: DEC 02 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Alison Arrendale, Authorized Agent

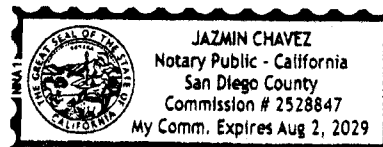
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 02 2025 before me, Jazmin Chavez, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27583

14471648 B: 11621 P: 7145 Total Pages: 2
12/04/2025 11:35 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 15, 2013, and executed by Caren J. Burns, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Graystone Mortgage, LLC, a Limited Liability Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cornerstone Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 15, 2013, as Entry No. 11684461, in Book 10159, at Page 5150-5163, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 6-B of COVENTRY MANOR, a Utah Condominium Project, as the same is identified in the Record of Survey Map for Coventry Manor, a Utah Condominium Project, recorded December 13, 1979, in Book 79-12 of Plats, at Page 359, as defined and described in the Declaration of Coventry Manor recorded December 13, 1979, in Book 5005 of records, at Page 655 in the office of the County Recorder of Salt Lake County, Utah. Together with an undivided ownership interest in and to the common areas and facilities appurtenant to said Unit. Also, together with and subject to all easements and rights of way as shown and described in said Record of Survey Map and as set forth in said Declaration and all amendments thereto. **TAX # 15-33-102-023**

Purportedly known as 3575 South 3200 West #6B, West Valley City, UT 84119 (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: 12/03/2025

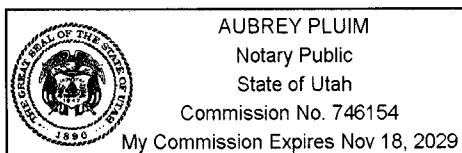
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27583

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

The foregoing instrument was acknowledged before me on 12/03/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

A. Pluim
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. 27075-19F
Parcel No. 21-28-255-002

14471814 B: 11621 P: 7968 Total Pages: 1
12/04/2025 02:57 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

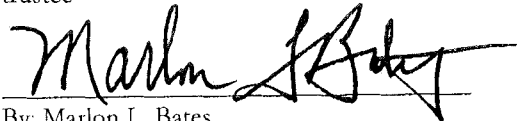
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Richard Chavez Jr., sole ownership, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for TransWest Credit Union, its successors and assigns, is named as beneficiary, and First American Title Insurance Company is appointed trustee, and filed for record on July 29, 2024, and recorded as Entry No. 14269365, in Book 11507, at Page 5427, Records of Salt Lake County, Utah.

LOT 41, LESSLEY ESTATES SUBDIVISION NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, UTAH.

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

DATED this 4 day of November, 2025.

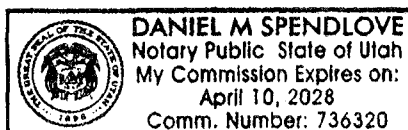
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 4 day of November, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27497

14471826 B: 11621 P: 8014 Total Pages: 2
12/04/2025 03:03 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 17, 2020, and executed by Braxton Carson and Mark Carson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 17, 2020, as Entry No. 13301345, in Book 10963, at Page 1095-1110, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 90, Bennion Estates South, Phase 3, according to the official plat thereof on file and recorded in the Office of the Salt Lake County Recorder. **TAX # 21-20-278-006**

Purportedly known as 3300 West Coybrook Place, Taylorsville, UT 84129 (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: 12/04/2025

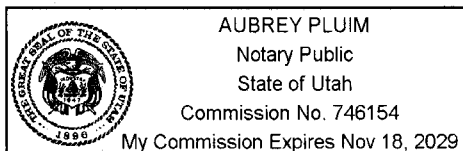
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27497

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

The foregoing instrument was acknowledged before me on 12/04/2025,
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

A. Pluim
Notary Public

14471868 B: 11621 P: 8313 Total Pages: 2
12/04/2025 03:48 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

RECORDED ELECTRONICALLY FOR:

Scalley Reading
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Attn: W. Jeffery Fillmore

Parcel ID No.: 27-05-108-012-0000

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 July 1, 1997, and executed by JUAN CARLOS RODRIGUEZ, a married man, as Trustor, and granted and conveyed to WAFD BANK (formerly known as Washington Federal Bank and as Washington Federal Bank), a Washington state chartered commercial bank, as Beneficiary and Trustee. The Deed of Trust was recorded on July 1, 1997, as Entry No. 6681835 in Book 7703 beginning at Page 0187 in the Official Records of the County Recorder of Salt Lake County, Utah. Scalley Reading Bates Hansen & Rasmussen, P.C. has been appointed and substituted as Trustee of the Deed of Trust.

The property subject to the Deed of Trust is situated in Salt Lake County, Utah and is more particularly described as follows:

LOT 35, CRYSTAL HILLS NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF
RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY

Together with all improvements, easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock, fixtures, and all replacements and additions.

FURTHER NOTICE IS HEREBY GIVEN that a breach has occurred of the Note dated July 1, 1997 (the "*Note*"), the obligation for which the trust property was given as security. 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 breach of the Note is the failure of the Trustor to pay the Lender the monthly payments due on the Note of \$1,062.37 for the months of August through December, 2025. The breach of the Note is also for the failure of the Trustor to pay accrued and accruing late charges and interest and monthly escrow payments. As provided by Utah law, this Notice of Default and Election to Sell may be cancelled and the existing default cured by payment to the Lender of all delinquent amounts due on the Note and the costs and fees of foreclosure. If the existing default is not cured the Note is deemed to be accelerated and the entire principal balance of \$12,205.45 together with accrued interest and all other amounts, costs and fees, including attorney's fees, due and owing on the Note is declared to be due and payable.

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

DATED this 4th day of December, 2025.

TRUSTEE

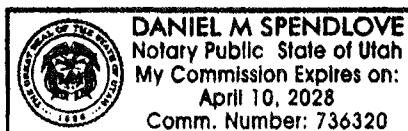
Scalley Reading Bates Hansen & Rasmussen, P.C.

By: W. Jeffery Fillmore
W. JEFFERY FILLMORE

Attorney and authorized agent of the law firm Scalley
Reading Bates Hansen & Rasmussen P.C.
15 West South Temple, Suite 600
Salt Lake City, UT 84101
(801) 428-0115

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before me this 4th day of December, 2025 by W. JEFFERY FILLMORE on behalf of the Professional Corporation as attorney and authorized agent.



[Signature]
NOTARY PUBLIC

14471940 B: 11621 P: 8621 Total Pages: 2
12/04/2025 04:24 PM By: mpalmer Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOOREM, UT 84058

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.: 142327-UT

APN: 27-17-154-045-0000

NOTICE IS HEREBY GIVEN THAT DEBORA L. ROBINSON, A MARRIED WOMAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/2/2017 and recorded on 10/2/2017, as Instrument No. 12628290 in Book 10604 Page 8255-8270, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 251, OQUIRRH PARK PHASE 4 LAND AREA 2A SUBDIVISION PUD, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$262,163.00.

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 5/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 142327-UT

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: DEC 04 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Alison Arrendale, Authorized Agent

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

State of California } ss.
County of San Diego }

On DEC 04 2025 before me, Jazmin Chavez, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23999

14471946 B: 11621 P: 8707 Total Pages: 2
12/04/2025 04:33 PM By: BGORDON Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated January 11, 2021, and executed by Jasmine Freeman and Zac P. Freeman, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 15, 2021, as Entry No. 13534948, in Book 11099, at Page 9294-9309, and corrected pursuant to the Affidavit recorded on November 15, 2024, as Entry No. 14314321, in Book 11532, at Page 8725, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 124, Block 19, HOFFMAN HEIGHTS NO. 4 EXTENDED, according to the Official plat thereof, on file and at record in the Salt Lake County Recorder's Office.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

Lot 124, Block 19, HOFFMAN HEIGHTS NO. 4 EXTENDED, according to the Official plat thereof, on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-07-330-010-0000**

Purportedly known as 4586 West 5175 South, Salt Lake City a/k/a Kearns, UT 84118 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 12/04/2025

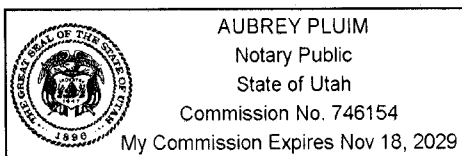
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23999

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

The foregoing instrument was acknowledged before me on 12/04/2025,
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

A. Pluim
Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1877

14472225 B: 11622 P: 287 Total Pages: 1
12/05/2025 10:54 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Rosecrest Village Homeowners Association, Inc., (the "Association") is the beneficiary under the Amended Declaration of Covenants, Conditions, and Restrictions of Rosecrest Village Townhomes recorded on November 21, 2006 as Entry No. 9916077 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Emily Claire Zuta, Antonio Zuta and Arquimides Zuta, located at 14504 South Windom Road, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT G3, BLDG 47, ROSECREST VILLAGE PUD PLAT 3 AMD 3**
10029-3356

Parcel ID #: **32-12-255-025-0000**

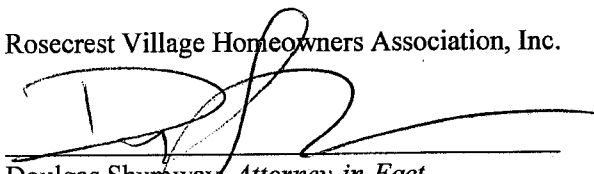
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

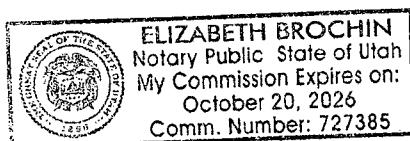
DATE FILED: December 4, 2025.

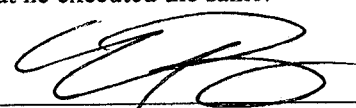
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Rosecrest Village Homeowners Association, Inc.


Doulgas Shumway, Attorney-in-Fact

On December 4, 2025, personally appeared before me Doulgas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1884

14472227 B: 11622 P: 289 Total Pages: 1
12/05/2025 10:54 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Westgate Lofts Condominium Association (the "Association") is the beneficiary under the Fourth Amended and Restated Declaration of Condominium and Declaration of Covenants, Conditions and Restrictions for Westgate Lofts Condominiums recorded on September 12, 2012 as Entry No. 11469401 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Brandon Worth Hargett, trustee of the Brandon Worth Hargett Revocable Trust dated 02/17/2022, located at 328 West 200 South #607, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 607, BLDG 328, WESTGATE LOFTS CONDO AMD. 9644-9453
10106-1580 10302-6524 10643-5455
Parcel ID #: 15-01-132-111-0000

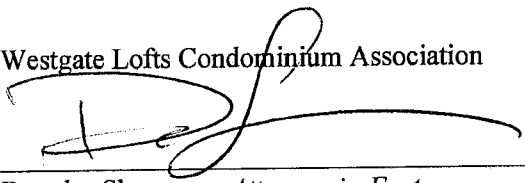
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

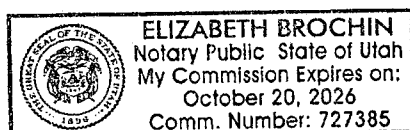
DATE FILED: December 4, 2025.


STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Westgate Lofts Condominium Association


Douglas Shumway, Attorney-in-Fact

On December 4, 2025, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1914

14472230 B: 11622 P: 294 Total Pages: 1
12/05/2025 10:55 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Wood Crest Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions of Wood Crest Condominiums recorded on November 22, 1996 as Entry No. 6512532 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Khurshid Bibi, located at 1860 West 500 North #18, Salt Lake City, Utah 84116, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **BLDG C, UNIT 18, WOOD CREST CONDOMINIUM PHASE 2. 7541-0224 7704-2278 8160-0290 9153-0467 9333-1399 9525-1568 9839-2978**
Parcel ID #: **08-34-108-063-0000**

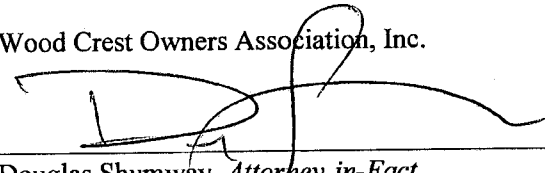
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

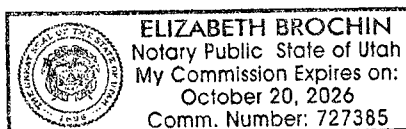
DATE FILED: December 4, 2025.

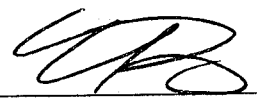
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Wood Crest Owners Association, Inc.


Douglas Shumway, *Attorney-in-Fact*

On December 4, 2025, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2252

14472235 B: 11622 P: 316 Total Pages: 1
12/05/2025 10:57 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the DB Condominium Owners Association (the "Association") is the beneficiary under the Declaration of Condominium for DB Condominiums recorded on March 23, 2021 as Entry No. 13607323 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jennifer A. Hernandez Duque and David J Villasmil Delgado, located at 5192 West Black Twig Drive #105, South Jordan, Utah 84009, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 105, SOUTH STATION PLAT 3 CONDO PH 1D AMD 11339-6979
Parcel ID #: 26-24-184-026-0000

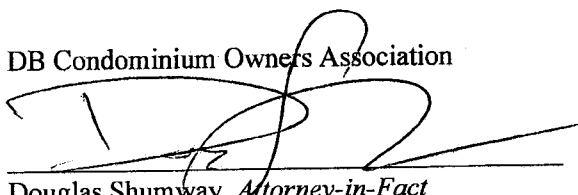
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

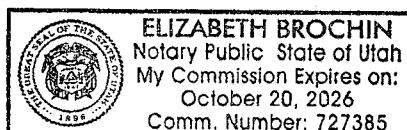
DATE FILED: December 4, 2025.


STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

DB Condominium Owners Association


Douglas Shumway, Attorney-in-Fact

On December 4, 2025, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

14472425 B: 11622 P: 1768 Total Pages: 2
12/05/2025 01:43 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 141783-UT

APN: 15-31-383-010-0000

NOTICE IS HEREBY GIVEN THAT PAM H. BULLOCK, A MARRIED WOMAN AS HER SOLE AND SEPERATE PROPERTY as Trustor, TOWNSHIP TITLE as Trustee, in favor of FIRST FRANKLIN FINANCIAL CORPORATION as Beneficiary, under the Deed of Trust dated 12/29/2000 and recorded on 1/4/2001, as Instrument No. 7793511 in Book 8413 Page 6761-6779 the subject Deed of Trust was modified by Loan Modification recorded on 08/19/2011 as Instrument 11229833 Book 9944 Page 459-470,, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 213, OXFORD STREET SUBDIVISION PLAT 2.

MORE CORRECTLY DESCRIBED AS:

LOT 213, OXFORD STREET SUBDIVISION PLAT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$118,000.00.

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

By reason of such default, PNC BANK, NATIONAL ASSOCIATION, 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. 141783-UT

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: DEC 04 2025

ORANGE TITLE INSURANCE AGENCY, INC.

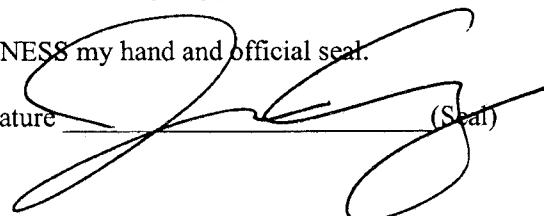

Alison Arrendale, Authorized Agent

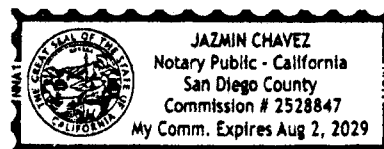
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 04 2025 before me, Jazmin Chavez, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27505

14472611 B: 11622 P: 3103 Total Pages: 2
12/05/2025 03:57 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 17, 2008, and executed by Scott T. Davidson, as Trustor, in favor of Washington Mutual Bank, FA as Beneficiary, but Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 being the present Beneficiary, in which Security Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 25, 2008, as Entry No. 10330959, in Book 9562, at Page 3050-3065, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 114, AUBURN GARDENS PLAT 5 SUBDIVISION, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-13-155-023**

Purportedly known as 604 West Spacerama Drive, Murray, UT 84123 (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: 12/05/2025

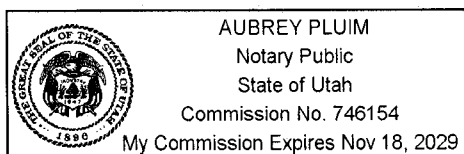
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27505

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

The foregoing instrument was acknowledged before me on 12/05/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

A. Pluim
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27326

14472618 B: 11622 P: 3183 Total Pages: 2
12/05/2025 04:02 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 30, 2020, and executed by Daniel Enrique Rojas and Marla Rojas, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, 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 Salt Lake County, Utah, on November 4, 2020, as Entry No. 13450521, in Book 11054, at Page 837-851, and re-recorded on June 2, 2021, as Entry No. 13680523, in Book 11184, at Page 5382-5396, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 206, Shoshone Estates Phase 2 Subdivision, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder, State of Utah. **TAX # 32-10-228-007**

Purportedly known as 6516 West 14300 South, Herriman, UT 84096 (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: 12/05/2025

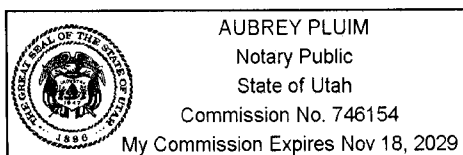
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27326

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

The foregoing instrument was acknowledged before me on 12/05/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

A. Pluim
Notary Public