

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

ENT 93224:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 01 09:30 AM FEE 40.00 BY TM  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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**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 Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Leslie Sariah Medrano and Abel E Uribe, Wife and Husband as Joint Tenants ("Owner")**, covering real property located at 1308 W 810 South ("Property"), and more particularly described as follows:

Lot 114, KELSHAW LANE PHASE 1 SUBDIVISION, according to the official plat thereof as recorded in the office of the Utah County Recorder.

SUBJECT TO: Property taxes for the year 2020 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances thereunto belonging.

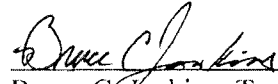
PARCEL NUMBER: 44:234:0114.

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 June 19, 2025, as Entry No. 45568:2025. 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.

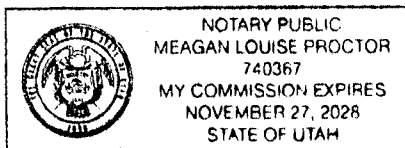
DATED this 26<sup>th</sup> day of November 2025.

JENKINS BAGLEY SPERRY, PLLC

  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 26<sup>th</sup> day of November, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



  
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

ENT 93228:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 01 09:33 AM FEE 40.00 BY TM  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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**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 Silverlake Master Home Owners Association, Inc. ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry No. 26772:2013, and any amendments thereto, concerning real property reputed to be owned by **Mason M. Porter and Karinne Porter, Husband and Wife as Joint Tenants ("Owner")**, covering real property located at 7184 N Silver Spring Way ("Property"), and more particularly described as follows:

Lot 2804, Plat "28", Silverlake, a residential subdivision, according to the official plat thereof on file and of record in the Office of the Utah County Recorder, State of Utah.

With all the covenants and warranties of title from Granter in favor of Grantee(s) as are generally included with a conveyance of real property by special warranty deed under Utah law, except for, however, the Property is subject to: (a) leases, rights of way, easements, reservations, plat maps, covenants, conditions, and restrictions appearing of record and enforceable in law; (b) zoning and other regulatory laws and ordinances affecting the Property; and (c) real property taxes and assessments for the year 2022 and thereafter.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66:811:2804.

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 March 27, 2025, as Entry No. 21673:2025. 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.

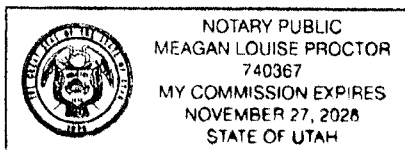
DATED this 26<sup>th</sup> day of November 2025.

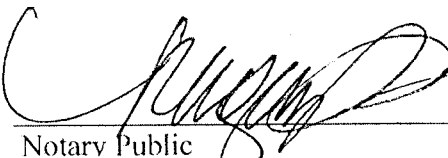
JENKINS BAGLEY SPERRY, PLLC

  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 26<sup>th</sup> day of November, 2025, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



  
Notary Public

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

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

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

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7136

ENT 93380:2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 01 02:07 PM FEE 40.00 BY TM  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 21, 2024, and executed by IRWIN RAMON GUANIPA SUAREZ, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and DHI TITLE AGENCY, as Trustee, which Trust Deed was recorded on OCTOBER 21, 2024, as Entry No. 72840:2024, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 2184, OF NORTSHORE PLAT B-7, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

47:418:2184

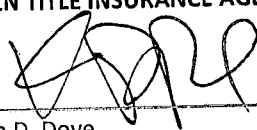
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

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

DATED: December 1, 2025

**LINCOLN TITLE INSURANCE AGENCY**

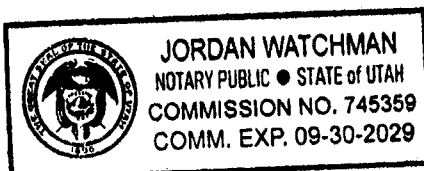
By:

  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7146

ENT 93590:2025 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 01 04:44 PM FEE 40.00 BY LM  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

## 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 AUGUST 9, 2022, and executed by HEYDER OTERO-TELLEZ, A SINGLE MAN, AND VALERIA OTERO, A SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and TITLE GUARANTEE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on AUGUST 10, 2022, as Entry No. 89443:2022, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 2183, PLAT 2-D, LEGACY FARMS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.  
TOGETHER WITH AN UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND LIMITED COMMON AREAS AND FACILITIES, WHICH IS APPURTENANT TO SAID LOT AS MORE SPECIFICALLY DEFINED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR LEGACY FARMS, RECORDED OCTOBER 23, 2015 AS ENTRY NO. 96688:2015, AS SAID DECLARATION MAY BE AMENDED AND/OR SUPPLEMENTED.

45:620:0183

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

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

DATED: December 1, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

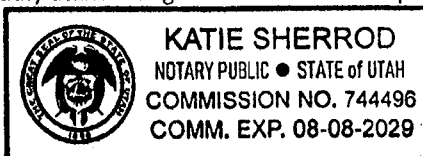
Kenyon D. Dove

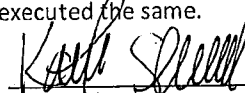
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7147

ENT 93802:2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 02 01:01 PM FEE 40.00 BY LT  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

## 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 JULY 9, 2019, and executed by JUDITH VERONICA ROMERO FLORES, MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC, its successors and assigns, as Beneficiary, and VANGUARD TITLE, as Trustee, which Trust Deed was recorded on JULY 9, 2019, as Entry No. 63406:2019, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

UNIT 76, PHASE VII, FRANKLIN PARK CONDOMINIUMS, PROVO, UTAH, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP THEREFORE RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 24693, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM OF FRANKLIN PARK CONDOMINIUMS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 24964, IN BOOK 3923, AT PAGE 624, (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

39-098-0076


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

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

DATED: December 1, 2025

**LINCOLN TITLE INSURANCE AGENCY**

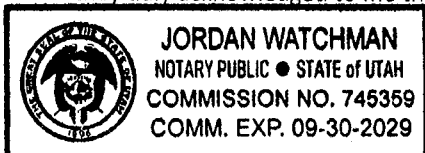
By:

  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 1, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
\_\_\_\_\_  
NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

ENT 93833:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 02 01:27 PM FEE 40.00 BY LM  
RECORDED FOR Servicelink Title Agency In  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

T.S. NO.: 138443-UT

APN: 53-470-0003

NOTICE IS HEREBY GIVEN THAT ALISSA ARMSTRONG, AN UNMARRIED WOMAN AND THERESA ARMSTRONG, AN UNMARRIED WOMAN as Trustor, MERIDIAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CASTLE & COOKE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/16/2012 and recorded on 4/19/2012, as Instrument No. 32098:2012, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 5C, TOSCANA AT HIGHLAND PHASE 4, HIGHLAND, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

MORE ACCURATELY DESCRIBED AS

UNIT 5C, TOSCANA AT HIGHLAND, ANEXPANDABLE RESIDENTIAL PROJECT PHASE 4, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$172,000.00.

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 3/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

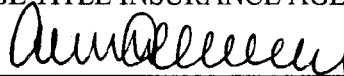
By reason of such default, SELECT PORTFOLIO SERVICING, INC., the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due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

T.S. NO. 138443-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 01 2025

ORANGE TITLE INSURANCE AGENCY, INC.



Alison Arrendale, Authorized Agent

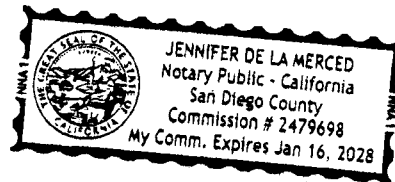
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

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

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27233

ENT 94318:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 03 04:35 PM FEE 40.00 BY MG  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated June 9, 2023, and executed by Caden Phillips and McKayla Phillips, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which GT Title Services, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 9, 2023, as Entry No. 37517:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 1251, PLAT "L", VILLAGES AT ARROWHEAD PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. TAX # 54:429:1251

Purportedly known as 1794 N 1260 E, Payson, UT 84651 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 12/03/2025

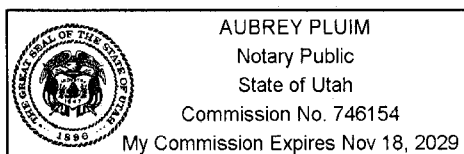
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT27233

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

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



Remotely Notarized with audio/video via  
Simplifile

A. Pluim  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26647

ENT 94699:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 04 03:26 PM FEE 40.00 BY KC  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 6, 2022, and executed by Jeremy Craig Williams and Christina Marie Williams, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security Home Mortgage, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Inwest Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 6, 2022, as Entry No. 77837:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

**Parcel 1:**

Lot 18, Plat "A", Willowbend Planned Unit Development, as the same is identified in the recorded survey map in Utah County, Utah, as Entry No. 72022, and Map Filing No. 5127, (as said record of survey map may have heretofore been amended or supplemented) and in the Declaration of covenants, conditions and restrictions recorded in Utah County, Utah as Entry No. 72023, in Book 5127, at Page 544 (as said Declaration may have heretofore been amended or supplemented).

**Parcel 1A:**

Together with a right and easement of use and enjoyment in and to the common area described, and as provided for, in said Declaration of easements, covenants, conditions and restrictions (as said Declaration may have heretofore been amended or supplemented). **TAX # 55-463-0018**

Purportedly known as 1261 East 680 North, Spanish Fork, UT 84660 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 12/04/2025

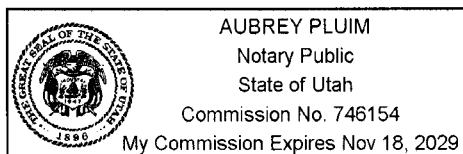
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26647

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

The foregoing instrument was acknowledged before me on 12/04/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via  
Simplifile

A. Pluim  
Notary Public

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

ENT 94929:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 05 11:08 AM FEE 40.00 BY CS  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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**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 Summerfield Estates Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Summerfield Estates ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 24, 2020, as Entry No 87940:2020, and any amendments thereto, concerning real property reputed to be owned by **Trent Don Whatcott and Marcie D. Whatcott, Husband and Wife ("Owner")**, covering real property located at 1351 W 810 South ("Property"), and more particularly described as follows:

Lot 123, Kelshaw Lane Phase 1 Subdivision, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Subject to: Property taxes for the year 2021 and thereafter; covenants, conditions, restrictions, reservations and easements of record; and all applicable zoning laws and ordinances.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 44:234:0123.

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 30, 2025, as Entry No. 84588:2025. 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.

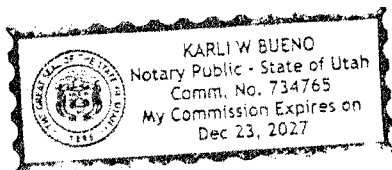
DATED this 3<sup>rd</sup> day of December 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington         )

On the 3<sup>rd</sup> 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.



Karli 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

ENT 94930:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 05 11:08 AM FEE 40.00 BY CS  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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**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 Rockwell Homeowner's Association Inc ("Association"), that a default has occurred under that certain Declaration of Condominium Rockwell ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 27, 2006, as Entry No. 10481:2006, and any amendments thereto, concerning real property reputed to be owned by **Pleasant Grove Property LLC ("Owner")**, covering real property located at 88 S 1630 W ("Property"), and more particularly described as follows:

Unit 5, Building R, contained within Phase 2, Rockwell, an Expandable Condominium Project, as the same is identified in the record of survey map therefore recorded in Utah County, Utah, as Entry No. 1 0480:2006 (as said record of survey map may have heretofore been amended or supplemented) and in the Declaration of Condominium (including Owner Association Bylaws) Rockwell Condominium, recorded in Utah County, Utah, as Entry No. 10481:2006 (as said Declaration may have heretofore been amended or supplemented).

TOGETHER WITH the undivided ownership interest in and to the Common Areas and Facilities which is appurtenant to said Unit as more particularly described in said Declaration (as said Declaration may have heretofore been amended or supplemented).

TOGETHER WITH all rights, privileges and appurtenances belonging or in anywise appertaining thereto, being subject, however, to all easements, taxes, assessments, rights-of-way, encumbrances, reservations, covenants, conditions, and restrictions, appearing of record or enforceable in law or equity, and to general property taxes for the current year and thereafter.

PARCEL NUMBER: 51:484:0035.

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 August 7, 2025, as Entry No. 59150:2025. 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.

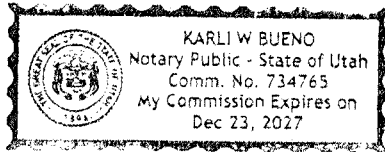
DATED this 3<sup>rd</sup> day of December 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                     )  
  : ss.  
County of Washington         )

On the 3<sup>rd</sup> 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.



Karli 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 RETURN TO:

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

ENT 95060:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 05 01:34 PM FEE 40.00 BY LM  
RECORDED FOR Servicelink Title Agency In  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

T.S. NO.: 137931-UT

APN: 66:425:0313

NOTICE IS HEREBY GIVEN THAT WHITNEY AHO AND SAMISONI AHO, AS JOINT TENANTS as Trustor, TITLE ONE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITY FIRST MORTGAGE SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/27/2023 and recorded on 7/27/2023, as Instrument No. 48667:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 313, SWEETWATER PLAT 3, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$484,848.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.


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.

T.S. NO. 137931-UT

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

DATED: DEC 04 2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
Alison Arrendale, Authorized Agent

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

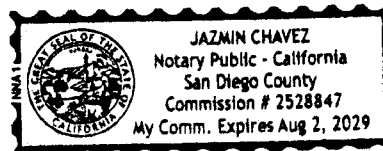
State of California } ss.  
County of San Diego }

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

WITNESS my hand and official seal.

Signature 

(Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27470

ENT 95171:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 05 03:57 PM FEE 40.00 BY KC  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 29, 2022, and executed by David Evan Petty, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC f/k/a Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 3, 2022, as Entry No. 86976:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 2, PLAT "A", HISTORIC COVE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.  
LESS AND EXCEPTING THEREFROM DESCRIBED PROPERTY AS FOLLOWS:  
BEGINNING AT A POINT THAT IS NORTH 00°18'48" WEST ALONG THE SECTION LINE 103.57 FEET AND EAST 176.08 FEET FROM THE SOUTHWEST CORNER OF SECTION 21, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN;  
THENCE ALONG THE ARC OF A 50.00 FOOT RADIUS CURVE TO THE LEFT THROUGH A CENTRAL ANGLE OF 18°12'50" FOR 15.90 FEET (CHORD BEARS NORTH 38°18'33" EAST 15.83 FEET);  
THENCE SOUTH 24°49'04" EAST 37.75 FEET;  
THENCE SOUTH 68°16'57" EAST 73.90 FEET;  
THENCE SOUTH 00°27'29" WEST 10.00 FEET;  
THENCE NORTH 64°25'15" WEST 78.85 FEET;  
THENCE NORTH 42°35'02" WEST 34.15 FEET TO THE POINT OF BEGINNING. **TAX # 41-444-0006**

Purportedly known as 49 South 360 East, Pleasant Grove, UT 84062 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 12/05/2025

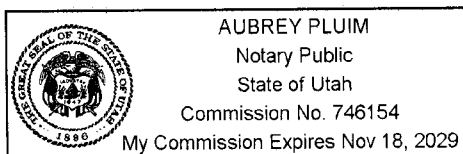
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT27470

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

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



Remotely Notarized with audio/video via  
Simplifile

Aubrey Pluim  
Notary Public