

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27438

14479868 B: 11626 P: 5773 Total Pages: 2  
12/22/2025 03:51 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 29, 2022, and executed by Hailey A. Duckworth and Alexander S. Haggin, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Planet Home Lending, 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 June 29, 2022, as Entry No. 13977749, in Book 11352, at Page 6588, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 241, VILLAGE II, PHASE 2 SECOND AMENDED, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 21-04-215-042**

Purportedly known as 2456 West Dutch Draw Drive, 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: 12/22/2025

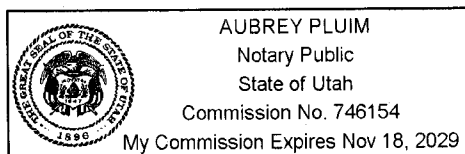
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27438

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

The foregoing instrument was acknowledged before me on 12/22/2025,  
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:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7186

14480260 B: 11626 P: 7559 Total Pages: 1  
12/23/2025 11:25 AM By: vanguyen 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 OCTOBER 25, 2021, and executed by NANCY SALGADO AND JOCELYN BATALLA, 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 NOVATION TITLE INSURANCE, as Trustee, which Trust Deed was recorded on OCTOBER 27, 2021, as Entry No. 13808525, in Book 11259, at Page 6981, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

ALL OF LOT 23, BLOCK 1, KELSEY & GILLESPIE'S SUBDIVISION OF BLOCK 44, PLAT "C", SALT LAKE CITY SURVEY. SITUATED IN SALT LAKE COUNTY, UTAH.

15-02-178-006

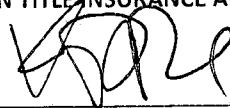
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 23, 2025

LINCOLN TITLE INSURANCE AGENCY

By:




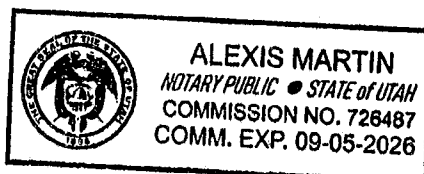
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 23, 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. UT26057

14480263 B: 11626 P: 7585 Total Pages: 2  
12/23/2025 11:28 AM By: vanguyen 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 19, 2015, and executed by Brandy L. Jones and Jimmy R. Steadman, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Green Tree Servicing LLC, its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing 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 September 16, 2015, as Entry No. 12133362, in Book 10362, at Page 383-398, and modified pursuant to the Modification recorded on July 14, 2025, as Entry No. 14408973, in Book 11585, at Page 5263, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 23, Sunnyvale Heights No. 10, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 15311270080000**

Purportedly known as 4536 West Nancy Drive, 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 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: 12/22/2025

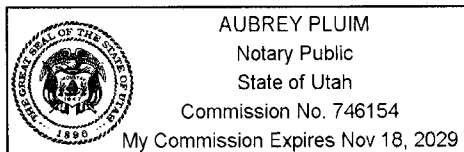
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26057

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

The foregoing instrument was acknowledged before me on 12/22/2025,  
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. UT27671

14480423 B: 11626 P: 8571 Total Pages: 2  
12/23/2025 01:00 PM 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 October 2, 2023, and executed by Jay M. Jenkins and Sydney Jenkins, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Paul M. Halliday, Jr Halliday & Watkins, PC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 6, 2023, as Entry No. 14160906, in Book 11449, at Page 3625, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at a point 108.50 feet South and South 89°52' East 80 feet from the Northwest corner of Lot 13, Murray Burton Acres, and running thence South 89°52'00" East 80 feet; thence South 112.78 feet to the North line of Wilford Avenue (6210 South); thence North 89°52'00" West along said North line 80 feet; thence North 112.78 feet to the point of beginning. **TAX # 22-19-201-009**

Purportedly known as 411 East Wilford Avenue, Salt Lake City, UT 84107 (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: 12/22/2025

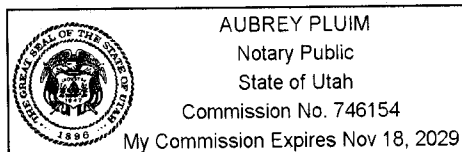
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27671

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

The foregoing instrument was acknowledged before me on 12/22/2025,  
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

14480496 B: 11626 P: 9125 Total Pages: 3  
12/23/2025 01:32 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100 IRVINE, 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.: 142320-UT

APN: 26-24-454-081-0000

NOTICE IS HEREBY GIVEN THAT BRITNEY L. BOWN, AN UNMARRIED WOMAN as Trustor, CORNERSTONE TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/22/2009 and recorded on 9/24/2009, as Instrument No. 10803798 in Book 9765 Page 4621-4632, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 12, BUILDING "G", KENNECOTT DAYBREAK CONDOMINIUM MAP 3B-7 AMENDING PARCEL B, LESS AND EXCEPTED FROM KENNECOTT DAYBREAK PLAT 3A, AS THE SAME IS IDENTIFIED IN THE CONDOMINIUM PLAT RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9976844, IN BOOK 2007P, AT PAGE 31 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER (AS SAID CONDOMINIUM PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE FIRST SUPPLEMENT TO DECLARATION OF CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9559763, IN BOOK 9220, AT PAGE 274, OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED PERCENTAGE OF INTEREST IN THE COMMON AREAS AND FACILITIES.



## NOTICE OF DEFAULT

T.S. NO. 142320-UT

MORE ACCURATELY DESCRIBED AS:

UNIT 12, BUILDING "G", KENNECOTT DAYBREAK CONDOMINIUM MAP 3B-7 AMENDING PARCEL B, LESS AND EXCEPTED FROM KENNECOTT DAYBREAK PLAT 3A, AS THE SAME IS IDENTIFIED IN THE CONDOMINIUM PLAT RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9976844, IN BOOK 2007P, AT PAGE 31 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER (AS SAID CONDOMINIUM PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE FIRST SUPPLEMENT TO DECLARATION OF CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9559763, IN BOOK 9220, AT PAGE 274, OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED PERCENTAGE OF INTEREST IN THE COMMON AREAS AND FACILITIES.

GRANTOR HEREBY RETAINS AND RESERVES (I) ALL OIL, GAS AND MINERALS UNDER OR APPURTENANT TO THE LAND, TOGETHER WITH ALL RIGHTS TO USE OR EXTRACT THE SAME, EXCEPT THAT GRANTOR SHALL NOT HAVE THE RIGHT TO ENTER UPON OR DISTURB THE FIRST 500 FEET BELOW THE SURFACE OF THE LAND TO USE OR EXTRACT THE SAME (II) ALL WATER FLOWING OR LOCATED UNDER, WITHIN, OR OVER, AND ALL WATER RIGHTS OR WATER SHARES IN ANY WAY CONNECTED OR ASSOCIATED WITH OR APPURTENANT TO, THE LAND.

GRANTOR AND GRANTEE AGREE THAT THE PROVISIONS OF PARAGRAPH 10 OF EXHIBIT B TO THAT CERTAIN DEED DATED OCTOBER 16, 2002 FROM KENNECOTT UTAH COPPER CORPORATION, AS GRANTOR TO OM ENTERPRISES COMPANY, AS GRANTEE, RECORDED IN THE OFFICIAL RECORDS OF SALT LAKE COUNTY AS INSTRUMENT NO. 8442505, INCLUDING, WITHOUT LIMITATION THE "WELL PROHIBITION COVENANT" [WHICH PROHIBITS DRILLING OF WATER WELLS ON THE LAND] AND THE "SUBSEQUENT TRANSFER COVENANT" [WHICH REQUIRES THAT THE WELL PROHIBITION COVENANT BE INSERTED IN ALL FUTURE DEED FOR SUCH LAND] (AS SUCH TERMS ARE DEFINED IN SUCH PARAGRAPH 10) ARE HEREBY INCORPORATED INTO THIS DEED AND SHALL BE BINDING ON GRANTEE, ITS SUCCESSORS AND ASSIGNS.

(ALSO KNOWN AS PHASE 7)

# NOTICE OF DEFAULT

T.S. NO. 142320-UT

The obligation included a Note for the principal sum of \$175,742.00.

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 7/1/2025 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.

## 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 19 2025

ORANGE TITLE INSURANCE AGENCY, INC.

Hansa Uchi

Hansa Uchi, Authorized Agent

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

State of California } ss.

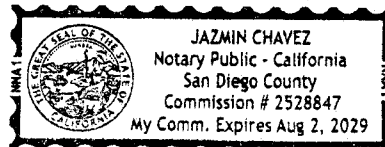
County of San Diego }

On DEC 19 2025 before me, Jazmin Chavez, Notary Public, personally appeared HANSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature]

(Seal)



14480675 B: 11627 P: 384 Total Pages: 2  
12/23/2025 04:02 PM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MORTGAGE CONNECT - TSG  
2850 REDHILL AVE STE 220 SANTA ANA, CA 927055544

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.: 142380-UT

APN: 22-34-252-018-0000

NOTICE IS HEREBY GIVEN THAT KEVIN HEDGES AND ARLEE HEDGES, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOAN REMEDY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/17/2022 and recorded on 11/18/2022, as Instrument No. 14043722 in Book 11386 Page 2439, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

A TRACT OF LAND SITUATE IN THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 33 FEET NORTH FROM THE CENTER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 285 FEET; THENCE EAST 198.0 FEET; THENCE SOUTH 3°45' WEST 286 FEET; THENCE WEST 180 FEET, MORE OR LESS TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THEREFROM THAT PORTION CONVEYED TO DEE L. RUSSELL IN THAT CERTAIN QUIT-CLAIM DEED RECORDED AUGUST 16, 1984, AS ENTRY NO. 3981761, IN BOOK 5582, AT PAGE 2366 OF OFFICIAL RECORDS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT NORTH 0°03'28" EAST 184.00 FEET FROM THE CENTER OF SECTION 34, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 0°03'28" EAST 134.00 FEET; THENCE SOUTH 89°41'22" EAST 198.00 FEET; THENCE SOUTH 3°45' WEST 134.25 FEET; THENCE NORTH 89°41'22" WEST 189.24 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A 30 FOOT RIGHT OF WAY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT WHICH IS 178 (180) FEET EAST AND 33 FEET NORTH FROM THE CENTER OF SAID SECTION, TOWNSHIP AND RANGE AND RUNNING THENCE NORTH 3°46' EAST 152.04 FEET, MORE OR LESS; THENCE NORTH 89°41'22" WEST 30 FEET; THENCE SOUTH 3°46' WEST 152.04 FEET TO THE NORTH LINE OF 8200 SOUTH STREET, THENCE EAST 30 FEET TO THE POINT OF BEGINNING.

## NOTICE OF DEFAULT

T.S. NO. 142380-UT

The obligation included a Note for the principal sum of \$650,114.00.

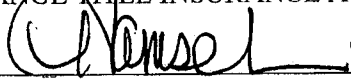
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus 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.

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 19 2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
Hamsa Uchi, Authorized Agent

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

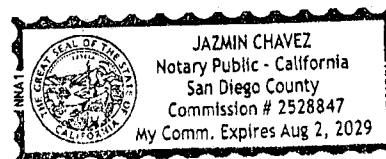
State of California } ss.  
County of San Diego }

On DEC 19 2025 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

(Seal)



14481021 B: 11627 P: 2959 Total Pages: 2  
12/24/2025 01:17 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.: 143618-UT

APN: 14-25-403-005-0000

NOTICE IS HEREBY GIVEN THAT ALFREDO MONROY, A MARRIED MAN as Trustor, US 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 11/12/2019 and recorded on 11/12/2019, as Instrument No. 13121785 in Book 10858 Page 8337-8352, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 50, THE VILLAGES AT STONEGATE EAGLE ROCK PHASE, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF SALT LAKE COUNTY, STATE OF UTAH. TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$292,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 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, 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. 143618-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 22 2025

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi  
Hamsa Uchi, Authorized Agent

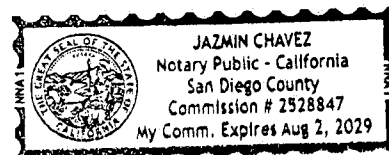
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On DEC 22 2025 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)



14481025 B: 11627 P: 2980 Total Pages: 2  
12/24/2025 01:18 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100 IRVINE, 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.: 141881-UT

APN: 15-31-279-008-0000

NOTICE IS HEREBY GIVEN THAT RICARDO GARCIA CHAVIRA as Trustor, MONUMENT TITLE INSURANCE, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/20/2020 and recorded on 11/25/2020, as Instrument No. 13474226 in Book 11068 Page 2602-2620, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 203, CENTRAL PARK ESTATES SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$260,000.00.

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 2/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

# NOTICE OF DEFAULT

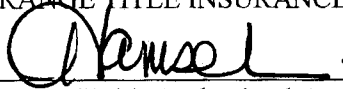
T.S. NO. 141881-UT

By reason of such default, TH MSR HOLDINGS LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured 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 2 3 2025

ORANGE TITLE INSURANCE AGENCY, INC.

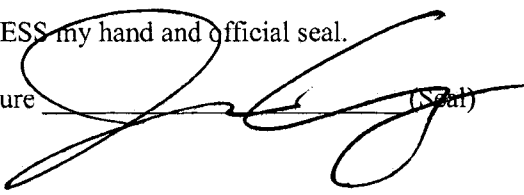
  
Hamsa Uchi, Authorized Agent

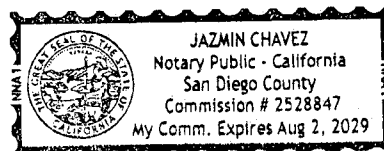
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On DEC 2 3 2025 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)





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

Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 11146-1219F  
Parcel No. 22-03-251-015

**14481172 B: 11627 P: 4174 Total Pages: 1**  
**12/26/2025 11:45 AM 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**

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Kelvin Nguyen and Kieu Lam, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on June 2, 2021, and recorded as Entry No. 13680438, in Book 11184, at Page 4823, Records of Salt Lake County, Utah.

LOT 1, BUTTERNUT COVE SUBDIVISION AND AMENDING LOT 16 OF BRIARWOOD HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 30, 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 26 day of December, 2025.

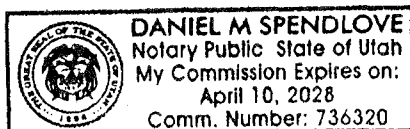
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 26 day of December, 2025, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

Recording Requested By:  
Title365

WHEN RECORDED RETURN TO:

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

14481206 B: 11627 P: 4378 Total Pages: 2  
12/26/2025 01:01 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: TITLE365 COMPANY  
345 ROUSER ROAD SUITE 100 CORAOPOLIS, PA 15108

## NOTICE OF DEFAULT

T.S. NO.: 134712-UT

APN: 26-24-454-092-0000

NOTICE IS HEREBY GIVEN THAT TREVOR A NEWELL as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/23/2020 and recorded on 7/23/2020, as Instrument No. 13338991 in Book 10985 Page 4702-4720, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 8, BUILDING "F", CONTAINED WITHIN KENNECOTT DAYBREAK CONDOMINIUM MAP 3B-6, AMENDING PARCEL B LESS AND EXCEPTED FROM KENNECOTT DAYBREAK PLAT 3A, A CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE PLAT FILED IN THE SALT LAKE COUNTY RECORDER, UTAH, ON JANUARY 18, 2007 AS ENTRY NO. 9976842 IN BOOK 2007P OF PLATS AT PAGE 30 AND IN THE DECLARATION RECORDED NOVEMBER 21, 2005 AS ENTRY NO. 9559763 IN BOOK 9220 AT PAGE 274 (AS SAID DECLARATION MAY HAVE BEEN SUBSEQUENTLY RESTATED, AMENDED AND/OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND FACILITIES DEFINED UNDER SAID DECLARATION.

MORE ACCURATELY DESCRIBED AS:

UNIT 8, BUILDING "F", CONTAINED WITHIN THE KENNECOTT DAYBREAK CONDOMINIUM MAP 3B-6, AMENDING PARCEL B LESS AND EXCEPTED FROM KENNECOTT DAYBREAK PLAT 3A, A CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON JANUARY 18, 2007 IN SALT LAKE COUNTY AS ENTRY NO. 9976842 IN BOOK 2007P, AT PAGE 30 (AS SAID RECORD SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED NOVEMBER 21, 2005 AS ENTRY NO. 9559763 IN BOOK 9220 AT PAGE 274 (AS SAID DECLARATION MAY HAVE BEEN HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE OF THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED INS AID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

# NOTICE OF DEFAULT

T.S. NO. 134712-UT

The obligation included a Note for the principal sum of \$206,416.00.

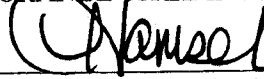
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus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

By reason of such default, ONSLOW BAY FINANCIAL 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.

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 23 2025

ORANGE TITLE INSURANCE AGENCY, INC.

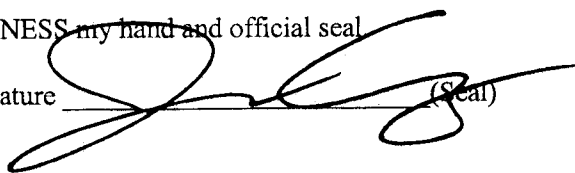
  
Hamsa Uchi, Authorized Agent

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

State of California } ss.  
County of San Diego }

On DEC 23 2025 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature  (Seal)

