

WHEN RECORDED RETURN TO:

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

ENT 99758:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 22 08:31 AM FEE 40.00 BY TM  
RECORDED FOR Orange Title Insurance Agen  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

T.S. NO.: 141967-UT

APN: 38-357-0502

NOTICE IS HEREBY GIVEN THAT LUKE C NIELSON, A SINGLE MAN as Trustor, PRINCE, YEATES & GELDZAHLER PC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NORTHPOINTE BANK, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/28/2022 and recorded on 2/28/2022, as Instrument No. 25724:2022 the subject Deed of Trust was modified by Loan Modification recorded on 10/24/2024 as Instrument 73936:2024, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 502, EAGLE CREST NO. 3, AT SUNCREST, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH 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, Northpointe Bank, 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. 141967-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: December 18, 2025

ORANGE TITLE INSURANCE AGENCY, INC.



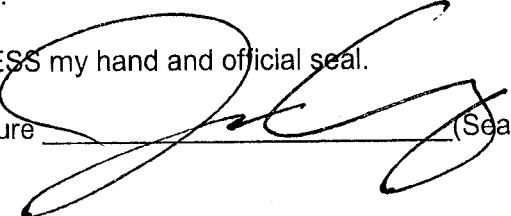
Hamsa Uchi, Authorized Agent

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.

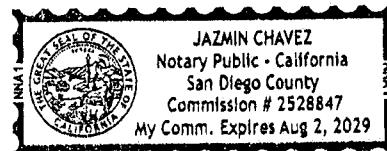
State of California } ss.  
 County of San Diego }

On DEC 18 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:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. CAR07-0956

ENT 99888 : 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 22 10:04 AM 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 JULY 21, 2010, and executed by LESLIE D PHENALD, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., its successors and assigns, as Beneficiary, and RICHLAND TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JULY 22, 2010, as Entry No. 60824:2010, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 202, PLAT TWO-A, SILVER LAKE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

66-084-0202

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 22, 2025

LINCOLN TITLE INSURANCE AGENCY

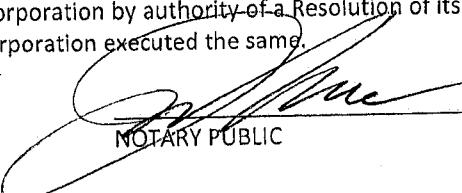
By:

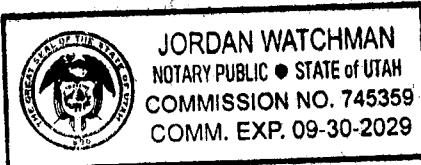
  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 22, 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. UTAH04-7175

ENT 99965 : 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 22 11:52 AM 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 NOVEMBER 8, 2019, and executed by MCGYVER ISAAC, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and GT TITLE SERVICES INC., as Trustee, which Trust Deed was recorded on NOVEMBER 8, 2019, as Entry No. 117021:2019, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 14, PHASE 1, SPRING MOUNTAIN, PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 51264, AND MAP FILING NO. 7133, (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. 58201, BOOK 4334, AT PAGE 743 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE PERTINENT EASEMENTS OVER AND RIGHTS OF USE AND ENJOYMENT OF SAID PROJECTS COMMON AREAS AS ESTABLISHED IN THE ABOVE MENTIONED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

52-669-0014

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 22, 2025

**LINCOLN TITLE INSURANCE AGENCY**

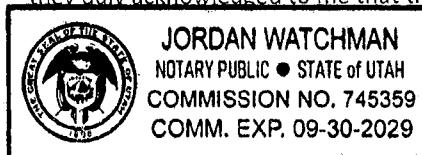
By:

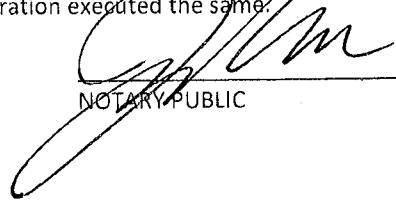
  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 22, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

Recording Requested By:  
**Premium Title Insurance Agency - UT, Inc.**

ENT 100005 : 2025 PG 1 of 4  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 22 12:29 PM FEE 40.00 BY MG  
RECORDED FOR Premium Title TSG  
ELECTRONICALLY RECORDED

When Recorded Mail To:  
**Premium Title Insurance Agency - UT, Inc.**  
**2150 South 1300 East, Suite 500,**  
**Salt Lake City, UT 84106**

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE  
BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT  
ACTION**, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**Finance of America Reverse LLC, Beneficiary c/o PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain Time on Monday through Friday.**

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

**Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION**

**NOTICE IS HEREBY GIVEN:** That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 05/09/2017, executed by: KENNETH CARTER AND TONI CARTER, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s) to secure certain obligations in favor of COMMUNITY FIRST NATIONAL BANK, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 05/16/2017, as Instrument No. 46941:2017, of Official Records in the Office of the Recorder of Utah COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$675,000.00

A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of the following:

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

The Property ceases to be the Principal Residence of the Borrower for reasons other than death and the Property is not the Principal Residence of at least one other Borrower. Pursuant to the demand forwarded on 8/14/2025 the foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(c)(i) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby as provided in Title 57, Chapter 1, of the Utah Code.

Dated: December 17, 2025

**PREMIUM TITLE INSURANCE AGENCY - UT,  
INC. DBA PREMIUM TITLE**

By: 

(signature)

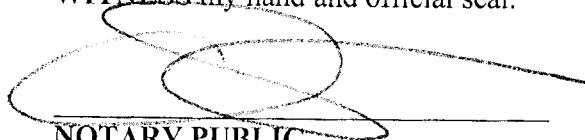
Name: Kevin S. Parke

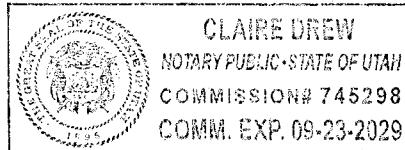
Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On December 17, 2025, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

**WITNESS** my hand and official seal.

  
NOTARY PUBLIC



## Exhibit A

### Legal Description

A PIECE OR PARCEL OF LAND LYING WITHIN THE COUNTY OF UTAH, STATE OF UTAH, MORE PARTICULARLY DESCRIBED AS:

LOT 2, PLAT C, CARTER HILLS SUBDIVISION, AREA CONTAINING 1.496 ACRES.

PARCEL ID IS 65:398:0002

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. CARR07-0955

ENT 100120 : 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 22 01:40 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 JUNE 17, 2022, and executed by NATHAN KAY STONE, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on JUNE 17, 2022, as Entry No. 71860:2022, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

PROPOSED LOT 332, PLAT 3B, EAGLE POINT PHASE G SUBDIVISION. STARTING AT THE SOUTHWEST CORNER OF LOT 333, PLAT 3, EAGLE POINT PHASE G SUBDIVISION, AND HEADING NORTH 00°15'53" EAST 100.11 FEET; THENCE NORTH 88°06'23" WEST 63.53 FEET; THENCE SOUTH 02°50'16" WEST 100.19 FEET; THENCE 68.03 FEET ALONG A 2907.04 FOOT RADIUS CURVE TO THE RIGHT (CHORD BEARS SOUTH 88°11'44" EAST 68.02 FEET) TO THE POINT OF BEGINNING.

MORE CORRECTLY DESCRIBED AS:

PART OF LOT 332, PLAT 3B, EAGLE POINT PHASE G SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE COUNTY RECORDER OF UTAH, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

STARTING AT THE SOUTHWEST CORNER OF LOT 333, PLAT 3, EAGLE POINT PHASE G SUBDIVISION, AND HEADING NORTH 00°15'53" EAST 100.11 FEET; THENCE NORTH 88°06'23" WEST 63.53 FEET; THENCE SOUTH 02°50'16" WEST 100.19 FEET; THENCE 68.03 FEET ALONG A 2907.04 FOOT RADIUS CURVE TO THE RIGHT (CHORD BEARS SOUTH 88°11'44" EAST 68.02 FEET) TO THE POINT OF BEGINNING.

38-670-0332 NOW KNOWN AS: 38-670-0346

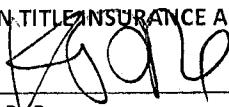
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 22, 2025

LINCOLN TITLE INSURANCE AGENCY

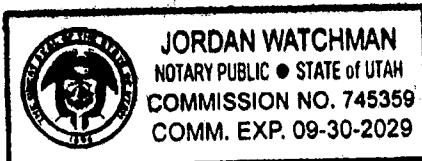
By:

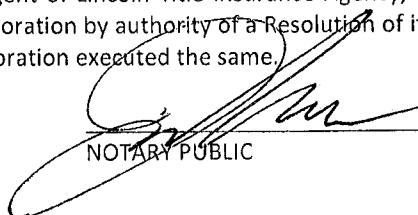
  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 22, 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. UTAH04-7187

ENT 100513 : 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 23 11:54 AM FEE 40.00 BY KC  
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 15, 2013, and executed by JAYDEE WARD AND DIANA L WARD, 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 AXIOM FINANCIAL, LLC, A LIMITED LIABILITY COMPANY, its successors and assigns, as Beneficiary, and SELECT TITLE INSURANCE AGENCY INC, as Trustee, which Trust Deed was recorded on JULY 19, 2013, as Entry No. 69677:2013, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 12, PLAT "A", DEL NENE EAST SUBDIVISION, SPRINGVILLE, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

37-046-0012

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.

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DATED: December 23, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove

Its: Authorized Agent

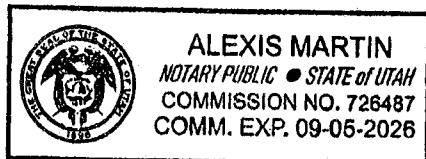
STATE OF UTAH

COUNTY OF WEBER

On December 23, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC



ENT 100561: 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 23 12:21 PM FEE 40.00 BY MG  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

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. UTAH04-7188

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated DECEMBER 20, 2021, and executed by BERNARDO DE JESUS MARTINEZ, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NETWORK FUNDING, L.P., its successors and assigns, as Beneficiary, and VANGUARD TITLE INSURANCE AGENCY LLC, as Trustee, which Trust Deed was recorded on DECEMBER 20, 2021, as Entry No. 210191:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

UNIT 3, IN BUILDING G, CONTAINED WITHIN THE ROCK CREEK CONDOMINIUMS PHASE 1, A UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN UTAH COUNTY, UTAH. TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECTS COMMON AREAS AND FACILITIES WHICH IS APPURtenant TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (D) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURtenant TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION OF SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

51-422-0075

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

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

DATED: December 23, 2025

LINCOLN TITLE INSURANCE AGENCY

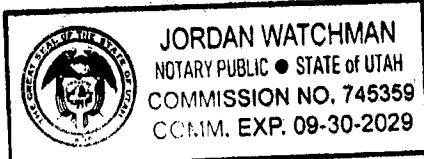
By:

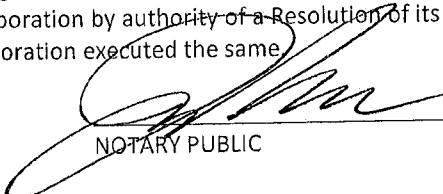
  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 23, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

ENT 100562 : 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 23 12:21 PM FEE 40.00 BY MG  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

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. UTAH04-7190

## 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 13, 2018, and executed by SHILOH HOJARA, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR EVERLEND MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and VANGUARD TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on August 14, 2018, as Entry No. 76983:2018, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

LOT 56, PLAT "C", WHITE HILLS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

55:442:0056

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

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

DATED: December 23, 2025

LINCOLN TITLE INSURANCE AGENCY

By:

  
Kenyon D. Dove

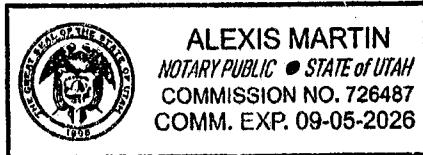
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 23, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC



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. UTAH04-7189

ENT 100570 : 2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 23 12:25 PM FEE 40.00 BY MG  
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 NOVEMBER 25, 2020, and executed by JUAN LUIS MORALES MARTINEZ, AN UNMARRIED 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 VANGUARD TITLE INSURANCE, as Trustee, which Trust Deed was recorded on NOVEMBER 30, 2020, as Entry No. 189210:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 1, PLAT A, SLANEC SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

52-958-0001

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

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

DATED: December 23, 2025

**LINCOLN TITLE INSURANCE AGENCY**

By:

Kenyon D. Dove

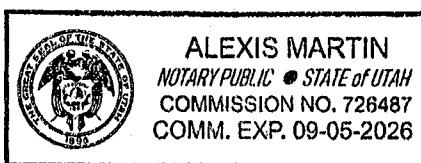
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 23, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC



ENT 100817 : 2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 23 04:10 PM FEE 40.00 BY MG  
RECORDED FOR Liberty Title & Escrow Co  
ELECTRONICALLY RECORDED

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.: 142723-UT

APN: 37-208-0024

NOTICE IS HEREBY GIVEN THAT BENJAMIN D BRANNON AND NANCY L BRANNON, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, MERIDIAN TITLE as Trustee, in favor of DESERET FIRST FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 7/15/2021 and recorded on 7/20/2021, as Instrument No. 127628:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 24, PLAT "A", DEER MEADOW ESTATES SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$445,000.00. 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 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, Deseret First Federal Credit Union, 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.

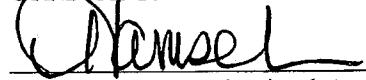
## NOTICE OF DEFAULT

T.S. NO. 142723-UT

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

DATED: DEC 22 2025

ORANGE TITLE INSURANCE AGENCY, INC.



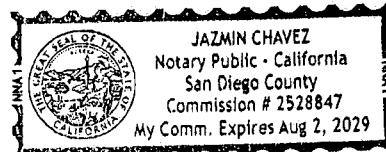
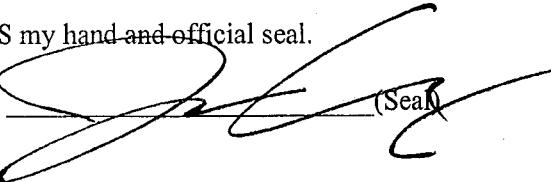
Hamsa Uchi, Authorized Agent

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

State of California } ss.  
 County of San Diego }

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

WITNESS my hand and official seal.

Signature 

ENT 100837 : 2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 26 08:32 AM FEE 40.00 BY MG  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27029

**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 December 15, 2023, and executed by Kiran Kumar Muniswamy, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Houzd Mortgage, its successors and assigns as Beneficiary, but Village Capital & Investment LLC being the present Beneficiary, in which Cottonwood Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 18, 2023, as Entry No. 81324:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot B-06, AF Crossings Plat "E-1", according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 34-725-0006**

Purportedly known as 975 South 950 West, American Fork, UT 84003 (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: 12/23/2025

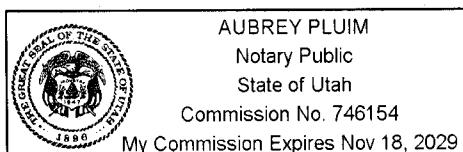
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27029

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

The foregoing instrument was acknowledged before me on 12/23/2025,  
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

John Plaum

## Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27746

ENT 100839 : 2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 26 08:32 AM 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 January 31, 2023, and executed by Maria Teresa Bastardo Arreaza, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which DHI Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 2, 2023, as Entry No. 6470:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1599, of NORTHSORE PLAT A-4, according to the official plat thereto as recorded in the office of the Utah County Recorder. **TAX # 47-396-1599**

Purportedly known as 1074 East Dory Boat Road, Saratoga Springs, UT 84045 (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: 12/23/2025

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. UT27746

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

12/23/2025

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



AUBREY PLUIM

Notary Public

State of Utah

Commission No. 746154

My Commission Expires Nov 18, 2029

Notary Public

Remotely Notarized with audio/video via  
 Simplifile