

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. UTAH04-7158

14472944 B: 11622 P: 5361 Total Pages: 1
12/08/2025 12:28 PM By: BGORDON 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 January 29, 2024, and executed by ZACHARY KOLT LARSEN, UNMARRIED MAN, 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 Title One, as Trustee, which Trust Deed was recorded on January 29, 2024, as Entry No. 14198706, in Book 11468, at Page 6030, 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 6, WEST BENCH ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

14-32-229-021

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 8, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

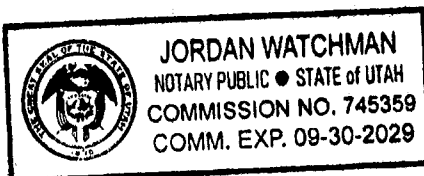
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 8, 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. UT24036

14473003 B: 11622 P: 5559 Total Pages: 3
12/08/2025 12:38 PM By: srigby 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 September 17, 2014, and executed by Gary Lynn Rasmussen, as Trustor, in favor of Wells Fargo Bank, N.A. as Beneficiary, in which Wells Fargo Bank Northwest, N.A. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 6, 2014, as Entry No. 11924578, in Book 10265, at Page 4449-4454, and corrected pursuant to the Affidavit recorded on February 4, 2020, as Entry No. 13185554, in Book 10892, at Page 1844-1846, and modified pursuant to the Modification recorded on September 9, 2022, as Entry No. 14013187, in Book 11371, at Page 1428 of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The following described tract of land in Salt Lake County, State of Utah, to-wit: Beginning at a point South 89 degrees 39 minutes 23 seconds West 1225.72 feet and North 164.19 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian and running thence North 219.81 feet; thence East 248.32 feet; thence South 0 degree 10 minutes East 219.81 feet; thence West 248.96 feet to the point of beginning. Subject to and together with the following right of way: Beginning at a point South 89 degrees 39 minutes 23 seconds West 977.93 feet and North 568.73 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 0 degrees 10 minutes East 406.02 feet; thence West 198.96 feet; thence South 10.0 feet; thence West 60.0 feet; thence North 45.0 feet; thence East 60.0 feet; thence South 10.0 feet; thence East 163.23 feet; thence North 45 degrees East 15.0 feet; thence North 0 degree 10 minutes West 335.41 feet; thence West 10.0 feet; thence North 0 degree 10 minutes West 35.0 feet; thence East 35.00 feet to the point of beginning. Also, together with a 20 foot wide right of way, being 10 feet on each side of the following described centerline: Beginning at a point South 89 degrees 39 minutes 23 seconds West 606.28 feet and North 0 degree 10 minutes West 1253.01 feet and North 80 degrees 15 minutes West 280.98 feet; thence South 0 degree 10 minutes East 10 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence West 10 feet; thence North 830 feet to existing gravel road and continuing along said road; thence North 16 degrees West 80 feet; thence North 43 degrees West 40 feet; thence West 360 feet, to and adjoining Walker Lane. Also, together with a 20 foot wide right of way, being 10 feet on each side of the following described centerline: Beginning at a point which is South 89 degrees 39 minutes 23 seconds West 606.28 feet, and North 0 degrees 10 minutes West 1253.01 feet, and North 80 degrees 15 minutes West 280.98 feet, and South 0 degrees 15 minutes East 10 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 83 degrees East 195.0 feet; thence South 45 degrees East 90 feet; thence South 7 degrees West 230 feet; thence South 7 degrees East 360 feet; thence South 45 degrees West 90 feet; thence West 305 feet to the West line of Wallace Wood, a non-regular subdivision.

More correctly described as:

PARCEL 1:

The following described tract of land in Salt Lake County, State of Utah, to-wit: Beginning at a point South 89 degrees 39 minutes 23 seconds West 1225.72 feet and North 164.19 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian and running thence North 219.81 feet; thence East 248.32 feet; thence South 0 degrees 10 minutes East 219.81 feet; thence West 248.96 feet to the point of beginning.

PARCEL 1A:

Subject to and together with the following right of way: Beginning at a point South 89 degrees 39 minutes 23 seconds West 977.93 feet and North 568.73 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 0 degrees 10 minutes East 406.02 feet; thence West 198.96 feet; thence South 10.0 feet; thence West 60.0 feet; thence North 45.0 feet; thence East 60.0 feet; thence South 10.0

feet; thence East 163.23 feet; thence North 45 degrees East 15.0 feet; thence North 0 degrees 10 minutes West 335.41 feet; thence West 10.0 feet; thence North 0 degrees 10 minutes West 35.0 feet; thence East 35.00 feet to the point of beginning.

PARCEL 1B:

Also, together with a 20 foot wide right of way, being 10 feet on each side of the following described centerline: Beginning at a point South 89 degrees 39 minutes 23 seconds West 606.28 feet and North 0 degrees 10 minutes West 1253.01 feet and North 80 degrees 15 minutes West 280.98 feet; thence South 0 degrees 10 minutes East 10 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence West 10 feet; thence North 830 feet to existing gravel road and continuing along said road; thence North 16 degrees West 80 feet; thence North 43 degrees West 40 feet; thence West 360 feet, to and adjoining Walker Lane.

PARCEL 1C:

Also, together with a 20 foot wide right of way, being 10 feet on each side of the following described centerline: Beginning at a point which is South 89 degrees 39 minutes 23 seconds West 606.28 feet, and North 0 degrees 10 minutes West 1253.01 feet, and North 80 degrees 15 minutes West 280.98 feet, and South 0 degrees 15 minutes East 10 feet from the East Quarter corner of Section 15, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 83 degrees East 195.0 feet; thence South 45 degrees East 90 feet; thence South 7 degrees West 230 feet; thence South 7 degrees East 360 feet; thence South 45 degrees West 90 feet; thence West 305 feet to the West line of Wallace Wood, a non-regular subdivision. **TAX # 22-15-276-034-0000**

Purportedly known as 2552 East Walker Lane, Salt Lake City, 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 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: 12/08/2025

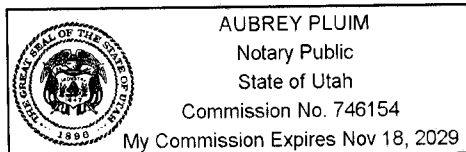
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24036

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

The foregoing instrument was acknowledged before me on 12/08/2025,
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. UT27412

14473004 B: 11622 P: 5562 Total Pages: 2
12/08/2025 12:38 PM By: salvarado 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 April 19, 2024, and executed by John Perryman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Longbridge Financial, LLC, its successors and assigns as Beneficiary, but Longbridge Financial, LLC 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 April 24, 2024, as Entry No. 14231613, in Book 11486, at Page 5604, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 5525D, in Building S contained within the WILLOWS CONDOMINIUM, a condominium project, as the same is identified in the record of Survey Map recorded in Salt Lake County, Utah as Entry No. 2854079, in Book 76-8, at Page 159, and in the amended record of Survey Map recorded in Salt Lake County, Utah as Entry No. 3132063, in Book 78-6, at Page 186, and in the declaration of covenants, conditions and restrictions and bylaws of the WILLOWS CONDOMINIUM, a condominium project recorded in Salt Lake County, Utah, on August 13, 1976, as Entry No. 2845080, in Book 4300, at Page 221, and in the amended declaration of covenants, conditions, restrictions and bylaws of the WILLOWS CONDOMINIUM, a condominium project recorded in Salt Lake County, Utah, on September 28, 1978, as Entry No. 3002928, Book 4555, at Page 1416, and all amendments appurtenant thereto, together with an undivided ownership interest in said condominium, project's common areas and facilities which is appurtenant to said unit, as set forth in the aforementioned declaration. **TAX # 22-18-226-172-0000**

Purportedly known as 5525 South Willow Lane Unit D, 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 Trustor and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on June 30, 2025. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 12/08/2025

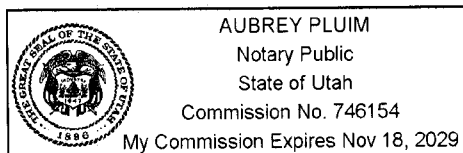
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27412

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

The foregoing instrument was acknowledged before me on 12/08/2025,
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

14473368 B: 11622 P: 7474 Total Pages: 2
12/08/2025 04:19 PM By: asteffensen 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.: 140269-UT

APN: 08-36-404-009-0000

NOTICE IS HEREBY GIVEN THAT JOHN MAXIM, A MARRIED MAN, AS SOLE OWNER as Trustor, BENJAMIN MANN 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 5/24/2019 and recorded on 5/24/2019, as Instrument No. 12995152 in Book 10784 Page 5662-5680, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING AT A POINT 7 RODS SOUTH FROM THE NORTHWEST CORNER OF LOT 4, BLOCK 104, PLAT "A", SALT LAKE CITY SURVEY, AND RUNNING THENCE SOUTH 2 RODS, THENCE EAST 10 RODS, THENCE NORTH 2 RODS, THENCE WEST 10 RODS, TO THE PLACE OF BEGINNING.

The obligation included a Note for the principal sum of \$352,500.00.

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, U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2024-R1, 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. 140269-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 05 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.

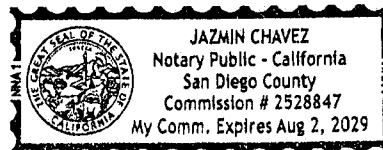
State of California } ss.
County of San Diego }

On DEC 05 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)



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. AMER02-1703

14473596 B: 11622 P: 8770 Total Pages: 1
12/09/2025 12:13 PM By: EMehanovic 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 SEPTEMBER 12, 2024, and executed by JESS UNG, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on SEPTEMBER 13, 2024, as Entry No. 14287853, in Book 11517, at Page 9672, 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:

UNIT C, ALSO IDENTIFIED AS UNIT 13C, BUILDING 13, CONTAINED WITHIN THE CENTENNIAL PARK CONDOMINIUMS PHASE I, AMENDED, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON AUGUST 12, 1999, IN SALT LAKE COUNTY, AS ENTRY NO. 7440862, IN BOOK 99-8P OF PLATS, AT PAGE 220 (AS SAID RECORD OF SURVEY MAP MAY HAVE BEEN HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MAY 1, 1998 IN SALT LAKE COUNTY, AS ENTRY NO. 6948991, IN BOOK 7964, AT PAGE 2013 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID 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.

15-27-402-049

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 9, 2025

LINCOLN TITLE INSURANCE AGENCY

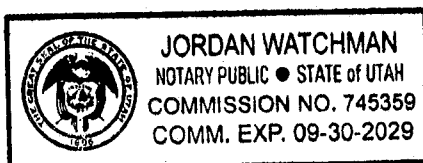
By:

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 9, 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. UTAH04-7161

14473614 B: 11622 P: 8914 Total Pages: 1
12/09/2025 12:25 PM By: tpham 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 April 27, 2023, and executed by KATIE SHIFLETT, A SINGLE WOMAN AND KELLIANNE JENNINGS, A SINGLE WOMAN, AS JOINT TENNANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., its successors and assigns, as Beneficiary, and DOMA TITLE, as Trustee, which Trust Deed was recorded on April 27, 2023, as Entry No. 14098920, in Book 11415, at Page 5335, 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 11, BLOCK 2, GLENDALE GARDENS PLAT B, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

15-11-303-032

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 9, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

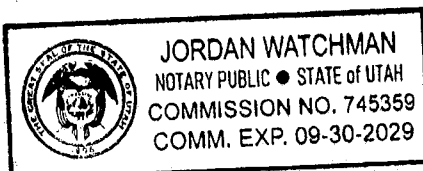
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 9, 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

14473707 B: 11622 P: 9434 Total Pages: 2
12/09/2025 01:41 PM By: asteffensen 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.: 142246-UT

APN: 21-17-179-005-0000

NOTICE IS HEREBY GIVEN THAT BRIAN SAAVEDRA SOLANO AND KEVIN SAAVEDRA SOLANO, AS JOINT TENANTS as Trustor, NOVATION TITLE INSURANCE AGENCY, LLC 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 3/31/2022 and recorded on 4/4/2022, as Instrument No. 13925688 in Book 11324 Page 8486, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 168, WESTWOOD NO. 3 SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$498,307.00.

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, LAKEVIEW LOAN SERVICING, 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.

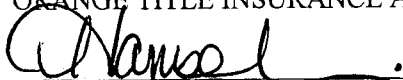
NOTICE OF DEFAULT

T.S. NO. 142246-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 0 5 2025

ORANGE TITLE INSURANCE AGENCY, INC.

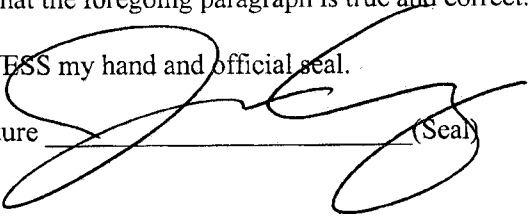

Hamsa Uchi, Authorized Agent

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.

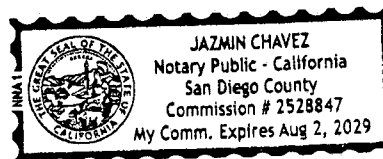
State of California } ss.
County of San Diego }

On DEC 0 5 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)



14473710 B: 11622 P: 9439 Total Pages: 2
12/09/2025 01:44 PM By: asteffensen 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.: 140125-UT

APN: 21-06-429-022-0000

NOTICE IS HEREBY GIVEN THAT DAVID P. WALTER, A MARRIED MAN as Trustor, BACKMAN TITLE SERVICES, LTD as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/18/2021 and recorded on 6/24/2021, as Instrument No. 13700122 in Book 11196 Page 2667-2681, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 24, BENVIEW SUBDIVISION, 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 \$240,000.00.

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 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, Marlin Mortgage Capital, 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.

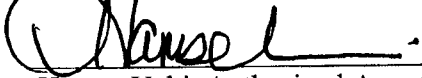
NOTICE OF DEFAULT

T.S. NO. 140125-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 0 5 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

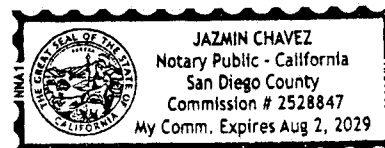
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 0 5 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)



WHEN RECORDED RETURN TO:

K. Bradley Carr
1309 West South Jordan Parkway, Suite 200
South Jordan, Utah 84095
Telephone: (801) 254-9450
Hours: 8:00 a.m.- 5:00 p.m.

14473713 B: 11622 P: 9444 Total Pages: 2
12/09/2025 01:46 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: CARR & WOODALL
1309 W SOUTH JORDAN PKWY STE 2SOUTH JORDAN, UT 840959002

TS No. JOHNSON 1

APN: 16-17-129-007

NOTICE OF DEFAULT
(Successor Trustee)

NOTICE IS GIVEN that K. BRADLEY CARR, as Trustee under that certain DEED OF TRUST dated July 19, 2023, and executed by AARON RAVONSHEED as Trustor, to TITLE GUARANTEE, A UTAH TITLE INSURANCE AGENCY, LLC., as Trustee, to secure obligations in favor of RSL FOREVER FOUNDATION AS TO AN UNDIVIDED 40% INTEREST, STEVE JOHNSON AND JODY JOHNSON AS TO AN UNDIVIDED 40% INTEREST, AND RICHARD SMITH AND LINDSAY SMITH AS TO AN UNDIVIDED 20% INTEREST as Beneficiary, which recorded on July 20, 2023, as Entry No. 14131384 in Book 11433 at Page 2968 in the Official Records of SALT LAKE County, Utah, and describes the following real property:

THE WEST 6 FEET OF LOT 8, ALL OF LOT 9, AND THE EAST 19 FEET OF LOT 10, BLOCK 1, SOUTH LAWN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "C" OF PLATS AT PAGE 1 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

TOGETHER WITH THE VACATED ALLEY ABUTTING ON THE SOUTH.


A breach or default in the obligation for which said Deed of Trust was conveyed as security has occurred as follows:

Failure to make the payment of principal and interest together with late charges, impounds, deposits, taxes and all other amounts due under the terms of the Note and Deed of Trust and/or modifications/amendments, if any.

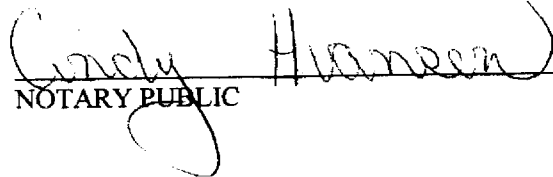
By reason of such default, the Beneficiary has instructed the Trustee to cause the trust property to be sold to satisfy the obligations secured thereby.

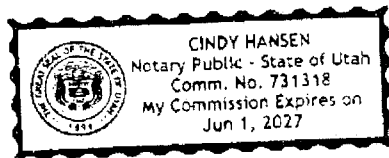
DATED: December 9, 2025

STATE OF UTAH)
 : ss.
SALT LAKE COUNTY)


K. BRADLEY CARR, TRUSTEE

The foregoing instrument was acknowledged before me this 9 day of December 2025 by
K. Bradley Carr in his authorized capacity.


NOTARY PUBLIC



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27652

14473835 B: 11623 P: 87 Total Pages: 2
12/09/2025 03:14 PM By: asteffensen 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 September 25, 2019, and executed by Justin Murie, 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 Freedom Mortgage Corporation being the present Beneficiary, in which Griffiths & Turner / GT Title Services Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 26, 2019, as Entry No. 13084255, in Book 10836, at Page 7191-7211, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 6, JACKSON PARK VILLAGE, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.
TAX # 08-35-229-051

Purportedly known as 505 North Bright Ct, 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: 12/09/2025

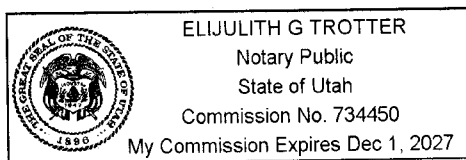
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27652

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

The foregoing instrument was acknowledged before me on 12/09/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

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

Notary Public

When Recorded Return to:

James T. Dunn
CANNON LAW GROUP
124 S 600 E
Salt Lake City UT 84102
801-363-2999
Available Tues-Thurs 9am-2pm

14473885 B: 11623 P: 343 Total Pages: 2
12/09/2025 03:37 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: THE CANNON LAW GROUP, PLLC
124 S 600 ESALT LAKE CITY, UT 841021931

For Recording Purposes Only

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustors, Holladay Estates LLC and Regency Funding & Development LLC. Said Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, May 25, 2025, Entry #13958393, Book 11342, Page 2695-2700, all relating to and describing real property situated in Salt Lake County, State of Utah, and more particularly described as follows:

Beginning South 89 degrees 59' East 930.8 feet and North 0 degrees 09' West 2513.59 feet from the Section corner common to Sections 14, 15, 22 and 23, Township 2 South, Range 1 East, Salt Lake Base and Meridian and running thence North 0 degrees 09' West 150.21 feet; thence North 89 degrees 56' East 145 feet; thence South 0 degrees 09' East 150.21 feet; thence South 89 degrees 56' West 145 feet to the point of beginning.
Tax ID# 22-14-304-001


Charity At Its Best, a nonprofit corporation, is the current beneficiary of that Trust Deed and Note.

That Trust Deed acts as security of the principal amount of \$1,800,000 together with accruing interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make monthly payments and final payment in full due June 1, 2023, in violation of the agreement between the parties.

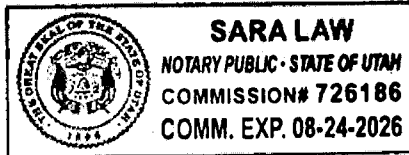
By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

DATED this 9 day of December 2025.


James T. Dunn, Successor Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

On this 9th day of December 2025, before me, Sara Law, a notary public, personally appeared James T. Dunn, signer of the foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Sara Law
Notary Public

When Recorded Return to:

James T. Dunn
CANNON LAW GROUP
124 S 600 E
Salt Lake City UT 84102
801-363-2999
Available Tues-Thurs 9am-2pm

14473898 B: 11623 P: 365 Total Pages: 2
12/09/2025 03:42 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: THE CANNON LAW GROUP, PLLC
124 S 600 ESALT LAKE CITY, UT 841021931

For Recording Purposes Only

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustor, Brent A. White. Said Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, December 24, 2025, Entry #14329109, Book 11541, Page 2723-2728, all relating to and describing real property situated in Salt Lake County, State of Utah, and more particularly described as follows:

51 W Stauffer Lane
Murray UT 84107

LOT 4, STAUFFER LANE SUBD.
Tax ID# 21-13-280-025


Robann Financial LLC and Ironwood Funding LLC are the current beneficiaries of that Trust Deed and Note.

That Trust Deed acts as security of the principal amount of \$184,000 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make payments due Beneficiaries and payments due a senior lender, in violation of the agreement between the parties.

By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

DATED this 9 day of December 2025.


James T. Dunn, Successor Trustee

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

On this 9th day of December 2025, before me, Sara Law, a notary public, personally appeared James T. Dunn, signer of the foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Sara Law
Notary Public

WHEN RECORDED RETURN TO:

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

14474003 B: 11623 P: 1015 Total Pages: 2
12/10/2025 08:17 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

NOTICE OF DEFAULT

T.S. NO.: 142940-UT

APN: 14-33-403-005-0000

NOTICE IS HEREBY GIVEN THAT COLT P. TONGE AND RACHEL C. TONGE, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, TITLE WEST TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/19/2009 and recorded on 10/23/2009, as Instrument No. 10823278 in Book 9773 Page 2708-2715 the subject Deed of Trust was modified by Loan Modification recorded on 10/11/2012 as Instrument 11489522 Book 10065 Page 2003-2009, and was modified by Loan Modification recorded on 12/11/2013 as Instrument 11773734 Book 10198 Page 4577-4586, and was modified by Loan Modification recorded on 9/4/2020 as Instrument 13384584 Book 11012 Page 9589-9602, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 126, CENTENNIAL VILLAGE NO. 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 \$173,280.00.

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, PHH MORTGAGE CORPORATION, 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.

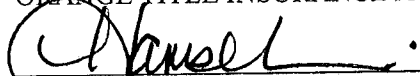
NOTICE OF DEFAULT

T.S. NO. 142940-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 05 2025

ORANGE TITLE INSURANCE AGENCY, INC.

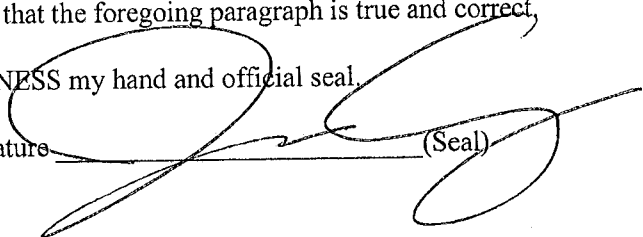

Hamsa Uchi, Authorized Agent

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.

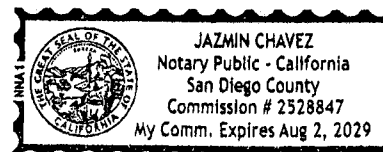
State of California } ss.
County of San Diego }

On DEC 05 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)



Alta Law, LC
9488 Union Square
Sandy, Utah 84070
Phone (801) 984-0055
Email: legal@altalawut.com

14474076 B: 11623 P: 1571 Total Pages: 2
12/10/2025 10:06 AM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: 1ST LIBERTY TITLE LC
9488 UNION SQUARESANDY, UT 84070

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Alta Law, LC as appointed trustee, that a default has occurred under that certain TRUST DEED WITH ASSIGNMENT OF RENTS executed by David K and Emily S. D'Ewart as Trustors, to secure certain obligations in favor of 6D Holdings Trust, established July 23, 2012, with Dana D'Ewart as Trustee and Dave D'Ewart, Secretary, as Beneficiary, and in which Alta Law, LC has been appointed as Trustee. The Trust Deed is dated May 20, 2014, and was recorded August 16, 2016, as Entry No. 12343591, in Book 10464 at Page 5506 of Official Records in the office of the County Recorder of Salt Lake County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 24, Block 2, ACADEMY PARK No. 1 SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder.

Parcel No. **21-06-460-004**

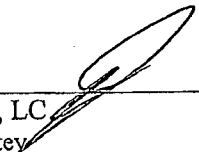
Property address of said property is purported to be 4201 West Annapolis Drive, West Valley City, UT 84120-6003.

Said obligations consist of a Trust Deed and loan documents executed by Trustor for the original principal sum of \$10,000.00, plus interest. Additional sums and interest and negative amortization and delinquent taxes have resulted in a current balance owed in excess of \$448,321.28 as of November 1, 2025.

The default which has occurred is the breach of obligations under Trust Deed and Note which include the failure of the Trustors to pay the sufficient monthly installment payments to result in an amortizing loan payment amount commencing with the payment due on or before July 15, 2020 and each subsequent payment due up to, and including the payment now due as of the date of this Notice of Default as set forth in the repayment agreement. Taxes for the years 2024 and 2025 are also now delinquent and unpaid. Under the provisions of the agreement and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorney's fees (including all of the expenses and fees of these foreclosure proceedings). By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.

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

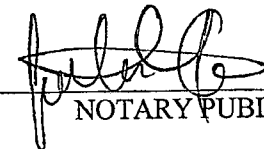
DATED this 12 day of December, 2025.



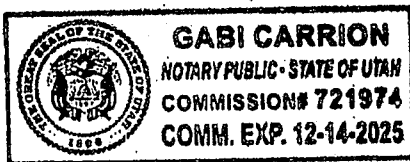
Alta Law, LC
Jax H. Pettey
Attorney at Law
9488 Union Square
2nd Floor
Sandy, UT 84070
Telephone (801) 984-0055
Office hours: Mon.-Fri., 8:30 am – 5:00 pm
ILT File No. 2512009TSG

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

On the 12 day of December, 2025, personally appeared before me, Jax H. Pettey, Attorney at Law, for Alta Law, LC, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.



NOTARY PUBLIC



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

14474873 B: 11623 P: 6210 Total Pages: 2
12/11/2025 01:35 PM By: tpham 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.: 143158-UT

APN: 33-14-181-010-0000

NOTICE IS HEREBY GIVEN THAT ISRAEL LUNA-RODRIGUEZ as Trustor, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. AND LENDER'S SUCCESSORS AND ASSIGNS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/13/2021 and recorded on 8/16/2021, as Instrument No. 13745637 in Book 11222 Page 5123-5140, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 39, LIBERTY COVE AT DAY RANCH PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$493,604.00.

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 8/1/2024 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.

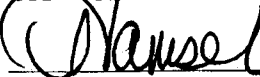
NOTICE OF DEFAULT

T.S. NO. 143158-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 09 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

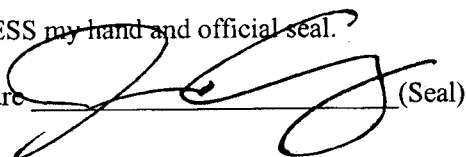
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

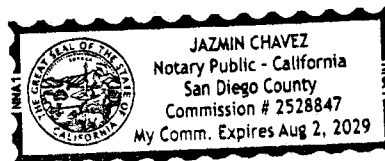
On DEC 09 2025 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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)



WHEN RECORDED RETURN TO:

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

14474879 B: 11623 P: 6225 Total Pages: 3
12/11/2025 01:50 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

NOTICE OF DEFAULT

T.S. NO.: 140394-UT

APN: 21-17-101-092-0000

NOTICE IS HEREBY GIVEN THAT JOSE RIVERA as Trustor, TITLE ONE as Trustee, in favor of I F KEY HOLDINGS INC, D/B/A/ INTEGRITY FINANCIAL GROUP, A CALIFORNIA CORPORATION as Beneficiary, under the Deed of Trust dated 1/18/2007 and recorded on 1/22/2007, as Instrument No. 9979162 in Book 9411 Page 6721-6763, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1:

BEGINNING AT A POINT 183 FEET SOUTH 73 FEET EAST FROM THE NORTHWEST CORNER OF SECTION 17, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 140 FEET; THENCE EAST 162 FEET; THENCE NORTH 140 FEET; THENCE WEST 162 FEET TO THE POINT OF BEGINNING.

PARCEL 1A:

ALSO A 15' BY 140' RIGHT OF WAY FROM 4015 WEST STREET RUNNING EAST TO GARAGE.

TOGETHER WITH AN EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS PURSUANT TO THAT CERTAIN EASEMENT AGREEMENT DATED SEPTEMBER 28, 2001, RECORDED SEPTEMBER 28, 2001 AS ENTRY NO. 8016049 IN BOOK 8505 AT PAGE 6814, THE SALT LAKE COUNTY RECORDER'S OFFICE, OVER THE FOLLOWING DESCRIBED PARCEL OF LAND:

TEN (10) FEET ON EITHER SIDE OF THE FOLLOWING DESCRIBED CENTERLINE:

BEGINNING SOUTH 0 DEGREES 05'29" EAST 323.00 FEET ALONG THE SECTION LINE, SOUTH 89 DEGREES 56'30" WEST 67.00 FEET, NORTH 89 DEGREES 56'30" EAST 140 FEET FROM THE NORTHWEST CORNER OF SECTION 17, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 0 DEGREES 05'29" WEST 40.00 FEET.

MORE CORRECTLY DESCRIBED AS:

PARCEL 1:

BEGINNING AT A POINT 183 FEET SOUTH 73 FEET EAST FROM THE NORTHWEST CORNER OF SECTION 17, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 140 FEET; THENCE EAST 162 FEET; THENCE NORTH 140 FEET; THENCE WEST 162 FEET TO THE POINT OF BEGINNING.

PARCEL 1A:

NOTICE OF DEFAULT

T.S. NO. 140394-UT

ALSO A 15' BY 140' RIGHT OF WAY FROM 4015 WEST STREET RUNNING EAST TO GARAGE.

TOGETHER WITH AN EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS PURSUANT TO THAT CERTAIN EASEMENT AGREEMENT DATED SEPTEMBER 28, 2001, RECORDED SEPTEMBER 28, 2001 AS ENTRY NO. 8016049 IN BOOK 8505 AT PAGE 6814, THE SALT LAKE COUNTY RECORDER'S OFFICE, OVER THE FOLLOWING DESCRIBED PARCEL OF LAND:

TEN (10) FEET ON EITHER SIDE OF THE FOLLOWING DESCRIBED CENTERLINE:

BEGINNING SOUTH 0 DEGREES 05'29" EAST 323.00 FEET ALONG THE SECTION LINE, SOUTH 89 DEGREES 56'30" WEST 67.00 FEET, NORTH 89 DEGREES 56'30" EAST 140 FEET FROM THE NORTHWEST CORNER OF SECTION 17, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 0 DEGREES 05'29" WEST 40.00 FEET.

The obligation included a Note for the principal sum of \$216,000.00.

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, SILVER HILL CAPITAL, LLC (FKA COMMUNITY LOAN SERVICING, 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. 140394-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 0 8 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.

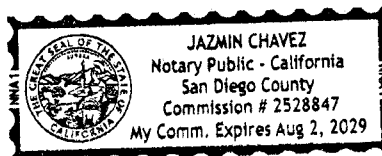
State of California } ss.
County of San Diego }

On DEC 0 8 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)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27445

14474919 B: 11623 P: 6603 Total Pages: 2
12/11/2025 02:19 PM By: asteffensen 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, 2020, and executed by Scott Plamondon, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, but Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company 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 June 30, 2020, as Entry No. 13314127, in Book 10970, at Page 7098-7115, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 30, WILLOW CREEK MESA PLAT "C", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 28-22-255-002**

Purportedly known as 2378 East Willow View Way, Sandy, UT 84092 (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: 12/11/2025

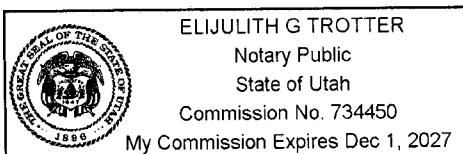
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27445

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

The foregoing instrument was acknowledged before me on 12/11/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 51121-1995F
Parcel No. 21-28-177-025

14474950 B: 11623 P: 6780 Total Pages: 1
12/11/2025 02:46 PM By: EMehanovic 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 Harry Jason McQuiston, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for CityWide Home Lonas, LLC, its successors and assigns, is named as beneficiary, and Advanced Title Insurance Agency, L.C. is appointed trustee, and filed for record on January 31, 2022, and recorded as Entry No. 13880525, in Book 11300, at Page 2365, Records of Salt Lake County, Utah.

LOT 9, LEISURE ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDERS 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 August 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 11 day of December, 2025.

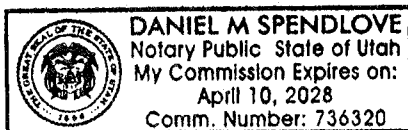
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 11 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:

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

14475045 B: 11623 P: 7170 Total Pages: 2
12/11/2025 03:46 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MORTGAGE CONNECT - TSG
2850 REDHILL AVE STE 220 SANTA ANA, CA 927055544

NOTICE OF DEFAULT

T.S. NO.: 143295-UT

APN: 20-02-105-009-0000

NOTICE IS HEREBY GIVEN THAT CHARLES A ANDERSON AND BOYD ENNISS, AS JOINT TENANTS as Trustor, CAPSTONE TITLE & ESCROW, INC. 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 11/16/2021 and recorded on 11/16/2021, as Instrument No. 13825351 in Book 11269 Page 7694-7708 the subject Deed of Trust was modified by Loan Modification recorded on 05/24/2024 as Instrument 14244708, Book 11493, Page 6902, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 61, APOLLO HILLS NO. 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

The obligation included a Note for the principal sum of \$384,750.00.

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, 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.

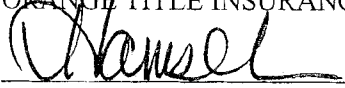
NOTICE OF DEFAULT

T.S. NO. 143295-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 09 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

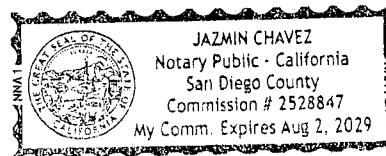
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 09 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)



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

14475059 B: 11623 P: 7201 Total Pages: 2
12/11/2025 03:49 PM By: tpham 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 Vivante Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium for Vivante ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on October 15, 2001, as Entry No. 8029557, and any amendments thereto, concerning real property reputed to be owned by **Catherine Gomez, a single woman ("Owner")**, covering real property located at 1555 W Vivante Wy ("Property"), and more particularly described as follows:

Unit 5, in Building P, contained within the Vivante Phase 6, an expandable Utah Condominium Project as identified in the Record of Survey Map recorded as Entry No. 8029556 in Book 2001P, at Page 314 (as said recorded of Survey Map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of the Vivante Phase 21, as Entry No. 8029557, in Book 8511, at Page 2575, (as said Declaration may have been amended and/or supplemented) in the Office of the Recorder of Salt Lake County, Utah.

Together with the appurtenant undivided interest in said projects' common areas as established in said 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.

PARCEL NUMBER: 15-27-406-024-0000.

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 January 29, 2025, as Entry No. 14340823. 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.

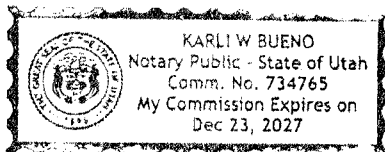
DATED this 10th day of December 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 10th day of December, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno
Notary Public

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

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

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

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

14475060 B: 11623 P: 7203 Total Pages: 2
12/11/2025 03:49 PM By: EMehanovic 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 Countrywood HOA ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Countrywood Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on December 15, 2020, as Entry No. 13498575, and any amendments thereto, concerning real property reputed to be owned by **Sara Melinda Adams ("Owner")**, covering real property located at 1809 W 7600 S #E104 ("Property"), and more particularly described as follows:

Unit No. E104, in Building E, contained within the Country Wood Estates Condominiums, a Utah Condominium Project as the same is identified in the record of Survey Map Recorded on February 21, 1997 in Salt Lake County, as Entry No. 6577245, in Book 97-2P, at Page 46 (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded on February 21, 1997 in Salt Lake County as Entry No. 6577246, in Book 7603 at Page 86 (as said Declaration may have heretofore been amended or supplemented.)

Together with the appurtenant undivided interest in said project's common areas as established in said declarations 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.

Subject to easements, restrictions and right of way appearing of record and general property taxes for the year 2022 and thereafter.

PARCEL NUMBER: 21-27-378-052-0000.

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 October 8, 2025, as Entry No. 14447270. 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.

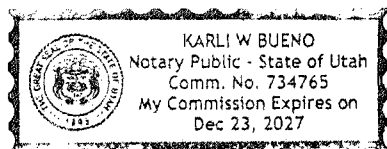
DATED this 10th day of December 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 10th day of December, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno
Notary Public

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

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

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

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

14475064 B: 11623 P: 7212 Total Pages: 3
12/11/2025 03:51 PM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNAACLE 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 The Fields at Draper Condominiums Association ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Condominium of The Fields at Draper Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 23, 1998, as Entry No. 7095024, and any amendments thereto, concerning real property reputed to be owned by **Jay De Jesus, a Single Man ("Owner")**, covering real property located at 14247 S Daisyfield Dr ("Property"), and more particularly described as follows:

Unit No. 1140, of THE FIELDS AT DRAPER CONDOMINIUMS PHASE 8, an amendment to the FIELDS AT DRAPER PHASE 2C CONDOMINIUMS, together with all improvements located thereon, as said Unit is identified in the Plat of said development recorded in the Office of the Salt Lake County Recorder, State of Utah, as Book 99-10, Page 276, Entry No. 7480424, and as defined and described in the Declaration of Covenants, Conditions, and Restrictions and Bylaws of the FIELDS AT DRAPER PHASE 2C, CONDOMINIUMS, recorded in the Office of the salt Lake County Recorder, on May 1, 1998 as Entry No. 6949319, in Book 7965 at Page 229, and as amended on September 23, 1998 as Entry No. 7095021 in Book 8101 at Page 1447, and as identified and described in the Amended and Restated Declaration of Condominium of The Fields at Draper Condominiums, an Expandable Residential Condominium Project, recorded September 23, 1998 as Entry No. 7095024 in Book 8101 at Page 1454, as amended on September 23, 1998 as Entry No. 7095025 in Book 8101 at Page 1535, and as amended on December 21, 1998 as Entry No. 7196015 in Book 8202, at Page 1908, and as amended on June 7, 1999 as Entry No. 7376714 in Book 8284, at Page 210, and as amended on June 15, 1999 as Entry No. 7386606 in Book 8286, at Page 5754, and as amended on October 4, 1999 as Entry No. 7480425 in Book 8313, at Page 5235, and as amended on November 5, 1999 as Entry No. 7506719 in Book 8321, at Page 2270, and as amended on March 1, 2000 as Entry No. 7586257 in Book 8345, at Page 7651.

Together with an undivided interest in and to the Common Areas described, as provided for and in the percentage shown, in said Amended and Restated Declaration of Covenants, Conditions and Restrictions. This conveyance is subject to the provisions of said Amended and Restated Declaration, including any amendments thereto. The undivided interest in the Common Area conveyed hereby is subject to modification, from time to time, as provided in the Amended and Restated Declaration for expansion of the Condominium Project.

SUBJECT TO County Taxes and Assessments not delinquent, Easements, Rights of

Way, Covenants, Conditions and Restrictions now of record

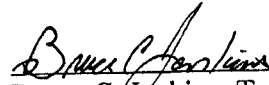
PARCEL NUMBER: 34-07-103-005-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Lien ("Lien") was recorded on August 25, 2025, as Entry No. 14427113. 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.

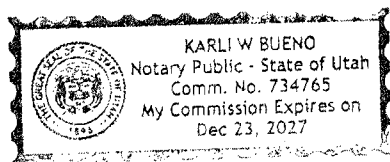
DATED this 10th day of December 2025.

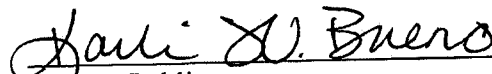
JENKINS BAGLEY SPERRY, PLLC


Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 10th day of December, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.




Notary Public

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

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

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

14475680 B: 11624 P: 1376 Total Pages: 2
12/12/2025 03:29 PM By: EMehanovic 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.: 141637-UT

APN: 27-05-330-004-0000

NOTICE IS HEREBY GIVEN THAT KE HUEY LIU, A SINGLE WOMAN as Trustor, C & R TITLE INSURANCE AGENCY, INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/7/2015 and recorded on 7/16/2015, as Instrument No. 12093397 in Book 10344 Page 1284-1300, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 53, VISTA WEST SUBDIVISION PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$175,500.00.

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 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, PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., 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.

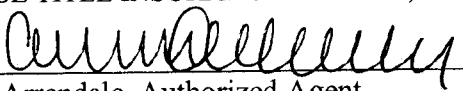
NOTICE OF DEFAULT

T.S. NO. 141637-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 11 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Alison Arrendale, Authorized Agent

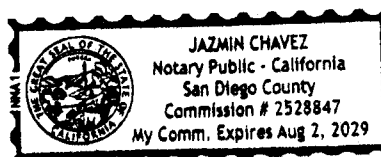
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 11 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)



14475683 B: 11624 P: 1384 Total Pages: 2
12/12/2025 03:31 PM By: asteffensen 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.: 142855-UT

APN: 28-07-179-016-0000

NOTICE IS HEREBY GIVEN THAT MICHEAL STRONG AND BROOKE STRONG, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, FIDELITY NATIONAL TITLE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/31/2022 and recorded on 11/1/2022, as Instrument No. 14037328 in Book 11383 Page 1626, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1709 AND THE SOUTH 12.94 FEET OF LOT 1708, MOUNTAIN VIEW ESTATES NO. 17, 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 \$483,000.00.

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, AMERIHOM MORTGAGE COMPANY, 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. 142855-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 11 2025

ORANGE TITLE INSURANCE AGENCY, INC.


Alison Arrendale, Authorized Agent

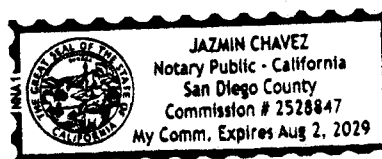
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On DEC 11 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)



2
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111

14475696 B: 11524 P: 1435 Total Pages: 2
12/12/2025 03:40 PM By: lpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return to: BRUCE L. RICHARDS & ASSOCIATES
455 E 500 S #401SLC, UT 84111



NOTICE OF DEFAULT AND ELECTION TO
SELL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated April 18, 2022, executed by Robyn Lee Tullis as Trustor, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded April 22, 2022, as Entry Number 13937678, in Book 11331, at Page 3542, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 279, DAY RANCH TOWNS, PHASE 1, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

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).
#33-14-102-073.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$77,000.00.

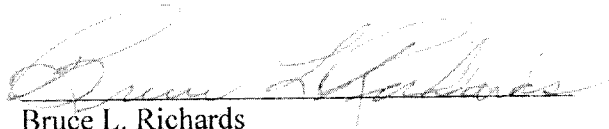
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Cyprus Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment

has been received from the Trustor. Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

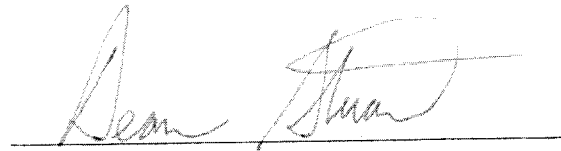
EXECUTED this 25th day of November, 2025.



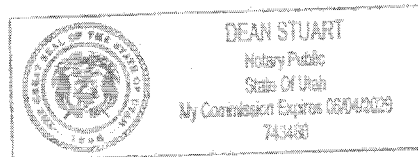
Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 25th day of November, 2025, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he 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. UTAH04-7170

14475761 B: 11624 P: 1769 Total Pages: 1
12/12/2025 04:29 PM By: EMehanovic 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 25, 2020, and executed by ALEXANDER JOHN REES AND MALEA S REES, 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 BROKER SOLUTIONS, INC. DBA NEW AMERICAN FUNDING, its successors and assigns, as Beneficiary, and PINNACLE TITLE INSURANCE AGENCY CORP., as Trustee, which Trust Deed was recorded on JUNE 26, 2020, as Entry No. 13311188, in Book 10968, at Page 8674, 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:

UNIT NO. 1101-2, OF IVY SPRINGS CONDOMINIUMS PHASE 1, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON OCTOBER 30, 2002, AS ENTRY NO. 8403949, IN BOOK 2002P, AT PAGE 309 OF OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED AND OR SUPPLEMENTED) AND AS IDENTIFIED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF IVY SPRINGS CONDOMINIUM AN EXPANDABLE CONDOMINIUM PROJECT, RECORDED OCTOBER 30, 2002 AS ENTRY NO. 8403950, IN BOOK 8675, AT PAGE 2580, SALT LAKE COUNTY, STATE OF UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH AN UNDIVIDED INTEREST, AND A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND THE COMMON AREA DESCRIBED, AS PROVIDED FOR AND IN THE PERCENTAGE SHOWN, IN SAID DECLARATION. SUBJECT TO THE PROVISIONS OF SAID DECLARATION, INCLUDING ANY AMENDMENTS THERETO. THE UNDIVIDED INTEREST IN THE COMMON AREA CONVEYED HEREBY IS SUBJECT TO MODIFICATION, FROM TO TIME TO TIME, AS PROVIDED IN THE DECLARATION FOR EXPANSION OF THE CONDOMINIUM PROJECT.

20-34-454-002

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 12, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

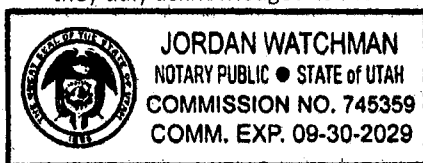
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 12, 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