

14476300 B: 11624 P: 5078 Total Pages: 3  
12/15/2025 02:21 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

PREPARED BY/RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
Telephone: 801-355-2886

### NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on October 2, 2008, a certain Deed of Trust was executed by Julie R. Stauffer, as Trustor, in favor of MetLife Home Loans, a Division of MetLife Bank, N.A., as Beneficiary, and was recorded on October 7, 2008, Instrument No. 10536399, in Book 9649, at Pages 2098-2105, as in the Salt Lake County Recorder's Office, State of Utah; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Deed of Trust is now owned by the Secretary, pursuant to an assignment dated March 22, 2017 and recorded on April 5, 2017, Instrument No. 12509573, in Book 10544, at Page 9382, in the Salt Lake County Recorder's Office, State of Utah; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the Trustor failed to pay property taxes and failed to occupy the real property subject to the Deed of Trust as a primary, principal residence, and payment of the loan balance was not made in full and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of October 30, 2025 is \$324,781.66 and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in the undersigned by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., (the "Act") by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, notice is hereby given that on January 26, 2026 at 1:00 PM in the Southeast portion of the Rotunda, at the East main entrance of the Scott M. Matheson Courthouse, 450 South State Street, Salt Lake City, Utah, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

LOT 863, MISTY HILLS NO. 8, PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

TAX #21-20-103-018-0000

Commonly known as: 6298 Smokey Circle, Taylorsville, UT 84129

The Secretary of Housing and Urban Development's estimated bid will be \$324,781.66.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his or her prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$32,478.17 (10% of the Secretary's bid) in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$32,478.17 must be presented before the bidding is closed. **THE DEPOSIT IS NONREFUNDABLE.** The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, it need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Foreclosure Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the Trustor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the Trustor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the Deed of Trust agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the Deed of Trust is to be reinstated prior to the scheduled sale is based upon the nature of the breach, and this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale or the breach must be otherwise cured. A description of the default is as follows:

FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON BY ALL TRUSTORS CEASING TO USE THE PROPERTY AS THE PRINCIPAL RESIDENCE AND FAILURE TO PAY REAL ESTATE TAXES.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Dated: 12/12/2025

HALLIDAY, WATKINS & MANN, P.C.

Hillary R McCormack

Foreclosure Commissioner

By: Hillary R. McCormack

Its: Authorized Officer

376 East 400 South, Suite 300

Salt Lake City, UT 84111

Phone: 801-355-2886

Fax: 801-328-9714

HWM File: UT27473

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

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that on 12/12/2025, Hillary R. McCormack, an Authorized Officer of Halliday, Watkins & Mann, P.C., Foreclosure Commissioner for the Secretary of Housing and Urban Development, whose name is signed to the foregoing conveyance, and who is known to me, subscribed and acknowledged simultaneously before me on this day that, being informed of the contents of said conveyance, she executed the same voluntarily, in my presence, on the day the same bears date.

Eiji Trimmer

Notary Public



ELIJULITH G TROTTER

Notary Public

State of Utah

Commission No. 734450

My Commission Expires Dec 1, 2027

Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27620

14476422 B: 11624 P: 5687 Total Pages: 2  
12/15/2025 03:23 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated February 1, 2022, and executed by Matthew Ross, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 2, 2022, as Entry No. 13883192, in Book 11301, at Page 7974, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 23, Block 9, ROSE PARK PLAT C SUBDIVISION, according to the Official Plat thereof, as recorded in the Salt Lake County Recorder's Office, State of Utah. **TAX # 08-26-328-006**

Purportedly known as 1141 West San Fernando Drive, Salt Lake City, UT 84116 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 12/15/2025

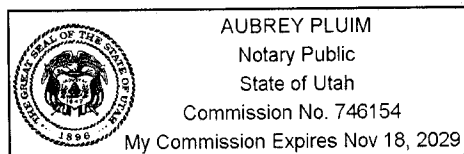
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27620

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

The foregoing instrument was acknowledged before me on 12/15/2025,  
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

Aubrey Pluim  
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.: 25-17498  
SK NO.: GHID01-0040

14477249 B: 11624 P: 9596 Total Pages: 2  
12/17/2025 08:07 AM By: srigby 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 15, 2024, and executed by KAE SMITH AND CECIL F. WOODARD, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR THE LOAN STORE, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on APRIL 19, 2024, as Instrument No. 14230239, in Book 11485, Page 8248, Rerecorded on JUNE 4, 2024 as Instrument No. 14248463 B:11495 P:8951, 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 399, WESTVIEW TERRACE NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "79-1" OF PLATS AT PAGE 20 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

APN: 20-12-151-010-0000

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 JULY 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

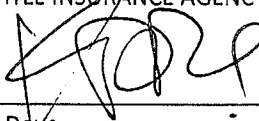
T.S. NO. 25-17498

DATED:

12/16/2025

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove

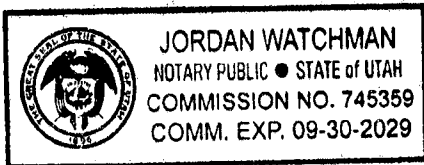
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 12/16/2025, 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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27516

14477672 B: 11625 P: 2647 Total Pages: 2  
12/17/2025 03:59 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 30, 2021, and executed by Mark Anthony Adame, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Financial Network Inc dba: Orion Lending, its successors and assigns as Beneficiary, but Data Mortgage Inc., DBA Essex Mortgage being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 1, 2021, as Entry No. 13836474, in Book 11276, at Page 4526-4542, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 26-3, Summerlane at the District Phase 3, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 27-20-179-047-0000**

Purportedly known as 3812 West Periwinkle Drive, South Jordan, UT 84095 (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: 12/17/2025

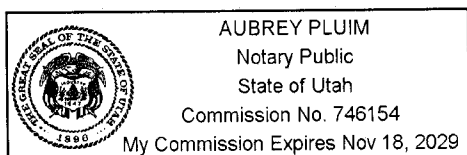
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27516

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

The foregoing instrument was acknowledged before me on 12/17/2025,  
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. UT27584

14477707 B: 11625 P: 2735 Total Pages: 2  
12/17/2025 04:21 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 19, 2021, and executed by Jeffrey Pack and Jaqueline Pack, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 24, 2021, as Entry No. 13832451, in Book 11273, at Page 7608-7622, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 55, Lakewood Subdivision, according to the official plat thereof on file and of record in the office of the county recorder of Salt Lake County, Utah.

More Correctly Described As:

Lot 55, Lakewood Subdivision, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Together with half of the vacated walkway abutting said lot. **TAX # 22-16-129-021-0000**

Purportedly known as 1579 East Winward Drive, Holladay, UT 84117 (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: 12/17/2025

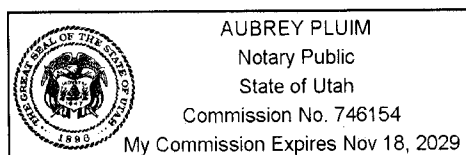
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27584

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

The foregoing instrument was acknowledged before me on 12/17/2025,  
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

Aubrey Pluim  
Notary Public

Record and Return to:  
Jared W. Moss  
JMOSS LAW LLC  
PO Box 563  
Midway, UT 84049  
(619) 573-7900

14477809 B: 11625 P: 3247 Total Pages: 3  
12/18/2025 09:46 AM By: BGORDON Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ATLAS TITLE - HEBER CITY  
490 WEST 100 SOUTHHEBER, UT 84032

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN that Jared W. Moss, Successor Trustee, gives notice of default under that certain Deed of Trust ("Trust Deed") executed by C, C, & L Enterprises, LLC, a Utah limited liability company, Four Seasons Apartment, a California general partnership, Robert A. Slater and Linda S. Slater as Trustors, in which Stewart Title of Utah, Inc. as the original trustee, and The Simple Fund, LLC, a Utah limited liability company as the Beneficiary, as recorded on April 15, 2024, Entry No. 14228346, Book 11484, Page 7871, in the official records of Salt Lake County. This Notice of Default affects real property located in Salt Lake County, Utah, and more particularly described on Exhibit A:

Tax Parcel Nos. 16-28-351-024, 16-28-351-025

The Trust Deed secures obligations to the Beneficiary including that certain Promissory Note dated April 11, 2024 in the original principal amount of \$3,000,000.00 ("Note"). The Note matured and a default of the obligations under the Note has occurred, and all principal, accrued interest, any additional advancements, late fees, insurance, property taxes, trustee's and attorneys' fees, and expenses are now due and payable in full ("Obligations"). A full itemization of the Obligations may be obtained from the Successor Trustee at the above address and telephone number.

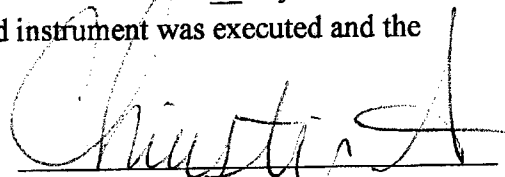
By reason of such default, the Successor Trustee hereby declares all Obligations secured by the Trust Deed due and payable, and elects to cause the property to be sold, pursuant to the Trust Deed and the laws of the State of Utah.

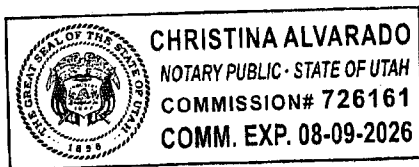
Dated this 18 day of December, 2025

  
Jared W. Moss  
Successor Trustee

STATE OF UTAH                    )  
  :SS  
COUNTY OF WASATCH        )

The foregoing instrument was acknowledged before me this \_\_ day of December, 2025,  
by Jared W. Moss who duly acknowledged that said instrument was executed and the  
information contained is true and accurate.

  
NOTARY PUBLIC



## EXHIBIT A

### PARCEL 1:

COMMENCING AT A POINT IN THE CENTER OF HIGHLAND DRIVE, SOUTH 15°15'30" EAST 173.7 FEET FROM THE COUNTY MONUMENT AT THE INTERSECTION OF HIGHLAND DRIVE AND 33rd SOUTH STREET WHICH MONUMENT IS SOUTH 4194.35 FEET AND EAST 662.01 FEET FROM THE NORTHWEST CORNER OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 84°45' WEST 110.5 FEET; THENCE SOUTH 86°52' WEST 73.50 FEET; THENCE SOUTH 114.35 FEET TO A FENCE CORNER; THENCE NORTH 89°54' EAST 218.38 FEET TO THE CENTER OF HIGHLAND DRIVE; THENCE NORTH 15°15'30" WEST 132.81 FEET ALONG CENTER OF HIGHLAND DRIVE TO THE POINT OF BEGINNING.

### LESS AND EXCEPTING:

BEGINNING AT A POINT IN THE CENTER OF HIGHLAND DRIVE, SOUTH 15°15'30" EAST ALONG SAID CENTERLINE 173.7 FEET FROM THE COUNTY MONUMENT AT THE INTERSECTION OF HIGHLAND DRIVE AND 3300 SOUTH STREET WHICH MONUMENT IS SOUTH 4194.35 FEET AND EAST 662.01 FEET FROM THE NORTHWEST CORNER OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE SOUTH 15°15'30" EAST ALONG THE CENTERLINE OF HIGHLAND DRIVE 132.81 FEET; THENCE SOUTH 89°54' WEST 41.442 FEET TO A POINT 40.0 FEET PERPENDICULARLY DISTANT FROM SAID CENTERLINE; THENCE NORTH 15°15'30" WEST 129.033 FEET; THENCE NORTH 84°45' EAST 40.618 FEET TO THE POINT OF BEGINNING.

### PARCEL 2:

COMMENCING AT A POINT IN THE CENTER OF A COUNTY ROAD 825.0 FEET EAST AND 564.3 FEET NORTH AND NORTH 15°16' WEST 240.5 FEET FROM THE SOUTHWEST CORNER OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE MERIDIAN; THENCE RUNNING WEST 245.64 FEET; THENCE NORTH 93.5 FEET; THENCE EAST 220 FEET, MORE OR LESS, TO THE CENTER OF SAID COUNTY ROAD; THENCE SOUTH 15°16' EAST 97 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

### LESS AND EXCEPTING:

BEGINNING AT A POINT IN THE CENTER OF A COUNTY ROAD 825.0 FEET EAST AND 564.3 FEET NORTH AND NORTH 15°16' WEST ALONG THE CENTERLINE OF SAID COUNTY ROAD 240.5 FEET FROM THE SOUTHWEST CORNER OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE NORTH 15°16' WEST ALONG SAID CENTERLINE 97.0 FEET, SAID POINT ALSO BEING THE SOUTH EASTERLY CORNER OF THE ABOVE DESCRIBED PARCEL; THENCE SOUTH 89°54' WEST 41.442 FEET TO A POINT 40.0 FEET PERPENDICULARLY DISTANT FROM SAID CENTERLINE; THENCE SOUTH 15°15'30" EAST 96.925 FEET; THENCE EAST 41.462 FEET TO THE POINT OF BEGINNING.

Tax ID Nos. 16-28-351-024, 16-28-351-025 (shown for informational purposes only)

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24505

14478123 B: 11625 P: 4987 Total Pages: 2  
12/18/2025 03:14 PM By: dsalazar 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 November 18, 2020, and executed by Thi Phuong Nguyen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Highland Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 19, 2020, as Entry No. 13467349, in Book 11063, at Page 9528-9545, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 1, Parkwood Estates, according to the official plat thereof on file and recorded in the Office of the Salt Lake County Recorder. **TAX # 20-13-402-084**

Purportedly known as 5106 West Jaycie Court, West Valley City aka 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 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: 12/18/2025

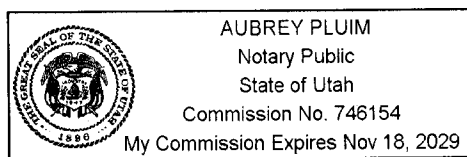
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24505

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

The foregoing instrument was acknowledged before me on 12/18/2025,  
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

Aubrey 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. UT24906

14478126 B: 11625 P: 4996 Total Pages: 2  
12/18/2025 03:16 PM By: dsalazar 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 August 27, 2021, and executed by Bobbie Beach, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Hometown Equity Mortgage, LLC dba meMortgage, its successors and assigns as Beneficiary, but Data Mortgage, Inc., dba Essex Mortgage being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 30, 2021, as Entry No. 13759170, in Book 11230, at Page 9518-9533, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 319, Sun Ridge Subdivision Plat "C", according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 20-13-302-011-0000**

Purportedly known as 5542 West Lodestone Avenue, 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 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: 12/18/2025

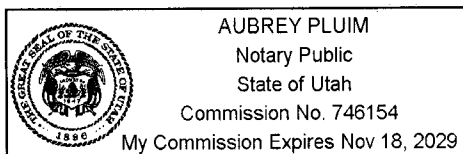
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24906

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

The foregoing instrument was acknowledged before me on 12/18/2025,  
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

Aubrey Pluim  
Notary Public