

14495197 B: 11635 P: 1971 Total Pages: 2
02/02/2026 08:27 AM By: salvarado 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:

BURT R. WILLIE

SMITH KNOWLES, PLLC

2225 Washington Boulevard, Suite 200

Ogden, UT 84401

Email: bwillic@smithknowles.com; tgalloway@smithknowles.com

Telephone: (801) 476-0303 Ext 2120

Certified Mail No: 9214 8901 4298 0444 5706 96; 9214 8901 4298 0444 5706 89; 9214 8901 4298 0444 5706 72;
9214 8901 4298 0444 5706 65

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE OF DEFAULT is hereby given by Burt Willie, Trustee, on behalf of *The Maples Phases 8 & 10 Homeowners Association, Inc.* ("Association"), that pursuant to *Utah Code Ann. § 57-8-45* and/or *§ 57-8a-302*, the Association is foreclosing its claim of lien for unpaid homeowner assessments, fees, costs, interest and/or other charges arising from the Owners and Trustors Monica Hobbs and Martin Hobbs' ("Owners") ownership in the real property owned by Monica Hobbs and Martin Hobbs and encumbered by that certain *Maples at Jordan Hills Phase 10 Homeowners Association, Inc. Declaration of Covenants, Conditions and Restrictions* affecting the real property of The Maples at Jordan Hills, a Planned Unit Development, as amended and supplemented, located in West Jordan City, Salt Lake County, State of Utah, recorded January 25, 2005, as Entry No. 9282376, in the Salt Lake County Recorder's Office ("Declaration").

The property owned by Monica Hobbs and Martin Hobbs and encumbered by the Declaration is more particularly described as:

Lot 1028, The Maples at Jordan Hills Phase 10, Amended, according to the official Plat thereof, on file and of record in the Salt Lake County Recorder's Office.

Tax ID No. 20-27-456-042-0000

Also known as: 7632 S Yellowwood Ln, West Jordan, Utah 84081-3778

The Trustors and Owners are subject to the provisions of the *Utah Condominium Act* or the *Community Association Act* ("Act") by virtue of the Owners accepting title to this lot on September 12, 2019, recorded as Entry No. 13072986, of record in the Office of the Salt Lake County Recorder.

Owners have breached their assessment obligation required by the Declaration and reflected by the lien recorded by the Association on April 2, 2025, as Entry No. 14366095, in the Salt Lake County Recorder's Office. All subsequently accruing interest, late fees, costs, trustee's fees, attorney's fees and related costs of collection, as provided by the Declaration, shall continue to accrue and be secured by the lien created by the Declaration until paid in full. As required by *Utah Code Ann. § 57-8-46* or *§ 57-8a-303*, the Trustee gave Owners a Notice of Nonjudicial Foreclosure and Right to Demand Judicial Foreclosure at least 30 days prior to recording this Notice of Default. Owners did not request a judicial foreclosure.

By reason of the failure of the Owners to pay the Association's assessments, and pursuant to the provisions of *Utah Code Ann. § 57-1-1, et. seq.*, and *§ 57-8-1, et. seq.*, and/or *§ 57-8a-101, et. seq.*, the Association hereby elects, through the Trustee, to cause the interest of the record Owners to be sold in accordance with the provisions of the law applicable to the exercise of powers and deeds of trust in order to satisfy the Association's lien for unpaid association assessments.

THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to the Declaration and *Utah Code Ann. § 57-8-45* or *§ 57-8a-302*, to sell the unit through nonjudicial foreclosure.

DATED this 2nd day of February, 2026.

SMITH|KNOWLES, PLLC

By:



BURT R. WILLIE

Attorney for Association

STATE OF UTAH)
 : ss
COUNTY OF WEBER)

BURT R. WILLIE, being first duly sworn, appeared and acknowledged that he is the attorney for the Association, is authorized by the Association to execute the foregoing, and that the same is true and correct of his own knowledge and belief.

DATED this 2nd day of February, 2026.



NOTARY PUBLIC

THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION RECEIVED WILL BE USED FOR THAT PURPOSE.

14495204 B: 11635 P: 2002 Total Pages: 2
02/02/2026 08:29 AM By: salvarado 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:

BURT R. WILLIE
SMITH KNOWLES, PLLC
2225 Washington Boulevard, Suite 200
Ogden, UT 84401
Email: bwillie@smithknowles.com; tgalloway@smithknowles.com
Telephone: (801) 476-0303 Ext 2120
Certified Mail No: 9214 8901 4298 0444 5716 79; 9214 8901 4298 0444 5716 79; 9214 8901 4298 0444 5717 16;
9214 8901 4298 0444 5717 23; 9214 8901 4298 0444 5717 30; 9214 8901 4298 0444 5717 47;
9214 8901 4298 0444 5717 54; 9214 8901 4298 0444 5717 61

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE OF DEFAULT is hereby given by Burt Willie, Trustee, on behalf of *Creekside at The Highlands Associations, Inc.* ("Association"), that pursuant to *Utah Code Ann. § 57-8-45* and/or *§ 57-8a-302*, the Association is foreclosing its claim of lien for unpaid homeowner assessments, fees, costs, interest and/or other charges arising from the Owners and Trustors Mike Taufui and Carly Leila Taufui's ("Owners") ownership in the real property owned by Mike Taufui and Carly Leila Taufui and encumbered by that certain *Declaration of Protective Easements, Covenants, Conditions and Restrictions (Including Owner Association Bylaws) for Independence Avenue*, as amended and supplemented, affecting the real property of Creekside at The Highlands, a Planned Unit Development, located in West Jordan City, Salt Lake County, State of Utah, recorded September 18, 2015, as Entry No. 12134821, in the Salt Lake County Recorder's Office ("Declaration").

The property owned by Mike Taufui and Carly Leila Taufui and encumbered by the Declaration is more particularly described as:

Lot 303, CREEKSIDE AT THE HIGHLANDS PHASE 3, according to the Official Plat thereof on file and recorded in the Office of the Salt Lake County Recorder.

Tax ID No. 20-35-255-011-0000

Also known as: 5968 W 8100 S, West Jordan, Utah 84081-3104

Record or Reputed Owners: Mike Taufui and Carly Leila Taufui

The Trustors and Owners are subject to the provisions of the *Utah Condominium Act* or the *Community Association Act* ("Act") by virtue of the Owners accepting title to this lot on April 7, 2021, recorded as Entry No. 13624046, of record in the Office of the Salt Lake County Recorder.

Owners have breached their assessment obligation required by the Declaration and reflected by the lien recorded by the Association on December 10, 2024, as Entry No. 14323366, of record in the Salt Lake County Recorder's Office. All subsequently accruing interest, late

fees, costs, trustee's fees, attorney's fees and related costs of collection, as provided by the Declaration, shall continue to accrue and be secured by the lien created by the Declaration until paid in full. As required by *Utah Code Ann. § 57-8-46* or *§ 57-8a-303*, the Trustee gave Owners a Notice of Nonjudicial Foreclosure and Right to Demand Judicial Foreclosure at least 30 days prior to recording this Notice of Default. Owners did not request a judicial foreclosure.

By reason of the failure of the Owners to pay the Association's assessments, and pursuant to the provisions of *Utah Code Ann. § 57-1-1, et. seq.*, and *§ 57-8-1, et. seq.*, and/or *§ 57-8a-101, et. seq.*, the Association hereby elects, through the Trustee, to cause the interest of the record Owners to be sold in accordance with the provisions of the law applicable to the exercise of powers and deeds of trust in order to satisfy the Association's lien for unpaid association assessments.

THEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee has elected, pursuant to the Declaration and *Utah Code Ann. § 57-8-45* or *§ 57-8a-302*, to sell the unit through nonjudicial foreclosure.

DATED this 2nd day of February, 2026.

SMITH|KNOWLES, PLLC

By:



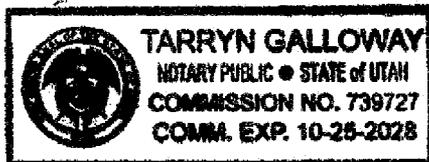
BURT R. WILLIE

Attorney for Association

STATE OF UTAH)
 : ss
COUNTY OF WEBER)

BURT R. WILLIE, being first duly sworn, appeared and acknowledged that he is the attorney for the Association, is authorized by the Association to execute the foregoing, and that the same is true and correct of his own knowledge and belief.

DATED this 2nd day of February, 2026.



NOTARY PUBLIC

THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION RECEIVED WILL BE USED FOR THAT PURPOSE.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 41981

14495264 B: 11635 P: 2593 Total Pages: 2
02/02/2026 09:34 AM By: EMehanovic 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 January 8, 2008, and executed by Christina Karr Simpson and Morry Simpson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Capital One Home Loans, LLC., its successors and assigns as Beneficiary, in which LandAmerica Transnation was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 5, 2008, as Entry No. 10339958, in Book 9566, at Page 4607-4622, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 236, Block 79, of Hoffman Heights #12, according to the official plat there on file and of record in the office of the Salt Lake County Recorder Book 9171 Page 1513.

More Correctly Described As:

Lot 236, Block 79, of Hoffman Heights #12, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder Book 9171 Page 1513. **TAX # 21-18-280-020-0000**

Purportedly known as 4085 West 5780 South, 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 Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 01/30/2026

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. 41981

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

The foregoing instrument was acknowledged before me on 01/30/2026,
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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27209

14495527 B: 11635 P: 4529 Total Pages: 2
02/02/2026 03:10 PM By: vanguyen 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 November 8, 2021, and executed by Dien Hadrovic, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, A California Limited Liability Company, its successors and assigns as Beneficiary, but Data Mortgage Inc., DBA Essex Mortgage 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 November 8, 2021, as Entry No. 13818578, in Book 11266, at Page 841-855, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

PARCEL 1:

COMMENCING 423.50 FEET EAST FROM THE CENTER OF SECTION 6, TOWNSHIP 4 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE EAST 75 FEET; THENCE NORTH 173.25 FEET; THENCE WEST 75 FEET; THENCE SOUTH 173.25 FEET TO BEGINNING.

LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF 13800 SOUTH STREET.

ALSO LESS AND EXCEPTING THAT PORTION OF GROUND CONVEYED TO DRAPER CITY, BY DEED OF DEDICATION AND ACCEPTANCE DOCUMENT RECORDED APRIL 08, 2019 AS ENTRY NO. 12964114 IN BOOK 10767 AT PAGE 8319 OF OFFICIAL RECORDS, MORE PARTICULARLY DESCRIBED AS:

COMMENCING AT THE EAST QUARTER CORNER OF SECTION 6, TOWNSHIP 4 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 89°59'57" WEST 2143.74 FEET TO THE POINT OF BEGINNING; THENCE WEST 75.00 FEET; THENCE NORTH 33.04 FEET; THENCE NORTH 89°59'57" EAST 75.00 FEET; THENCE SOUTH 33.04 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

COMMENCING 498.5 FEET EAST FROM THE CENTER OF SECTION 6, TOWNSHIP 4 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE EAST 10 FEET; THENCE NORTH 10.5 RODS, THENCE WEST 10 FEET; THENCE SOUTH 10.5 RODS TO BEGINNING.

LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF 13800 SOUTH STREET. **TAX # 34-06-253-041-0000 & 34-06-253-017-0000**

Purportedly known as 363 East 13800 South, 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: 02/02/2026

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. UT27209

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

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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22487

14495532 B: 11635 P: 4555 Total Pages: 2
02/02/2026 03:12 PM By: tpham 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 May 20, 2021, and executed by Alexander Castro, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 25, 2021, as Entry No. 13672700, in Book 11179, at Page 8245-8261, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 74, Larsen Estates, Phase II, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 14-35-403-021-0000**

Purportedly known as 3946 South Marsha Drive, West Valley City, UT 84128 (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: 02/02/2026

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. UT22487

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

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

Aubrey Pluim
Notary Public

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

14495605 B: 11635 P: 5080 Total Pages: 2
02/02/2026 03:51 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Oak Meadows Condominiums Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium Oak Meadows ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on October 24, 1996, as Entry No. 6488506, and any amendments thereto, concerning real property reputed to be owned by **Anthony Farias ("Owner")**, covering real property located at 4136 S Oak Meadows Dr #11 ("Property"), and more particularly described as follows:

Unit No. 11, in Building 3-4136, contained within OAK MEADOWS CONDOMINIUMS PROJECT, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in the office of the Salt Lake County Recorder, as Entry No. 6488505, in Book 96-10P, at Page 346, and as further defined and described in the Declaration of Covenants, Conditions and Restrictions and Bylaws of said Condominium Project, recorded in the office of the Salt Lake County Recorder on October 24, 1996, in Book 7519, at Page 623, as Entry No. 6488506, (as said Map and Declaration may be amended and/or Supplemented).

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit; and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration of Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

PARCEL NUMBER: 21-03-204-037-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on December 11, 2025, as Entry No. 14475069. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

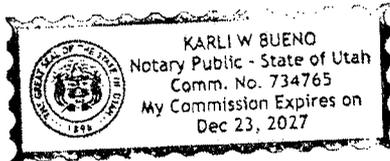
DATED this 28th day of January 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 28th day of January, 2026, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karli W. Bueno
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

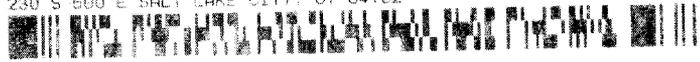
Bruce C. Jenkins, Esq.
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WHEN RECORDED, MAIL TO:

James C. Lewis, Esq.
Lewis Hansen Pleshe LLC
230 South 500 East, Suite 380
Salt Lake City, UT 84102
Parcel No. 08-26-302-027

14495984 B: 11635 P: 6904 Total Pages: 2
02/03/2026 01:04 PM By: EMehanovic Fees: 340.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JAMES C LEWIS
230 S 500 E SALT LAKE CITY, UT 84102



NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE OF DEFAULT is hereby given by James C. Lewis, Esq., Trustee, under a Trust Deed dated July 23, 2025, executed by Chase Reed, as Trustor, in which Sara Cataldo is named as Beneficiary. The Trust Deed was recorded on August 12, 2025, as Entry No. 14421237, in Book 11592, at Page 4217, of the official records in the office of the County Recorder of Salt Lake County, Utah, describing the real property ("Trust Property") therein as:

The East 58.125 feet of Lots 1, 2, 3, and 4, Block 19, of OAKLEY, together with 22 feet of vacated alley from Oakley Street adjoining on the East, described as follows:
Beginning at the Southeast corner of Lot 1, Block 19, of Oakley and running East 22 feet; thence North 118.37 feet; thence West 22.0 feet to the Northeast corner of Lot 4, said Block 19, thence South 118.37 feet to the point of beginning.

Parcel No. 08-26-302-027

More commonly known as: 1242 West 900 North, Salt Lake City, Utah 84116.

Subject to property taxes for the year 2025 and subsequent years; covenants, conditions, restrictions and easements apparent or of record; all applicable zoning laws and ordinances.

A breach of the obligations by which the Trust Property was conveyed as security has occurred in that, among other things, the payments and obligations called for under the terms of a certain letter agreement dated April 28, 2025 and a subsequent agreement between Trustor and Sara Cataldo dated July 22, 2025, together with the obligations under the Trust Deed, have not been satisfied and are now past due, plus accrued interest, late charges, costs and attorneys' fees. Trustor and Cataldo have previously given Trustor notice of his defaults, which have been largely ignored, resulting in this Notice of Default. All delinquent payments, late charges, foreclosure costs and other obligations under the above-referenced documents must be paid and satisfied in full within three (3) months of the recordation of this Notice of Default, to cure the defaults and to reinstate the prior agreement and obligations.

By reasons of such default, Sara Cataldo, through the Trustee, does hereby declare all sums secured thereby immediately due and payable, and does elect to sell, or cause to be sold the Trust Property to satisfy the obligations secured by the Trust Deed.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT10547

14496000 B: 11635 P: 7020 Total Pages: 2
02/03/2026 01:15 PM By: tpham 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 March 30, 2016, and executed by Debbie Southworth and Zedekiah Alan Southworth, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which First American Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 31, 2016, as Entry No. 12251024, in Book 10416, at Page 9179-9197, and modified pursuant to the Modification recorded on May 15, 2020, as Entry No. 13270226, in Book 10943, at Page 8806-8815, and modified pursuant to the Modification recorded on July 31, 2023, as Entry No. 14135003, in Book 11435, at Page 2299, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 74, Springbrook, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 20-01-104-024-0000**

Purportedly known as 4198 South Braewood Place, West Valley City, UT 84120 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/02/2026

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. UT10547

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

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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27933

14496196 B: 11635 P: 8076 Total Pages: 2
02/03/2026 03:28 PM By: EMehanovic 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 April 18, 2024, and executed by Joshua Robert Kersey and Britney Garlick, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plains Commerce Bank, its successors and assigns as Beneficiary, but Data Mortgage Inc., DBA Essex Mortgage being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 18, 2024, as Entry No. 14229563, in Book 11485, at Page 4669, and modified pursuant to the Modification recorded on July 10, 2025, as Entry No. 14407946, in Book 11584, at Page 9269, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lots 50 and 51, Block 2, ALBERT PLACE SUBDIVISION, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

TOGETHER WITH the North one-half of vacated alley abutting said property on the South. **TAX # 15-11-261-014**
Purportedly known as 825 West Montague Avenue, Salt Lake City, UT 84104 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/03/2026

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. UT27933

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

The foregoing instrument was acknowledged before me on 02/03/2026,
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

Aubrey Plum
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26062

14496450 B: 11635 P: 9889 Total Pages: 2
02/04/2026 11:34 AM By: Mwestergard 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 November 10, 2021, and executed by Seth Shoemaker, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 16, 2021, as Entry No. 13824842, in Book 11269, at Page 5537-5551, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 37 of Westpointe Plat "A", Amendment 1, according to the Official Plat thereof, on file and of record in the Office of the Salt Lake County Recorder
Less and excepting any solar panels and their associated components, including but not limited to solar array mounting racks, array DC disconnect, inverter, battery pack, power meter, utility meter, kilowatt meter, backup generator and charge controller. **TAX # 08-22-358-017**

Purportedly known as 1868 West Springfield Road, Salt Lake City, UT 84116 (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: 02/03/2026

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. UT26062

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

The foregoing instrument was acknowledged before me on 02/03/2026,
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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

14496533 B: 11636 P: 223 Total Pages: 1
02/04/2026 12:55 PM By: srigby 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. 69123-15F
Parcel No. 33-08-453-011

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 Joseph Klima and Rachael Klima, as trustor(s), in which NBH Bank is named as beneficiary, and Backman Title Services, Ltd. is appointed trustee, and filed for record on September 1, 2022, and recorded as Entry No. 14010101, in Book 11369, at Page 5743, Records of Salt Lake County, Utah.

UNIT 2249, BUILDING 10, SOUTH HILLS POD 2 PHASE 1A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS AND FACILITIES AS DESCRIBED AND PROVIDED FOR IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND IN THE RECORD OF SURVEY MAP IN THE OFFICIAL RECORDS OF SAID COUNTY RECORDER.

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 4th day of February, 2026.

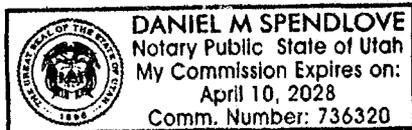
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 4th day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

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

14496834 B: 11636 P: 2203 Total Pages: 2
02/05/2026 10:11 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Oak Meadows Condominiums Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium Oak Meadows ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on October 24, 1996, as Entry No. 6488506, and any amendments thereto, concerning real property reputed to be owned by **Ambria Hall, unmarried woman ("Owner")**, covering real property located at 4138 S Oak Meadows Dr #11 ("Property"), and more particularly described as follows:

Property 1:

Unit 11, in Building 3-4138, contained within the OAK MEADOWS CONDOMINIUM PROJECT, a Utah Condominium Project as identified in the Record of Survey Map recorded as Entry No. 6488505, in Book 96-10, at Page 346 of Plats, and as further defined and described in the Declaration of Condominium of the OAK MEADOWS CONDOMINIUM PROJECT, recorded October 24, 1996, as Entry No. 6488506, in Book 7519, at Page 623, in the office of the Recorder of Salt Lake County, Utah, and in any supplements/amendments thereto.

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

TOGETHER WITH all rights, privileges and appurtenances belonging or in anywise appertaining members and appurtenances to the Real Estate in anywise appertaining thereto, being subject, however, to easements, rights of way, restrictions, etc., of record or enforceable in law or equity.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on December 11, 2025, as Entry No. 14475033. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs,

14496984 B: 11636 P: 3092 Total Pages: 2
02/05/2026 01:24 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, 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.: 143992-UT

APN: 27-27-178-035-0000

NOTICE IS HEREBY GIVEN THAT STEPHEN W COLE AND HOLLIE E COLE, HUSBAND AND WIFE as Trustor, CAPSTONE TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/31/2017 and recorded on 8/31/2017, as Instrument No. 12608375 in Book 10594 Page 5758-5776, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 103, MEADOWS NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "94-12P" OF PLATS, AT PAGE 380 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

MORE ACCURATELY DESCRIBED AS:

LOT 103, THE MEADOWS NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "94-12P" OF PLATS, AT PAGE 380 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$353,949.00.

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.

NOTICE OF DEFAULT

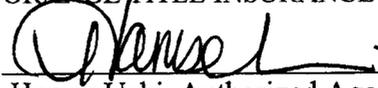
T.S. NO. 143992-UT

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

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 04 2026

ORANGE TITLE INSURANCE AGENCY, INC.

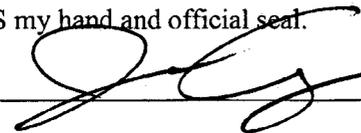


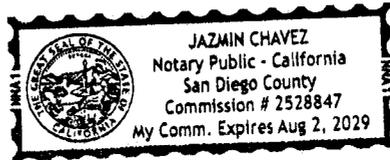
Hamsa Uchi, Authorized Agent

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 04 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. UT27921

14497086 B: 11636 P: 3748 Total Pages: 2
02/05/2026 03:16 PM By: csummers 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 July 25, 2022, and executed by Judith Mawa and Afiwa Adzitso, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for RANLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which Title Guarantee Settlement Services was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 1, 2022, as Entry No. 13993124, in Book 11360, at Page 6834, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 11, contained within the Building 5-4160, contained within The Oak Meadows, a Condominium Project as the same is identified in the record of survey map recorded in Salt Lake County, as Entry No. 6488505, in Book 96-10P, at Page 346 (as said record of survey map may have heretofore been amended or supplemented) and in the Declaration recorded on October 24, 1996 in Salt Lake County, as Entry No. 6488506, in Book 7519 at Page 623 (as said Declaration may have heretofore been amended or supplemented.)

Together with the appurtenant undivided interest in said project's common areas as established in said Declaration and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the common areas and facilities to which said interest relates.

Situated in Salt Lake County, State of Utah. **TAX # 21-03-204-079**

Purportedly known as 4160 South Oak Meadows Drive No. 11, Taylorsville, UT 84123 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/05/2026

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. UT27921

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

The foregoing instrument was acknowledged before me on 02/05/2026,
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

A. 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. UT24425

14497088 B: 11636 P: 3770 Total Pages: 2
02/05/2026 03:17 PM By: csummers 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 4, 1999, and executed by Kathleen Jackson and Steven L. Jackson, as Trustors, in favor of Equity 1st Funding, Corp. a Utah Corporation as Beneficiary, but U.S. Bank Trust National Association, not in its Individual Capacity but Solely as Owner Trustee for RCAF Acquisition Trust being the present Beneficiary, in which Legacy Land Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 9, 1999, as Entry No. 7250498, in Book 8247, at Page 8237, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at a point on the West line of 660 East street, South 330.0 feet from the Southeast corner of Lot 8, Eastview Subdivision, said point being South 0 deg. 10'46" East 658.87 feet and North 89 deg. 55' West 328.49 feet and South 0 deg. 04' East 330.0 feet from the Northeast corner of Section 19, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 0 deg. 04' West 69.41 feet; thence South 89 deg. 55' West 120.00 feet; thence South 0 deg. 04' East 69.41 feet; thence North 89 deg. 55' East 120.00 feet to the point of beginning.

More Correctly Described As:

Beginning at a point on the West line of 660 East street, South 330.0 feet from the Southeast corner of Lot 8, Eastview Subdivision, said point being South 0 deg. 10'46" East 658.97 feet and North 89 deg. 55' West 328.49 feet and South 0 deg. 04' East 330.0 feet from the Northeast corner of Section 19, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 0 deg. 04' West 69.41 feet; thence South 89 deg. 55' West 120.00 feet; thence South 0 deg. 04' East 69.41 feet; thence North 89 deg. 55' East 120.00 feet to the point of beginning. **TAX # 22-19-229-045**

Purportedly known as 6348 South Mt Vernon Drive, Murray, UT 84107 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/05/2026

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. UT24425

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

The foregoing instrument was acknowledged before me on 02/05/2026,
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

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. UT27934

14497089 B: 11636 P: 3772 Total Pages: 2
02/05/2026 03:17 PM By: csummers 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 April 22, 2022, and executed by Laura M. Delgado Gallego, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Monument Title Insurance, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 27, 2022, as Entry No. 13940925, in Book 11332, at Page 9608, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 21, Ivy Pointe Subdivision, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office, State of Utah. **TAX # 20-24-206-005**

Purportedly known as 6226 South 5130 West, West Jordan, UT 84081 (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: 02/05/2026

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. UT27934

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

02/05/2026

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 State of Utah Commission No. 746154 My Commission Expires Nov 18, 2029
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Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

