

14501259 B: 11638 P: 7876 Total Pages: 2  
02/17/2026 08:55 AM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ORANGE TITLE INSURANCE AGENCY  
374 EAST 720 SOUTHOREM, UT 84058

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.: 145649-UT

APN: 21-06-276-028-0000

NOTICE IS HEREBY GIVEN THAT STEVE CHRISTOPHERSON, A MARRIED MAN as Trustor, FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/8/2012 and recorded on 11/9/2012, as Instrument No. 11511580 in Book 10075 Page 9684-9693 the subject Deed of Trust was modified by Loan Modification recorded on 2/10/2015 as Instrument 11990515, Book 10294, Page 9880-9885 and later was modified by Loan Modification recorded on 2/22/2017 as Instrument 12481209, Book 10531, Page 6517-6526, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 29, FAIRLANE HEIGHTS SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

The obligation included a Note for the principal sum of \$154,558.00.

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 9/1/2025 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, ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE 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. 145649-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: February 16, 2026

ORANGE TITLE INSURANCE AGENCY, INC.

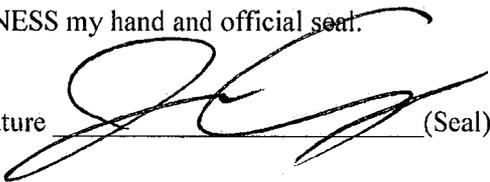
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 FEB 16 2026 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. AMER02-1704

14501581 B: 11638 P: 9809 Total Pages: 1  
02/17/2026 02:16 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

## 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 30, 2018, and executed by LORI H. GLADDEN, UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on AUGUST 3, 2018, as Entry No. 12823026, in Book 10699, at Page 7409, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 211, BLOCK 84B, IN HOFFMAN HEIGHTS NO. 13, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-18-176-016

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: February 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



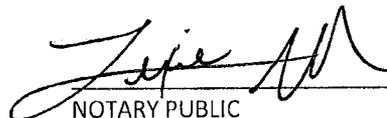
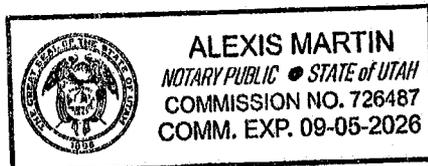
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 17, 2026, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

14501619 B: 11639 P: 11 Total Pages: 2  
02/17/2026 03:16 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

## NOTICE OF DEFAULT

T.S. NO.: 144470-UT

APN: 32-03-351-048-0000

NOTICE IS HEREBY GIVEN THAT CORBIN MAX CALAWAY AND SHELBY LYNN CALAWAY, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, 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 9/26/2024 and recorded on 9/27/2024, as Instrument No. 14293391 in Book 11521 Page 1135, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 219, BLUFFS AT HERRIMAN PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$589,132.00.

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 8/1/2025 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.

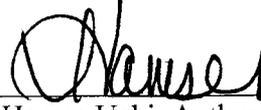
NOTICE OF DEFAULT

T.S. NO. 144470-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: February 16, 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

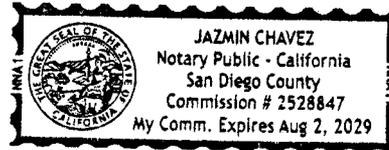
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **California** } ss.  
County of **San Diego** }

On **FEB 16** 2026 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27871

14501625 B: 11639 P: 83 Total Pages: 2  
02/17/2026 03:18 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**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 August 15, 2022, and executed by Robert M. Vaughan, as Trustor, in favor of KeyBank National Association as Beneficiary, in which Keybank National Association was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 31, 2022, as Entry No. 14008971, in Book 11368, at Page 8971, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

THE FOLLOWING DESCRIBED LAND IN THE CITY OF SALT LAKE CITY, COUNTY OF SALT LAKE, STATE OF UTAH, TO WIT COMMENCING 2 RODS SOUTH OF THE NORTHEAST CORNER OF LOT 8, BLOCK 132, PLAT A, SALT LAKE CITY SURVEY; THENCE SOUTH 2 RODS, THENCE WEST 53 FEET, THENCE NORTH 2 RODS, THENCE EAST 53 FEET TO THE PLACE OF BEGINNING. . **TAX # 08-36-207-008**

Purportedly known as 575 North 200 West, Salt Lake City, UT 84103 (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: 02/17/2026

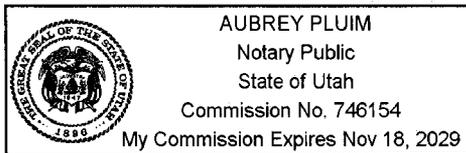
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27871

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

The foregoing instrument was acknowledged before me on 02/17/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

Aubrey Pluim  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22183

14501633 B: 11639 P: 109 Total Pages: 2  
02/17/2026 03:20 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### 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 5, 2021, and executed by Ramiro Chavez Hernandez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Sun West Mortgage Company, Inc. d/b/a Sun West Mortgage USA Company, Inc., its successors and assigns as Beneficiary, but Sun West Mortgage Company, Inc. being the present Beneficiary, in which Surety Title Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 8, 2021, as Entry No. 13559377, in Book 11114, at Page 1131-1145, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 168, Block 59, Hoffman Heights No. 9, according to the official plat thereof, as recorded in the records of Salt Lake County, State of Utah. **TAX # 21-07-376-006**

Purportedly known as 4565 West 5215 South, Salt Lake City a/k/a Kearns, UT 84118 (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: 02/17/2026

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. UT22183

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

The foregoing instrument was acknowledged before me on 02/17/2026,  
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

Remotely Notarized with audio/video via  
Simplifile

  
\_\_\_\_\_  
Notary Public

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1394

14501763 B: 11639 P: 782 Total Pages: 1  
02/17/2026 04:22 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Evans Square Homeowners Association, Inc. (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants, Conditions & Restrictions for Evans Square Condominiums recorded on June 10, 2020 as Entry No. 13294975 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Laura Valbuena and Isrrael Valbuena Carruyo, located at 12233 South 900 East #E, Draper, Utah 84020, lying in Salt Lake County, Utah and further described as follows:

**Legal Description: UNIT E, BLDG B, EVANS SQUARE CONDOMINIUMS 10705-1080  
10744-9111 10752-2779 10864-7225 11385-7355  
Parcel ID #: 28-29-334-006-0000**

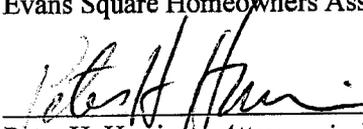
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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/the have discharged personal liability through bankruptcy proceedings.

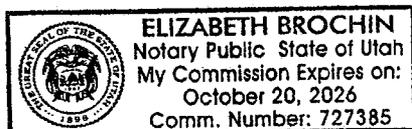
DATE FILED: February 17, 2026.

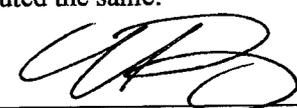
Evans Square Homeowners Association, Inc.

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
Peter H. Harrison, *Attorney-in-Fact*

On February 17, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2106

14501767 B: 11639 P: 792 Total Pages: 1  
02/17/2026 04:26 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Shadow Run Property Owners' Association (the "Association") is the beneficiary under the Declaration of Easements, Covenants, Conditions and Restrictions for Shadow Run at Rosecrest recorded on December 17, 2014 as Entry No. 11963826 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Andres J. Stevens and Stephanie L. Stevens, located at 14504 South Quiet Shade Drive, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 136, SHADOW RUN PH 1 PUD. 10328-2980,3048 10328-2980**  
Parcel ID #: **33-07-177-064-0000**

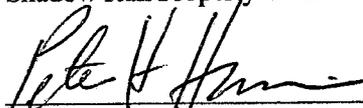
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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/the have discharged personal liability through bankruptcy proceedings.

DATE FILED: February 17, 2026.

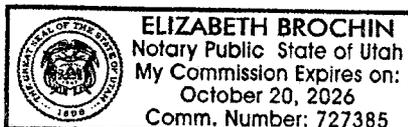
Shadow Run Property Owners' Association

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
Peter Harrison, *Attorney-in-Fact*

On February 17, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



14501769 B: 11639 P: 794 Total Pages: 1  
02/17/2026 04:26 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1944

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Village 2 Owners Association (the "Association") is the beneficiary under the Enabling Declaration of Covenants, Conditions and Restrictions of Village 2 Planned Unit Development recorded on August 29, 1973 as Entry No. 2576236 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kent J. Daniels, located at 2596 Farthingale Lane, Taylorsville, Utah 84129, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 52, VILLAGE II, PHASE 3, P U D 4886-1089 5995-0311 6035-1891  
6992-2032,2033 7487-2885 7709-1503 8733-7710 10210-6476 10378-8152 11173-7420  
Parcel ID #: 21-04-207-015-0000

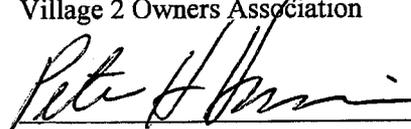
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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/the have discharged personal liability through bankruptcy proceedings.

DATE FILED: February 17, 2026.

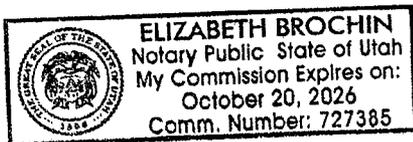
Village 2 Owners Association

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter Harrison, *Attorney-in-Fact*

On February 17, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1944

14501769 B: 11639 P: 794 Total Pages: 1  
02/17/2026 04:26 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Village 2 Owners Association (the "Association") is the beneficiary under the Enabling Declaration of Covenants, Conditions and Restrictions of Village 2 Planned Unit Development recorded on August 29, 1973 as Entry No. 2576236 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kent J. Daniels, located at 2596 Farthingale Lane, Taylorsville, Utah 84129, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 52, VILLAGE II, PHASE 3, P U D 4886-1089 5995-0311 6035-1891 6992-2032,2033 7487-2885 7709-1503 8733-7710 10210-6476 10378-8152 11173-7420**  
Parcel ID #: **21-04-207-015-0000**

A breach of the Owner's obligations has occurred, as provided in 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/the have discharged personal liability through bankruptcy proceedings.

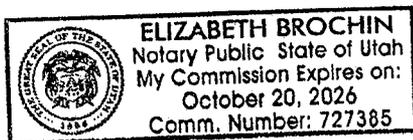
DATE FILED: February 17, 2026.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

Village 2 Owners Association

  
Peter Harrison, *Attorney-in-Fact*

On February 17, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2189

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the American Towers Owners Association (the "Association") is the beneficiary under the Declaration of Condominium for American Towers recorded on July 30, 1982 as Entry No. 3697665 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Larissa Beck, Elizabeth P. Beck and Charles Beck, located at 44 West 300 South #701S, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT R-701-S, AMERICAN TOWERS CONDM 0.249% INT 5567-2520  
5591-1055 5616-1672 5618-2094 5736-2463 5766-1949 6464-1181 6707-2995 8963-1069  
10422-1775 10547-1650 10721-2029  
Parcel ID #: 15-01-283-077-0000

A breach of the Owner's obligations has occurred, as provided in 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 aforestated 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/the have discharged personal liability through bankruptcy proceedings.

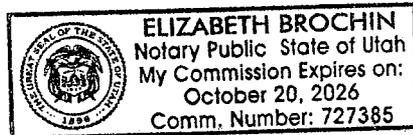
DATE FILED: February 17, 2026.

American Towers Owners Association

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter Harrison, *Attorney-in-Fact*

On February 17, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

14501787 B: 11639 P: 893 Total Pages: 1  
02/17/2026 04:41 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 92069-293F  
Parcel No. 28-29-203-018

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the RESPA Deed of Trust executed by Francisco Rene Enriquez, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and First American Title Insurance Company is appointed trustee, and filed for record on November 1, 2016, and recorded as Entry No. 12403181, in Book 10495, at Page 1583, Records of Salt Lake County, Utah.

LOT 64, EASTRIDGE NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

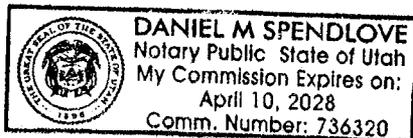
A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 17 day of February, 2026.

Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee  
  
By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
 ) : ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 17 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27981

14502138 B: 11639 P: 2286 Total Pages: 2  
02/18/2026 11:53 AM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 26, 2003, and executed by Lanae Larson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Pro Financial, Inc., its successors and assigns as Beneficiary, but Legacy Mortgage Asset Trust 2018-RPL5 being the present Beneficiary, in which Joan H. Anderson was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 1, 2003, as Entry No. 8714853, in Book 8832, at Page 4276-4284, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 49, Draper Heights, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder. **TAX # 34-08-303-004**

Purportedly known as 732 East Draper Heights Way, Draper, UT 84020 (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: 02/17/2026

HALLIDAY, WATKINS & MANN, P.C.:

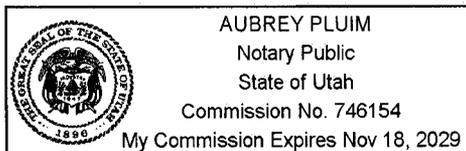
By: Jessica Oliveri

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. UT27981

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

02/17/2026

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

Remotely Notarized with audio/video via  
Simplifile

14502207 B: 11639 P: 2641 Total Pages: 2  
02/18/2026 12:54 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 136803-UT

APN: 26-27-401-059-0000

NOTICE IS HEREBY GIVEN THAT CLINT DONAGHUE, AN UNMARRIED MAN as Trustor, TRIDENT TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/9/2022 and recorded on 12/9/2022, as Instrument No. 14051392 in Book 11390 Page 1540, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 262, COPPER FIELDS AT COPPER CREEK RIDGE PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

MORE ACCURATELY DESCRIBED AS

LOT 262, COPPER FIELDS AT CREEK RIDGE PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$536,890.00.

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 9/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 136803-UT

By reason of such default, ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, 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.

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: FEB 17 2026

ORANGE TITLE INSURANCE AGENCY, INC.

*Hansa Uchi*

Hansa 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 FEB 17 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared HANSA 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 *Arlene Rodriguez Beltran* (Seal)



14502209 B: 11639 P: 2646 Total Pages: 2  
02/18/2026 12:55 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 139126-UT

APN: 22-10-230-009-0000

NOTICE IS HEREBY GIVEN THAT JEFFREY R. GORDON AND LESA M. GORDON, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, GRIFFITHS & TURNER / GT TITLE SERVICES INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN FINANCIAL NETWORK, INC., DBA ORION LENDING, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/28/2018 and recorded on 11/29/2018, as Instrument No. 12893651 in Book 10734 Page 94-115, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 1, HOLLADAY BOULEVARD ESTATES, A PLANNED UNIT DEVELOPMENT,  
ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT  
LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$440,000.00.  
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 4/1/2025 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, ONSLOW BAY FINANCIAL 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.

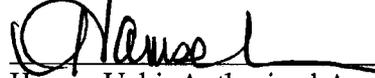
NOTICE OF DEFAULT

T.S. NO. 139126-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: FEB 17 2026

ORANGE TITLE INSURANCE AGENCY, INC.

  
Hamsa Uchi, Authorized Agent

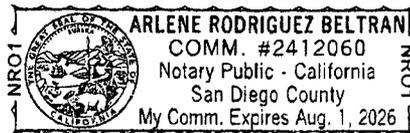
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On FEB 17 2026 before me, Arlene Rodriguez Beltran, 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)



14502284 B: 11639 P: 3136 Total Pages: 2  
02/18/2026 02:00 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: STEWART TITLE GUARANTY - NON CA LOANS SVS  
500 N. BROADWAY, 8TH FLOORST. LOUIS, MO-63102

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.: 144461-UT

APN: 21-33-353-062

NOTICE IS HEREBY GIVEN THAT MICHAEL T WASHBURN, A SINGLE MAN, AS SOLE OWNERSHIP as Trustor, PAUL M. HALLIDAY, 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 3/20/2024 and recorded on 3/25/2024, as Instrument No. 14219779 in Book 11479 Page 7962, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 435, MEADOW GREEN FARMS NO. 2 SUBDIVISION AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$274,900.00.

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, UNITED WHOLESALE MORTGAGE, 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. 144461-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: February 16, 2026

ORANGE TITLE INSURANCE AGENCY, INC.

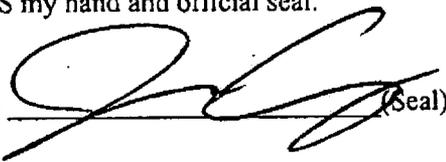
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

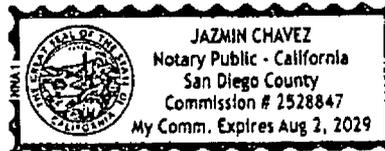
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On FEB 16 2026 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)



14502368 B: 11639 P: 3664 Total Pages: 2  
02/18/2026 02:27 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: TREE FORT TITLE  
2160 EAST 4500 SOUTH #4HOLLADAY, UT 84117

After Recording Mail To:  
Michael Bringhurst  
2160 East 4500 South #4  
Holladay, UT 84117

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Michael Bringhurst, Attorney at Law, a member of the Utah State Bar, as Substitute Trustee under a Trust Deed executed on June 6, 2024 by Herriman 73 Partners LLC, a Utah limited liability company, as Trustor, whose address is 10771 S Rippling Bay, South Jordan, UT 84009, to secure a certain obligation held in favor of MDQ Management, LLC, a Utah limited liability company, as Beneficiary, and recorded June 11, 2024 as Entry No. 14251313 of the official records of the Salt Lake County Recorder and is described as follows:

All of Lot 2, Miller Crossing Herriman Commercial Subdivision, as shown on the official plat thereof on file and of record in the County Recorder's office, State of Utah.

Tax Serial No.: 26-25-359-004

Said obligation includes a Note for the principal sum of the Trust Deed of **\$5,800,000.00**

Whereas, breach of, and default in the obligation for which such Trust Deed is security has occurred in that the timely payments and principal and interest have not been made as required by the Note secured by said Trust Deed.

By reason of such default, MDQ Management, LLC, a Utah limited liability company, as Beneficiary, does hereby declare all sums under such Trust Deed Note immediately due and payable, and Michael Bringhurst, Attorney at Law, as substitute Trustee, has elected pursuant to Utah Code Section 57-1-23, to sell or cause to be sold the Trust Property to satisfy the obligation.

DATED this 18th day of February, 2026.



Michael Bringhurst, Attorney at Law  
Substitute Trustee

STATE OF UTAH )

:ss

COUNTY OF SALT LAKE )

On the 18<sup>th</sup> day of ~~January~~<sup>FEBRUARY</sup> 2026, personally appeared before me Michael Bringhurst, Attorney at Law, as substitute Trustee, the signer of the within instrument, who duly acknowledged to me that he executed the same.

  
Notary Public

14502456 B: 11639 P: 4128 Total Pages: 1  
02/18/2026 03:30 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 11146-1247F  
Parcel No. 16-33-126-009

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Jamie Eckenrode, as Trustee of The Jamie Eckenrode Trust, dated December 13, 2016, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on June 4, 2025, and recorded as Entry No. 14393220, in Book 11576, at Page 4523, Records of Salt Lake County, Utah.

BEGINNING AT THE SOUTHWEST CORNER OF LOT 5, HIGHLAND CIRCLE, A SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, RUNNING THENCE NORTH 0°11' WEST 108.60 FEET; THENCE SOUTH 89°56'50" EAST 84 FEET; THENCE SOUTH 0°11' EAST 108.60 FEET; THENCE NORTH 89°56'50" WEST 84 FEET TO THE PLACE OF BEGINNING.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the August 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 18 day of February, 2026.

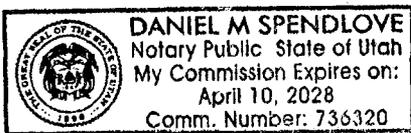
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
 ) : ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 18 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27928

14502525 B: 11639 P: 4518 Total Pages: 2  
02/18/2026 04:50 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 26, 2018, and executed by Megan Morris and Taylor Morris, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns as Beneficiary, but The Secretary of Veterans Affairs, an Officer of the United States being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 29, 2018, as Entry No. 12801998, in Book 10689, at Page 5059-5078, and modified pursuant to the Modification recorded on March 11, 2021, as Entry No. 13594582, in Book 11134, at Page 6235-6241, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 513, AMENDED KENNECOTT DAYBREAK PLAT 5 SUBDIVISION AMENDING LOTS C-101, 197, 421, 422, 428 THRU 437, 440 THRU 489, PARCEL A THRU PARCEL I, 0-101 THRU 0-107 AND ADDING LOTS 496 THRU 545 AND P-110 THRU P-117, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

LESS AND EXCEPTING:

THE EASTERLY 4.628 FEET OF LOT 513, TO BE DEEDED TO THE OWNER OF LOT 510 OF AMENDED KENNECOTT DAYBREAK PLAT 5 SUBDIVISION, RECORDED IN BOOK 2006P AT PAGE 217 IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTH QUARTER CORNER OF SECTION 19, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN (BASIS OF BEARING NORTH 89°52'04" WEST 2642.201 FEET BETWEEN THE SOUTH QUARTER CORNER AND THE SOUTHWEST CORNER OF SAID SECTION 19), AND RUNNING SOUTH 89°52'23" EAST ALONG THE SOUTH LINE OF SAID SECTION 73.116 FEET; THENCE NORTH 00°07'37" EAST PERPENDICULAR TO SAID SECTION LINE 6047.116 FEET TO THE POINT OF BEGINNING; THENCE NORTH 29°32'09" WEST 50.000 FEET; THENCE NORTH 60°27'51" EAST 4.628 FEET TO THE NORTHEAST CORNER OF SAID LOT 513; THENCE SOUTH 29°32'09" EAST 50.000 FEET TO THE SOUTHEAST CORNER OF SAID LOT 513; THENCE SOUTH 60°27'51" WEST 4.628 FEET TO THE POINT OF BEGINNING. **TAX # 27-18-451-044-0000**

Purportedly known as 10887 South Topview Road, South Jordan, UT 84009 (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.



14502558 B: 11639 P: 4598 Total Pages: 2  
02/19/2026 08:34 AM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: STRONG AND HANNI  
102 SOUTH 200 EAST, SALT LAKE CITY, UT 84111

**WHEN RECORDED RETURN TO:**

Mark S. Swan  
**STRONG & HANNI, P.C.**  
9350 South 150 East, Suite 500  
Sandy, UT 84070

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN: That Mark S. Swan is the Successor Trustee under a Trust Deed dated as of December 4, 2023, in which Tenagra, LLC, a Utah limited liability company is the Trustor, in which REI Title, LLC was named Trustee and Southswell Investments LLC, a Utah limited liability company, Jeremy Andrus, an individual, Sicuani Holdings, LLC, a Utah limited liability company, and Fairbrook Exeter I LLC (collectively "Lenders") were named as Beneficiaries and which was recorded in the Salt Lake County, Utah Recorder's Office, on December 8, 2023, as Entry Number 14183546; in Book 11460 at Page 6838, total pages 10; covering the real property described below:

COMMENCING 73 FEET NORTH FROM THE SOUTHWEST CORNER OF LOT 45, LAURELHURST, AND RUNNING THENCE NORTH 73 FEET; THENCE EAST 167 FEET; THENCE SOUTH 73 FEET; THENCE WEST 167 FEET TO THE PLACE OF BEGINNING.

**Tax Parcel No. 16-15-454-024**

Commonly known as: 1940 South 2500 East, Salt Lake City, UT 84108

Obligations arise from a Promissory Note dated December 4, 2023 and Trust Deed dated December 4, 2023 with the original principal indebtedness being \$621,000.00 together with accruing interest, late charges, unpaid taxes, costs and attorney's fees.

A default has occurred in that the Borrower under the Promissory Note has failed to pay the sums owed to the Beneficiary at the times and in the amounts as required by the Promissory Note. As of the date of this Notice, payment is due for past due payments owing in the amount of \$948,145.85, with, with interest continuing to accrue after that date at the rate of 15% per annum on the unpaid principal balance of \$948,145.85 until paid in full plus all past due and after accruing taxes, attorney's fees and costs. Nothing in this Notice shall be construed as a waiver of any fees owing to the Beneficiary under the Promissory Note or the Trust Deed, pursuant to their terms.

Under the provisions of said Promissory Note and Trust Deed, the entire obligation due under the Promissory Note and Trust Deed are now due and owing, together with the amount in default set forth above plus all foreclosure costs and Trustee's fees and attorney's fees.

The undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the aforesaid Trust Deed to satisfy the obligation thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

All reinstatements, assumptions or payoffs must be in the form of lawful money of the United States of America, or certified funds in U.S. Dollars. **Personal Checks will not be accepted.**

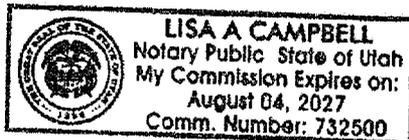
DATED this 18th day of February, 2026

**STRONG & HANNI, P.C.**

  
MARK S. SWAN, Attorney  
Successor Trustee  
**STRONG & HANNI, P.C.**  
9350 South 150 East  
Suite 500  
Sandy, UT 84070  
Telephone: (801) 532-7080

STATE OF UTAH            )  
  : ss.  
COUNTY OF SALT LAKE )

On the 18<sup>th</sup> day of February, 2026 personally appeared before me MARK S. SWAN, the Successor Trustee, who is the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
NOTARY PUBLIC  
Residing in Salt Lake County, Utah  
My Commission Expires: 8/04/2027

14502560 B: 11639 P: 4604 Total Pages: 2  
02/19/2026 08:34 AM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: STRONG AND HANNI  
102 SOUTH 200 EAST, SALT LAKE CITY, UT 84111

**WHEN RECORDED RETURN TO:**

Mark S. Swan  
**STRONG & HANNI, P.C.**  
9350 South 150 East, Suite 500  
Sandy, UT 84070

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN: That Mark S. Swan is the Successor Trustee under a Trust Deed dated as of December 6, 2023, in which Tenagra, LLC, a Utah limited liability company is the Trustor, in which REI Title, LLC was named Trustee and Southswell Investments LLC, a Utah limited liability company, Jeremy Andrus, an individual, Sicuani Holdings, LLC, a Utah limited liability company, and Fairbrook Exeter I LLC (collectively "Lenders") were named as Beneficiaries and which was recorded in the Salt Lake County, Utah Recorder's Office, on December 8, 2023, as Entry Number 14183544; in Book 11460 at Page 6826, total pages 10; covering the real property described below:

**Lot 60, Willow Creek Mesa, Plat C**, a subdivision of part of Section 22, Township 3 South, Range 1 East, Salt Lake Base and Meridian, Sandy, Utah, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office, State of Utah.

Parcel No.: **28-22-177-005**

Commonly known as: 2234 East Willow Brook Way, Sandy, UT 84092

Obligations arise from a Promissory Note dated December 4, 2023 and Trust Deed dated December 4, 2023 with the original principal indebtedness being \$890,000.00 together with accruing interest, late charges, unpaid taxes, costs and attorney's fees.

A default has occurred in that the Borrower under the Promissory Note has failed to pay the sums owed to the Beneficiary at the times and in the amounts as required by the Promissory Note. As of the date of this Notice, payment is due for past due payments owing in the amount of \$1,101,801.71, with, with interest continuing to accrue after that date at the rate of 15% per annum on the unpaid principal balance of \$1,101,801.71 until paid in full plus all past due and after accruing taxes, attorney's fees and costs. Nothing in this Notice shall be construed as a waiver of any fees owing to the Beneficiary under the Promissory Note or the Trust Deed, pursuant to their terms.

Under the provisions of said Promissory Note and Trust Deed, the entire obligation due under the Promissory Note and Trust Deed are now due and owing, together with the amount in default set forth above plus all foreclosure costs and Trustee's fees and attorney's fees.

The undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the aforesaid Deed of Trust to satisfy the obligation thereby secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

All reinstatements, assumptions or payoffs must be in the form of lawful money of the United States of America, or certified funds in U.S. Dollars. **Personal Checks will not be accepted.**

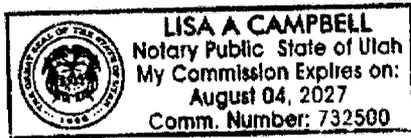
DATED this 18th day of February, 2026

**STRONG & HANNI, P.C.**

  
MARK S. SWAN, Attorney  
Successor Trustee  
**STRONG & HANNI, P.C.**  
9350 South 150 East  
Suite 500  
Sandy, UT 84070  
Telephone: (801) 532-7080

STATE OF UTAH                    )  
  : ss.  
COUNTY OF SALT LAKE    )

On the 18<sup>th</sup> day of February, 2026 personally appeared before me MARK S. SWAN, the Successor Trustee, who is the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
NOTARY PUBLIC  
Residing in Salt Lake County, Utah  
My Commission Expires: 08/04/2027

TS No.: 2026-00002-UT

14502585 B: 11639 P: 4812 Total Pages: 4  
02/19/2026 08:59 AM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PREMIUM TITLE TSG  
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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

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

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TS No: 2026-00002-UT

## **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).

The past due amount is **\$5,921.09** as of **02/13/2026**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

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

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);

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: U.S. Bank National Association, as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006 HE1, 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.**

**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 10/05/2006, executed by: DEBRA GERBER AND BOYD GERBER WIFE AND HUSBAND, as Trustor(s) to secure certain obligations in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION as Beneficiary, recorded on 10/11/2006, as Instrument No. 9872759, Book 9363, Page 9126-9135 of Official Records in the Office of the Recorder of Salt Lake 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 \$136,000.00 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 08/01/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

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

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: February 17, 2026

**PREMIUM TITLE INSURANCE AGENCY - UT,  
INC. DBA PREMIUM TITLE  
2150 South 1300 East, Suite 500,  
Salt Lake City, UT 84106**

By: \_\_\_\_\_

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On February 17, 2026, 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**

**LOT 13, WESTGATE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF  
AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER**

APN Number :           15-31-453-006-0000

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. UTAH04-7266

14502755 B: 11639 P: 6090 Total Pages: 1  
02/19/2026 11:28 AM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

### 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 27, 2024, and executed by JESUS A GUZMAN CAMACHO, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ALAMEDA MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and FIDELITY TITLE AGENCY OF UTAH, LLC, as Trustee, which Trust Deed was recorded on JULY 1, 2024, as Entry No. 14258852, in Book 11501, at Page 5941, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

UNIT SRS-41-201, SHADOW RUN II SUBDIVISION PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

TOGETHER WITH A NON-EXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AND LIMITED COMMON AREAS DESCRIBED AND AS PROVIDED FOR IN SAID PLAT AND IN THE DECLARATIONS OF COVENANTS, CONDITIONS AND RESTRICTIONS. SUBJECT TO AND TOGETHER WITH SUCH PERPETUAL EASEMENTS AND RIGHT OF INGRESS AND EGRESS ON, OVER, UNDER, THROUGH AND ACROSS THE LOTS WHICH ARE ASSOCIATED WITH THE UTILITIES AND PRIVATE STREETS IN SAID SUBDIVISION.

33-07-251-149

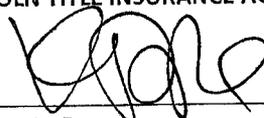
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: February 19, 2026

LINCOLN TITLE INSURANCE AGENCY

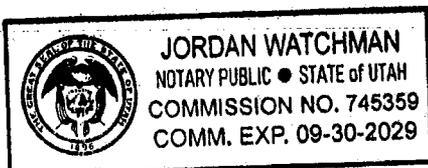
By:

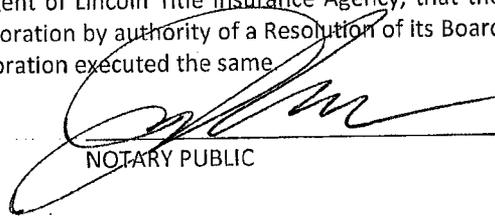
  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 19, 2026, 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

14502760 B: 11639 P: 6141 Total Pages: 1  
02/19/2026 11:30 AM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

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. UTAH04-7268

### 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 1, 2023, and executed by AARON DESHAWN STOCKHOLM AND SHERYL ANN POOLE AND PAIGE ROMRELL, ALL UNMARRIED, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PLAINS COMMERCE BANK, its successors and assigns, as Beneficiary, and PINNACLE TITLE INSURANCE AGENCY CORP., as Trustee, which Trust Deed was recorded on NOVEMBER 2, 2023, as Entry No. 14170874, in Book 11454, at Page 4529, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SALT LAKE, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LOT 9, BLOCK 3, MAGNA ADDITION, AND RUNNING THENCE SOUTH 42.5 FEET; THENCE WEST 150 FEET; THENCE NORTH 42.5 FEET; THENCE EAST 150 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THE VACATED ALLEY ABUTTING ON THE WEST.

14-30-226-024

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: February 19, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

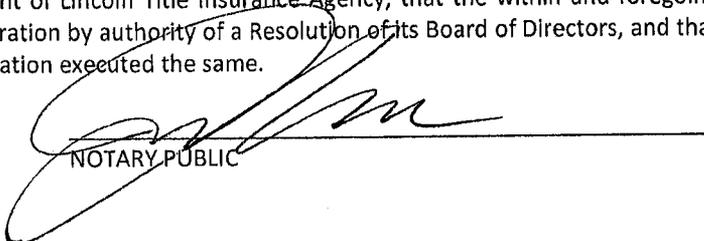
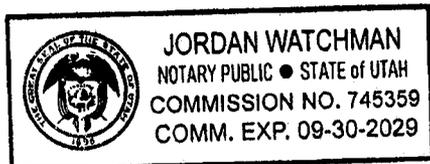


Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 19, 2026, 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

14502794 B: 11639 P: 6311 Total Pages: 2  
02/19/2026 11:57 AM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 145347-UT

APN: 26-23-163-028-0000

NOTICE IS HEREBY GIVEN THAT HAILEE THORN, AN UNMARRIED WOMAN, AND BROCK PETERSON, AN UNMARRIED MAN, AS JOINT TENANTS as Trustor, STEWART TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/11/2022 and recorded on 5/12/2022, as Instrument No. 13951088 in Book 11338 Page 4268, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 234, DAYBREAK VILLAGE 8 PLAT 8 AMENDING LOTS Z105 & Z106 OF THE VP DAYBREAK OPERATIONS INVESTMENTS PLAT I ALSO AMENDING LOTS M-101 & M-102 OF THE DAYBREAK VILLAGE 8 PLAT 5A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$476,116.00. 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 1/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 145347-UT

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.

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: FEB 18 2026

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 FEB 18 2026 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26958

14503334 B: 11639 P: 8568 Total Pages: 2  
02/20/2026 08:07 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

### 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 August 22, 2007, and executed by Alex L. Lopez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Utah Financial, Inc., its successors and assigns as Beneficiary, but First Citizens Bank & Trust Company being the present Beneficiary, in which Preferred Title and Escrow was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 27, 2007, as Entry No. 10205178, in Book 9508, at Page 4728-4747, and corrected pursuant to the Affidavit recorded on February 2, 2026, as Entry No. 14495534, in Book 11635, at Page 4559, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The North 132 feet of the South 396 feet of the West 330 feet of the Northeast Quarter of the Southwest Quarter of Section 21, Township 3 South, Range 1 West, Salt Lake Base and Meridian.

Also:

Beginning at a point which is South 0°01'28" East 923.62 feet and North 89°58'32" West, 1124.83 feet from the center of Section 21, Township 3 South, Range 1 West, Salt Lake Base and Meridian; and running thence South 4.77 feet; thence North 89°58'32" West, 170.00 feet; thence North 4.77 feet; thence South 89°58'32" East, 170.00 feet to the point of beginning.

Less and excepting that portion lying within the legal bounds of 2950 West Street.

More Correctly Described As:

The North 132 feet of the South 396 feet of the West 330 feet of the Northeast Quarter of the Southwest Quarter of Section 21, Township 3 South, Range 1 West, Salt Lake Base and Meridian.

Also:

Beginning at a point which is South 0°01'28" East 923.62 feet and North 89°58'32" West, 1124.83 feet from the center of Section 21, Township 3 South, Range 1 West, Salt Lake Base and Meridian; and running thence South 4.77 feet; thence North 89°58'32" West, 170.00 feet; thence North 4.77 feet; thence South 89°58'32" East, 170.00 feet to the point of beginning.

Less and excepting that portion lying within the legal bounds of 2950 West Street.

**TAX # 27-21-326-056**

Purportedly known as 11541 South 2950 West, South Jordan, UT 84095 (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: 02/19/2026

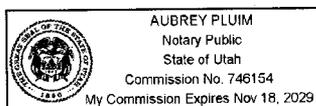
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James  
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. UT26958

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

The foregoing instrument was acknowledged before me on 02/19/2026,  
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



A Plum

Notary Public

Remotely Notarized with audio/video via  
Simplifile

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. UTAH04-7272

**14503449 B: 11639 P: 9232 Total Pages: 1**  
**02/20/2026 10:04 AM By: ErRomero Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: SMITH KNOWLES PC**  
**2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401**

## 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 19, 2019, and executed by EDWIN OSCAR BARRERA, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and VANGUARD TITLE, as Trustee, which Trust Deed was recorded on AUGUST 19, 2019, as Entry No. 13054886, in Book 10818, at Page 1763, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

BEGINNING AT THE SOUTHEAST CORNER OF LOT 1, BLOCK 2, CHESTERFIELD SUBDIVISION, A SUBDIVISION BEING PART OF SECTIONS 22 AND 27, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT ALSO BEING WEST 33.00 FEET AND NORTH 00°07'00" WEST 33.00 FEET FROM THE SALT LAKE COUNTY MONUMENT AT THE INTERSECTION OF SUNSET AVENUE AND LESTER STREET, AND RUNNING THENCE WEST ALONG THE NORTH LINE OF SUNSET AVENUE 66.70 FEET; THENCE NORTH 01°02'00" WEST 84.82 FEET TO THE SOUTH LINE OF A 8" BLOCK WALL; THENCE SOUTH 89°17'00" EAST ALONG THE SOUTH LINE OF SAID 8" BLOCK WALL 68.08 FEET TO THE WEST LINE OF LESTER STREET; THENCE SOUTH 00°07'00" EAST ALONG SAID WEST LINE 83.76 FEET TO THE POINT OF BEGINNING.

15-27-207-025

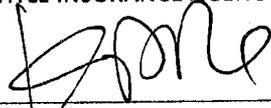
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: February 20, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

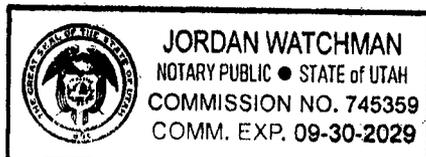
  
\_\_\_\_\_  
Kenyon D. Dove

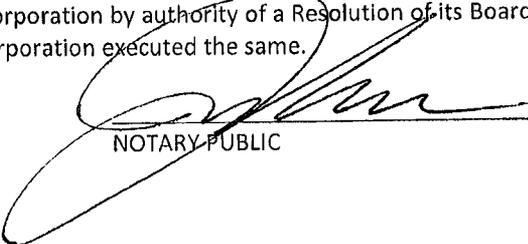
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 20, 2026, 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

14503698 B: 11640 P: 706 Total Pages: 2  
02/20/2026 02:00 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: STEWART TITLE GUARANTY - NON CA LOANS  
500 N. BROADWAY, 8TH FLOORST. LOUIS, MO 63102

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.: 137793-UT

APN: 32-01-227-039-0000

NOTICE IS HEREBY GIVEN THAT HUAFEI SHEN, A MARRIED MAN 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 9/29/2021 and recorded on 9/30/2021, as Instrument No. 13787320 in Book 11247 Page 3977-3995, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 1239, MONARCH MEADOWS PHASE 12 P.U.D., according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder, State of Utah.

The obligation included a Note for the principal sum of \$448,000.00.

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 1/1/2025 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, UNITED WHOLESALE MORTGAGE, 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. 137793-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: FEB 18 2026

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 FEB 18 2026 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 *Jazmin Chavez* (Seal)

