

Document Summary Report by Date

Start Date	
End Date	

Doc Number Book Page	KOI Recording Date Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From			
	Parcel	Legal		
20250040052	Notice of Default 11/18/2025 03:13:02 PM 11/18/2025	\$40.00	20190018244	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		OLSEN MARIA OLSEN RYAN N	
	W-HOB-7-14	Subdivision: HOBBLE CREEK 7 (W) Lot: 14		
20250040114	Notice of Default 11/19/2025 09:59:54 AM 11/18/2025	\$40.00	20190016912	VENDORTRAK TITLE INSURANCE AGENCY, LLC VENDORTRAK TITLE INSURANCE AGENCY, LLC 20 NORTH MAIN #403 ST. GEORGE, UT 84770
	VENDORTRAK TITLE INSURANCE AGENCY LLC		BLAKE JANEAN M LAMOREAUX MELINDA	
	SG-SFTH-1-21	Subdivision: SPRINGFIELD TH 1 (SG) Lot: 21		
20250040541	Notice of Default 11/21/2025 03:28:21 PM 11/21/2025	\$40.00	20250027240	GT TITLE SERVICES GT TITLE SERVICES 1250 E 200 S STE 3D LEHI, UT 84043-1490
	PRO RESOURCE LLC		MILLICH SCOTT MILLICH CALVIN	
	SC-159-A-1-A	Subdivision: SANTA CLARA TOWN & FIELD SUR BLK 22 (SC) Lot: 1 BEG SW COR LOT 1 BLK 22 SCT&FS TH N 115 FT; TH E 52 FT; TH S 115.0 FT; TH W 52 FT TO POB		
20250040582	Notice of Default 11/21/2025 04:15:50 PM 11/20/2025	\$40.00	20250027366	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C		WARREN ANTHONY S	
	SG-WHTS-1-73	Subdivision: WHITE TRAILS 1 (SG) Lot: 73		
20250040584	Notice of Default 11/21/2025 04:27:02 PM 11/20/2025	\$40.00	00907297	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
	JENKINS BRUCE C		MERRIAM JOAN	
	W-DEMS-21	Subdivision: DESERT MEADOWS (W) Lot: 21		
20250040590	Notice of Default 11/21/2025 04:44:15 PM 11/21/2025	\$40.00	20140013787	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		LANDIS KEITH G LANDIS NICHOLE	
	H-EHE-1-5	Subdivision: EAST HILL EST 1 (H) Lot: 5		

Document Summary Report by Date

Doc Number Book Page	KOI RecordingDate Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
	From			
	Parcel	Legal		
20250041156	Notice of Default 11/26/2025 03:41:08 PM 11/26/2025	\$40.00	20200063055	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC H-HLE-2-124	Subdivision: HARRISBURG LAKESIDE EST 2 (H) Lot: 124	FRAMPTON MAT L	

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
11/18/2025 03:13:02 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27171

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 May 8, 2019, and executed by Maria Olsen and Ryan N. Olsen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company, its successors and assigns as Beneficiary, but Guild Mortgage Company, LLC being the present Beneficiary, in which Scott Lundberg, a Member of the Utah State Bar was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 13, 2019, as Entry No. 20190018244, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Fourteen (14), Hobble Creek Phase 7, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # W-HOB-7-14**

Purportedly known as 179 East 735 South, Washington, UT 84780 (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: 11/18/2025.

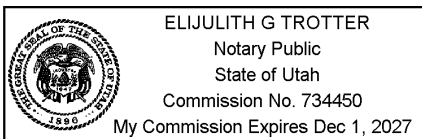
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27171

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

The foregoing instrument was acknowledged before me on 11/18/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith G Trotter
Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

11/19/2025 09:59:54 AM Fee \$40.00 By

VENDORTRAK TITLE INSURANCE AGENCY, LLC

WHEN RECORDED MAIL NOTICE TO:

VendorTrak Title Insurance Agency, LLC

20 North Main, Suite 300

St. George, Utah 84770

(435) 652-5101

Order No. 408

Tax I.D. No. **SG-SFTH-1-21**

Space Above This Line for Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about May 3, 2019, Two Sixteen L.L.C., a Utah limited liability company, as Trustor, executed and delivered to Southern Utah Title Company, as Trustee, for the benefit of JANEAN M. BLAKE, as to an undivided 50% interest and MELINDA LAMOREAUX, as to an undivided 50% interest, as Beneficiary, a certain Trust Deed to secure the performance by the Trustor of the obligations under a Note. The Trust Deed was recorded in the office of the Washington County Recorder, as Document No. 20190016912, of the Official Records of Washington County, Utah, and covers the following real property:

Lot Twenty-One (21), SPRINGFIELD TOWNHOMES - PHASE I, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

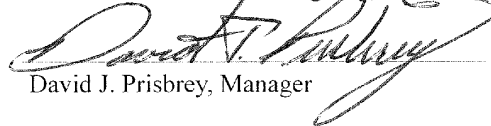
JANEAN M. BLAKE and MELINDA LAMOREAUX, are presently the holder of the beneficial interest under the Trust Deed, and VENDORTRAK TITLE INSURANCE AGENCY, LLC, is the Trustee. A breach of an obligation for which the trust property was conveyed as security has occurred. The payment obligation set forth in the promissory note is in default. All delinquent payments, together with any unpaid taxes, insurance, and other obligations under the Promissory Note and Trust Deed, are due. Under the provisions of the Note and Trust Deed, the principal balance of \$363,327.01 is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the Trust Deed, as provided in Title 57, chapter 1, Utah Code Annotated (1953), as amended and supplemented.

This is an attempt to collect a debt and any information obtained will be used for the purpose.

FOR QUESTIONS, CALL (435)652-5101, Regular Business Hours: Monday-Friday, 8:00 a.m. to 5:00 p.m. Mountain Standard Time.

Dated this 18 day of November, 2025.

VendorTrak Title Insurance Agency, LLC



David J. Prisbrey, Manager

Notary on following page

Attachment to that certain Notice of Default and Election to Sell executed by **VendorTrak Title Insurance Agency, LLC.**

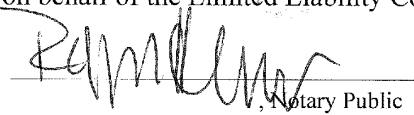
Order No. 408

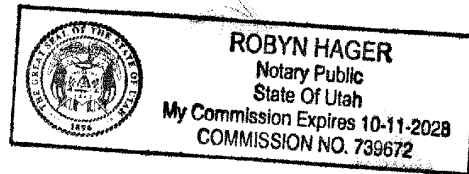
Tax I.D. No. SG-SFTH-1-21

NOTARY

STATE OF UTAH)
County of Washington)

On the 18 day of November, 2025, personally appeared before me, David J. Prisbrey, who being by me duly sworn, did say that the said David J. Prisbrey is a Manager of VendorTrak Title Insurance Agency, LLC, the Limited Liability Company that executed the herein instrument and acknowledged the instrument to be the free and voluntary act and deed of the Limited Liability Company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes herein mentioned, and on oath stated that he is authorized to execute this instrument on behalf of the Limited Liability Company.


Notary Public



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

11/21/2025 03:28:21 PM Fee \$40.00 By GT TITLE
SERVICES

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7576

Tax ID/Parcel No.: SC-159-A-1-A

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 \$252,000.00 (the "Note"), secured by a Trust Deed executed by 70 N 200 E, LLC as Trustee of The 2998 Santa Clara Trust dated July 30, 2025, as Trustor, for the benefit of Scott Millich and Calvin Millich, as Beneficiary, wherein Title Guarantee, A Title Insurance Agency, LLC, was named as Trustee, recorded in Washington County, Utah, on August 11, 2025, with Recorder's Entry No. 20250027240 (the "Trust Deed"), securing real property described as follows:

Beginning at the Southwest Corner of Lot (One) 1, Block Twenty-Two (22), SANTA CLARA TOWNSITE AND FIELD SURVEY, as shown on the Official Map of said survey on file in the Office of the Recorder of Washington County, State of Utah; and running thence North 115.0 feet; thence East 52.0 feet; thence South 115.0 feet; thence West 52.0 feet, more or less, to the point of beginning.

The purported street address is 2998 Santa Clara Drive, Santa Clara, UT 84765 (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 Beneficiary declares all sums owed under the Note to be accelerated and due in full if the default is not cured in the time and manner provided under the terms of the Note and Trust Deed. 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, and the loan may be reinstated by paying the outstanding indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not satisfy all obligations to reinstate the loan within three months from the recording date of this Notice, the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations.

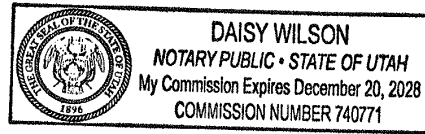
Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing. This is an attempt to foreclose a security instrument and any information provided or obtained may be used for that purpose.

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

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 11/21/25, 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



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

11/21/2025 04:15:50 PM Fee \$40.00 By JENKINS

BAGLEY SPERRY, PLLC

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by White Trails Homeowners Association ("Association"), that a default has occurred under that certain ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on , as , and any amendments thereto, concerning real property reputed to be owned by **Anthony S. Warren, as his Sole and Separate Property ("Owner")**, covering real property located at 6042 S White Trails Dr ("Property"), and more particularly described as follows:

Lot Seventy-Three (73), White Trails - Phase 1 Subdivision, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: SG-WHTS-1-73.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Lien ("Lien") was recorded on August 12, 2025, as Document No. 20250027366. 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.

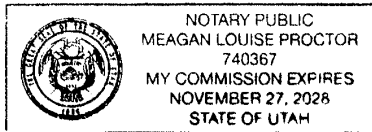
DATED this 20th day of November 2025.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
: ss.
County of Washington)

On the 20th 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.



[Signature]
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.**

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
11/21/2025 04:27:02 PM Fee \$40.00 By JENKINS
BAGLEY SPERRY, PLLC

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Desert Meadows Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions and Reservations of Easements for Desert Meadows Subdivision ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on October 22, 2004, as 00907297, and any amendments thereto, concerning real property reputed to be owned by **Joan Merriam ("Owner")**, covering real property located at 669 E Mojave Dr ("Property"), and more particularly described as follows:

All of Lot twenty-one (21), Desert Meadows Subdivision, according to the official plat thereof, on file and of record in the Washington County Recorder's Office.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year and thereafter.

Together with all improvements and appurtenances thereunto belonging.


PARCEL NUMBER: W-DEMS-21.

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 September 19, 2024, as Document ID 20240029465. 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.

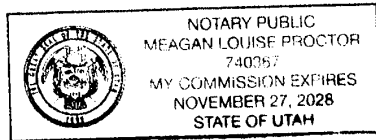
DATED this 20th day of October 2025.

JENKINS BAGLEY SPERRY, PLLC


Bruce C. Jenkins, Trustee

STATE OF UTAH)
)
 : ss.
County of Washington)

On the 20th day of NOV. MLR ~~October~~, 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.

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
11/21/2025 04:44:15 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27418

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 May 1, 2014, and executed by Keith G. Landis and Nichole Landis, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for W.J. Bradley Mortgage Capital, LLC., a Delaware Limited Liability Company, its successors and assigns as Beneficiary, but Towne Mortgage Company being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 7, 2014, as Entry No. 20140013787, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Five (5), EAST HILL ESTATES, UNIT NO. 1, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # H-EHE-1-5**

Purportedly known as 1401 South 160 West, Hurricane, UT 84737 (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: 11/21/2025.

HALLIDAY, WATKINS & MANN, P.C.:

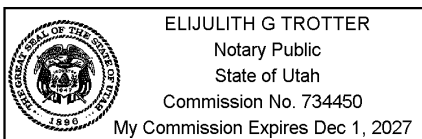
By: Jessica Oliveri

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. UT27418

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

The foregoing instrument was acknowledged before me on 11/21/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Elijah G Trotter



Remotely Notarized with audio/video via
Simplifile

Notary Public

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
11/26/2025 03:41:08 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27476

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 November 4, 2020, and executed by Mat L Frampton, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, in which Eagle Gate Title was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 5, 2020, as Entry No. 20200063055, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 124, Harrisburg Lakeside Estates No. 2, according to the official plat thereof, on file in the office of the Washington County Recorder, State of Utah. **TAX # H-HLE-2-124**

Purportedly known as 124 Overlook Lane, Hurricane, UT 84737 (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: 11/26/2025.

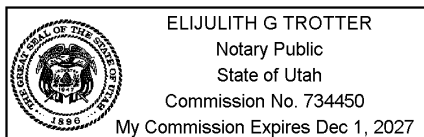
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27476

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

The foregoing instrument was acknowledged before me on 11/26/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Elijulith Trotter

Notary Public