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Description Summary

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Notice of Default 00842049	B: 1740 P: 1345, ... B-1425-0023- 12/17/2025 0000	From: HALLIDAY WATKINS & MANN P C	To: SUNDQUIST TROY	Subd: WESTRIDGE ESTATES AT LEIGH HILL UNIT 1 Lot: 23	View Image Add to My Images
	03:34:11 PM	Related: LOT 23, WESTRIDGE ESTATES AT LEIGH HILL.			
Notice of Default 00842190	B: 1741 P: 391, ... D-0518-0068- 12/22/2025 0000	From: ORANGE TITLE INSURANCE AGENCY INC	To: WOOD ROBERT E	Subd: MID VALLEY ESTATES UNIT 2 BLK 11 Lot: 11	View Image Add to My Images
	08:30:28 AM	Related: LOT 11, BLK 11, MID VALLEY ESTATES, UNIT 2.			
Notice of Default 00842437	B: 1742 P: 79, ... B-1103-0046- 12/30/2025 0000	From: WESTWOOD J DAVID	To: SANCHEZ MARIO CAMPOS/ERIKA C, SANCHEZ ERIKA C, SANCHEZ MARIO C	Subd: LA VISTA PARK BLK 03 Lot: 3 , Subd: LA VISTA PARK BLK 03 Lot: 2	View Image Add to My Images
	08:15:17 AM	Related: N 30.8 FT OF LOT 3 & S 30.0 FT OF LOT 2, BLK 3, LA VISTA ...,			

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AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26674

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 February 28, 2024, and executed by Troy Sundquist, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Deephaven Mortgage LLC, its successors and assigns as Beneficiary, in which BNT of Utah, LLC was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on March 4, 2024, as Entry No. 00815454, in Book 1668, at Page 1776, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

All of Lot 23, Westridge Estates at Leigh Hill, Unit 1, a Subdivision, according to the official plat thereof on file and of record in the Office of the Iron County Recorder, State of Utah. **TAX # B-1425-0023-0000**

Purportedly known as 760 South 1750 West, Cedar City, UT 84720 (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: 12/17/2025

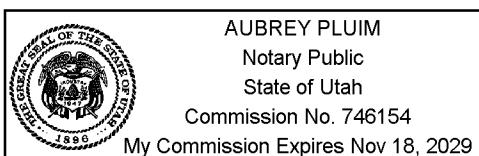
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26674

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

The foregoing instrument was acknowledged before me on 12/17/2025,
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

J. B. Pluim
Notary Public

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.: 141152-UT

APN: D-0518-0068-0000

NOTICE IS HEREBY GIVEN THAT ROBERT E. WOOD as Trustor, ATM as Trustee, in favor of CITIFINANCIAL, INC as Beneficiary, under the Deed of Trust dated 4/9/2007 and recorded on 4/13/2007, as Instrument No. 00550669 in Book 1083 Page 1056, in the official records of Iron County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 11, BLOCK 11, MID VALLEY ESTATES, UNIT 2, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS FILED IN THE OFFICE OF THE IRON COUNTY RECORDER. PARCEL/TAX I.D.#: D-0518-0068-0000

The obligation included a Note for the principal sum of \$101,822.53.

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 5/13/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE OF CIM TRUST 2023-R4, 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.

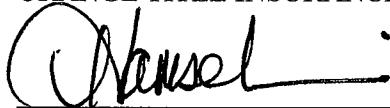
NOTICE OF DEFAULT

T.S. NO. 141152-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 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.

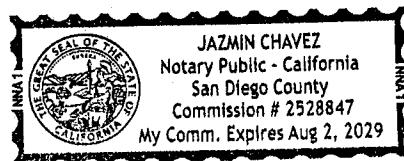
State of California } ss.
County of San Diego }

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, mail to:
J. David Westwood
WESTWOOD LAW, P.C.
98 W. Harding Ave.
Cedar City, UT 84720

NOTICE OF DEFAULT

To: Mario Campos Sanchez, a/k/a
Mario C. Sanchez
417 S. 225 E.
Cedar City, UT 84720

Erika C. Sanchez
417 S. 225 E.
Cedar City, UT 84720

Midland Credit Management, Inc.
c/o Johnson Mark, LLC
P.O. Box 7811
Sandy, UT 84091

Figure Lending, LLC
650 S. Tryon Street, 8th Floor
Charlotte, NC 28202

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee under the Revolving Credit Deed of Trust, (herein "Deed of Trust"), delivered by MARIO CAMPOS SANCHEZ, a/k/a MARIO C. SANCHEZ and ERIKA C. SANCHEZ as Trustors, on March 10, 2017 covering certain real property located in Iron County, State of Utah, and described as follows:

Parcel No.: B-1103-0046-0000

Legal: THE NORTH 30.8 FEET OF LOT THREE (3) AND THE SOUTH 30.0 FEET OF LOT TWO (2), BLOCK THREE (3), LA VISTA PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE IRON COUNTY RECORDER, STATE OF UTAH.

Which Deed of Trust was given to secure certain obligations in favor of State Bank of Southern Utah as Beneficiary, such Deed of Trust being recorded on March 20, 2017, as Entry No. 00695566, Book 1370, Page 1772 in the official records of Iron County, State of Utah. A breach of the obligations for which said Deed of Trust is security has occurred, in that the Trustors have

failed to make payments required under the Promissory Note, plus interest and late payment penalties. There is also due all the expenses and fees of these foreclosure proceedings. The foregoing are Events of Default under the Deed of Trust and related documents. The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. A detailed accounting of amounts due will be provided upon request. The default is subject to reinstatement in accordance with Utah law.

J. David Westwood is the appointed Substitute Trustee pursuant to a Substitution of Trustee dated December 29th, 2025 and recorded herewith. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

DATED this 29th day of December, 2025.

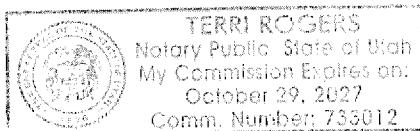


J. David Westwood
Substitute Trustee

STATE OF UTAH)
:ss

COUNTY OF IRON)

On the 29th day of December, 2025, J. David Westwood, personally appeared before me, as Substitute Trustee and member of the Utah State Bar, the signer of the within and foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Terri A. Rogers
Notary Public