

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27342

ENT 95352:2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 08 11:56 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 October 4, 2024, and executed Utah Brett Inc., as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Easy Street Capital, LLC, a Texas limited liability company, its successors and assigns as Beneficiary, but U.S. Bank Trust Company, National Association, not in its individual capacity but solely as trustee for COLT 2024-7 Mortgage Loan Trust being the present Beneficiary, in which First American Title Insurance Company, a Nebraska corporation was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 7, 2024, as Entry No. 68977:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11, Block 3, PLAT "A", INDIAN HILLS SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 42.006.0059**

Purportedly known as 3129 North Cherokee Lane, Provo, UT 84604 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 12/08/2025

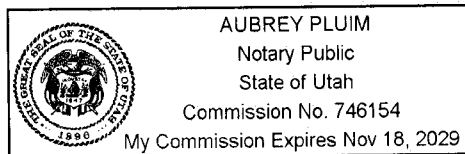
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT27342

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

The foregoing instrument was acknowledged before me on 12/08/2025,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

A. Plum  
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. UTAH04-7159

ENT 95356:2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 08 12:08 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 DECEMBER 24, 2021, and executed by MARIA M GARNICA, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PANORAMA MORTGAGE GROUP, LLC DBA INSPIRE FINANCIAL, LLC, its successors and assigns, as Beneficiary, and TITLE GUARANTEE, as Trustee, which Trust Deed was recorded on DECEMBER 29, 2021, as Entry No. 214295:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 8, PLAT "K-2", OF EVANS RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF UTAH COUNTY, STATE OF UTAH.

TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

38-543-0008

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

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

DATED: December 8, 2025

**LINCOLN TITLE INSURANCE AGENCY**

By: 

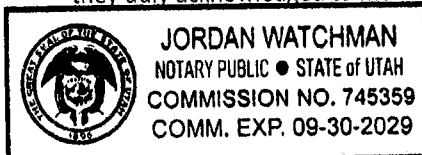
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On December 8, 2025, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799

ENT 95941:2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 09 02:19 PM FEE 40.00 BY CS  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Lakefront at Vineyard Town Center Townhome Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for Lakefront at Vineyard Town Center Townhomes recorded on August 6, 2019 as Entry No. 74501:2019 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Felix D Mata Castro and Cristy D Marquez Torrealba located at 293 West 700 North, Vineyard, UT 84059, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 1402, LAKEFRONT @ VINEYARD TOWN CENTER, PHASE 2-E SUB AREA 0.032 AC.

Parcel ID #: 45:737:0402

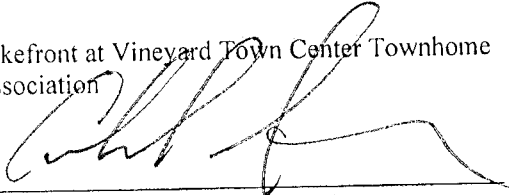
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions, and Restrictions for Lakefront at Vineyard Town Center Townhomes, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

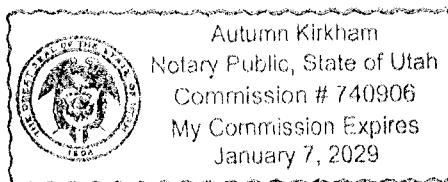
DATE FILED: December 9, 2025.

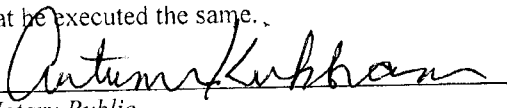
STATE OF UTAH                     )  
  ) ss  
COUNTY OF WASHINGTON    )

Lakefront at Vineyard Town Center Townhome Association

  
Caleb O. Andrews, *Attorney-in-Fact*

On December 9, 2025, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Autumn Kirkham  
Notary Public

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1387

ENT 95947:2025 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 09 02:29 PM FEE 40.00 BY CS  
RECORDED FOR Miller Harrison LLC  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Exchange in Lehi Condominium Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Condominium for The Exchange in Lehi Condominiums recorded on April 12, 2017 as Entry No. 35362:2017 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Michael C. Marshall located at 4336 West 1850 North Unit L-304, Lehi, UT 84043, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 304, PLAT L, THE EXCHANGE IN LEHI CONDOS, PHASE 15. AREA 0.029 AC.

Parcel ID #: 38:595:0304

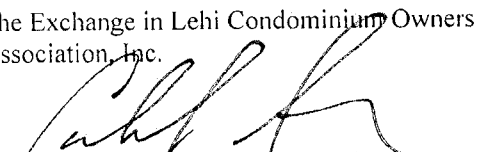
A breach of the Owner's obligations has occurred, as provided in the Declaration of Condominium for The Exchange in Lehi Condominiums, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

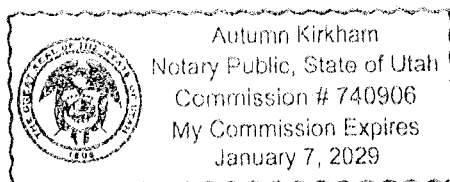
DATE FILED: December 9, 2025.

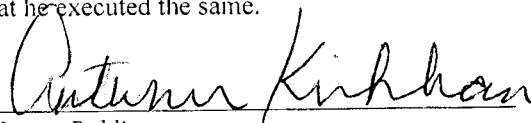
STATE OF UTAH )  
 ) ss  
COUNTY OF WASHINGTON )

The Exchange in Lehi Condominium Owners  
Association, Inc.

  
Caleb O. Andrews, Attorney-in-Fact

On December 9, 2025, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Autumn Kirkham  
Notary Public

**When Recorded Return to:**

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

ENT 96043 : 2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 09 03:29 PM FEE 40.00 BY LM  
RECORDED FOR The Cannon Law Group, PLLC  
ELECTRONICALLY RECORDED

For Recording Purposes Only

**NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustor, Jason G. Moyer and Jennifer D. Moyer. Said Trust Deed was recorded in the office of the Utah County Recorder, State of Utah, March 21, 2025, Entry #20160:2025, all relating to and describing real property situated in Utah County, State of Utah, and more particularly described as follows:

2919 Indian Hills Drive  
Provo, Utah, 84604

LOT 9, BLOCK 1, PLAT "A" INDIAN HILLS SUBDIVISION  
Tax ID# 42-006-0009

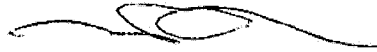
Help Other People Everywhere (as to a 95% interest) and Ironwood Funding Trust FBO Vance M. Twitchell 401(k) (as to a 5% interest) are the current beneficiaries of that Trust Deed and Note.

That Trust Deed acts as security of the principal amount of \$700,000 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make any payment since inception, in violation of the agreement between the parties.

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

DATED this 9 day of December 2025.

  
\_\_\_\_\_  
James T. Dunn, Successor Trustee

STATE OF UTAH                    )  
  : ss  
COUNTY OF SALT LAKE    )

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



Sara Law  
Notary Public

**WHEN RECORDED, RETURN TO:**

W. Michael Black  
MITCHELL BARLOW & MANSFIELD, P.C.  
Nine Exchange Place, Suite 600  
Salt Lake City, Utah 84111  
Telephone M-F 8am - 5pm: (801) 998-8888

**Parcel ID: 59-011-0025**

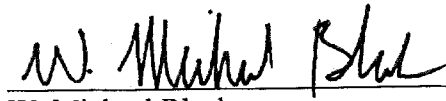
**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN that W. Michael Black, Successor Trustee, gives notice of default under that certain Trust Deed executed by Ladene Jeppesen as Trustor, in favor of American Secure Title, as Trustee, for the benefit of Richard D. Bjorn, as Beneficiary, dated December 29, 2009 and recorded January 7, 2010 as Entry No. 1486:2010 in the official records of Utah County, Utah. The real property encumbered by the Trust Deed is located in Utah County, State of Utah, and more particularly described on Exhibit A attached hereto (the "Trust Property").

The Trust Deed secures obligations to Beneficiary including that certain Trust Deed Note dated December 29, 2009, in the original principal amount of \$30,000.00, plus interest, late charges, and costs and expenses of collection including attorney fees (collectively, the "Note"). A default of the obligations under the Note have occurred, in that the Note has matured and Trustor failed to pay the outstanding loan balance at maturity. The outstanding Note balance plus all amounts which hereafter become due and payable, including without limitation any additional payments, interest, late fees, hazard insurance, property taxes, trustee's and attorneys' fees, and expenses under the Note and Trust Deed are now and hereafter due (the "Obligations"). A full itemization of the Obligations may be obtained from W. Michael Black at the above address and telephone number.

By reason of such default, the Trustee does hereby declare all sums secured by the Trust Deed immediately due and payable and elects to cause the Trust Property to be sold, pursuant to the Trust Deed and the laws of the State of Utah, to satisfy the Obligations.

Dated this December 8, 2025.

  
\_\_\_\_\_  
W. Michael Black  
Successor Trustee

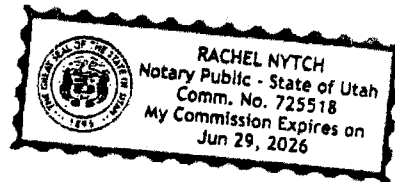


STATE OF UTAH                    )  
  : ss  
COUNTY OF SALT LAKE )

The foregoing Notice of Default and Election to Sell was executed and acknowledged before me this December 9, 2025 by W. Michael Black, as trustee.

Rachel Nytch  
Notary Public

My Commission Expires: June 29, 2026



After Recording Mail To:  
Western Mortgage Services Corp.  
Po Box 1387  
Bountiful, UT 84011

## Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated May 10, 2024, executed by Tyler M. Hofheins and Wendy M. Hofheins, as Joint Tenants, the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which David J. Shaffer, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Utah County State of Utah, on May 15, 2024, as Entry No 31987:2024 of Official Records, all relating to and describing the real property situated in the County of Utah, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** LOT 2, PLAT "A", HOFHEINS ESTATES SUBDIVISION, MAPLETON, UTAH, according to the official plat thereof, recorded in the office of the Utah County Recorder.

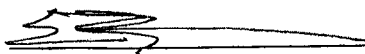
**Tax ID #** 41-700-0002

**Property Address:** 1343 East Maple Street, Mapleton, Utah 84664

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$60,000.00, interest at the rate of 15.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Steve Goorman Revocable Trust, Dated May 11, 2004, with Steve Goorman as Trustee. The promissory note obligation is in default. This note is due for November 2025 – December 2025, in the amount of \$758.67 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrears on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$60,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all 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. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

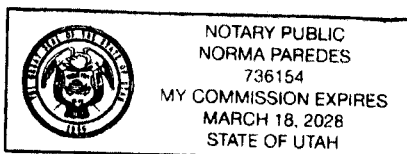
Dated this 10<sup>th</sup> day of December, 2025  
Edwin B. Parry, Attorney at Law

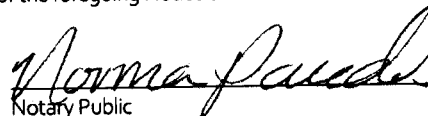
  
Edwin B. Parry, Attorney at Law, Trustee  
P. O. Box 1387 Bountiful, UT 84011

State of Utah                }  
                                      : SS.  
County of Utah            }

On this 10<sup>th</sup> day of December, 2025, personally appeared before me Edwin B. Parry, Attorney at Law, of Utah County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:  
Seal:



  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27021

ENT 96514 : 2025 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2025 Dec 10 03:41 PM FEE 40.00 BY LM  
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 April 25, 2022, and executed by Caleb Chapman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security Home Mortgage, LLC, its successors and assigns as Beneficiary, but Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Angel Oak Mortgage Trust 2023-3, Mortgage-Backed Certificates, Series 2023-3 being the present Beneficiary, in which Access Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 29, 2022, as Entry No. 53737:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11, Plat "A", Windsor Court Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 55-602-0011**

Purportedly known as 410 East 1280 North, Orem, UT 84097 (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: 12/10/2025

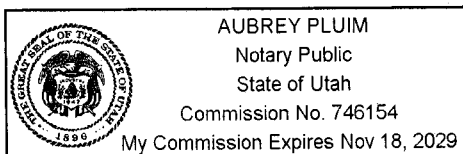
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27021

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

The foregoing instrument was acknowledged before me on 12/10/2025,  
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

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7578

Tax ID/Parcel No.: 54-311-0525

ENT 96524:2025 PG 1 of 2

ANDREA ALLEN

UTAH COUNTY RECORDER

2025 Dec 10 04:20 PM FEE 40.00 BY LM

RECORDED FOR GT Title Services

ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT & ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of a Promissory Note in the original principal amount of \$494,000.00 (the "Note"), secured by an All-Inclusive Trust Deed executed by GENA4 ESTATES, LLC, a Utah limited liability company, as Trustor, for the benefit of JENS PETERSON, LLC, a Utah limited liability company, as Beneficiary, wherein Griffiths & Turner / GT Title Services, Inc. was named as Trustee, recorded in Utah County, Utah, on August 14, 2025, with Recorder's Entry No. 61150:2025 (the "Trust Deed"), securing real property described as follows:

LOT 2525, THE VILLAGE OF FOX HOLLOW PLAT NEIGHBORHOOD 2 PHASE 5 AMENDED PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 71293:2015 AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 90796:2015 (AS SAID PLAT AND DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

The purported street address is 3027 S Red Pine Drive, Saratoga Springs, UT 84045 (the "Property"). The undersigned disclaims liability for any error in the address.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note and Trust Deed. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying all past-due indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not cure the default and satisfy all obligations to reinstate the loan within three months from the recording date of this Notice, all sums owed under the terms of the Note will be automatically accelerated and due in full, and the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations.

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

[Remainder of page left blank. Signature page follows.]

Dated 12-10-25

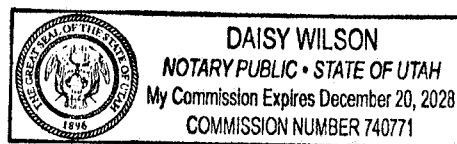
STATE OF UTAH )  
 : ss.  
COUNTY OF UTAH )

PRO R.E.SOURCE, LLC, Successor Trustee

By: Brad D. Boyce  
 By: Brad D. Boyce, Manager & Attorney  
 1771 S. Range Rd., Saratoga Springs, UT 84045  
 Phone: 801-244-1375; Hours: 9AM-5PM M-F

On Dec 10, 2025, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

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



WHEN RECORDED RETURN TO:

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

ENT 96851:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 11 01:35 PM FEE 40.00 BY TM  
RECORDED FOR ServiceLink Title Agency In  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

T.S. NO.: 141940-UT

APN: 40-358-0072

NOTICE IS HEREBY GIVEN THAT JUSTIN MARK COBURN as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/21/2022 and recorded on 6/22/2022, as Instrument No. 73160:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT NO. 72, IN BUILDING J, CONTAINED WITHIN THE GATEWAY VILLAGE CONDOMINIUM PLAT PHASE 2, AN EXPANDABLE UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON MARCH 15, 2005 IN UTAH COUNTY, AS ENTRY NO. 26713:2005 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON FEBRUARY 02, 2004 IN UTAH COUNTY, AS ENTRY NO. 11593:2004 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

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

The obligation included a Note for the principal sum of \$407,483.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

## NOTICE OF DEFAULT

T.S. NO. 141940-UT

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

DATED: DEC 0 8 2025

ORANGE TITLE INSURANCE AGENCY, INC.

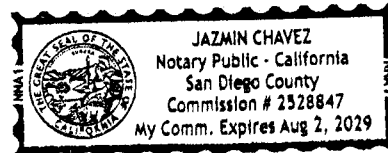
Hamsa Uchi  
 Hamsa Uchi, Authorized Agent

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

State of California } ss.  
 County of San Diego }

On DEC 0 8 2025 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)



WHEN RECORDED RETURN TO:

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

ENT 97346:2025 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2025 Dec 12 03:35 PM FEE 40.00 BY LM  
RECORDED FOR Servicelink Title Agency In  
ELECTRONICALLY RECORDED

## NOTICE OF DEFAULT

T.S. NO.: 139700-UT

APN: 35:820:0001

NOTICE IS HEREBY GIVEN THAT JOSEPH TALLEY STEPHEN MCINTIRE AND MEAGAN ASHLEY MIZELLE, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, UTAH FIRST TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/19/2022 and recorded on 9/20/2022, as Instrument No. 101980:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1, PLAT "A", BATTLE GROVE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$646,000.00.

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.

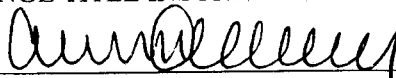
By reason of such default, LAKEVIEW LOAN SERVICING, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and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

T.S. NO. 139700-UT

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

DATED: DEC 11 2025

ORANGE TITLE INSURANCE AGENCY, INC.

  
Alison Arrendale, Authorized Agent

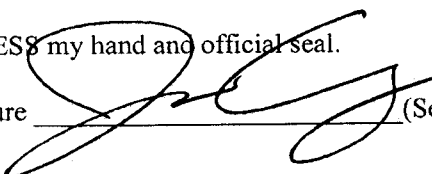
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On DEC 11 2025 before me, Jazmin Chavez, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

 (Seal)

