

PREPARED BY/RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
Telephone: 801-355-2886

### NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on October 2, 2008, a certain Deed of Trust was executed by Julie R. Stauffer, as Trustor, in favor of MetLife Home Loans, a Division of MetLife Bank, N.A., as Beneficiary, and was recorded on October 7, 2008, Instrument No. 10536399, in Book 9649, at Pages 2098-2105, as in the Salt Lake County Recorder's Office, State of Utah; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Deed of Trust is now owned by the Secretary, pursuant to an assignment dated March 22, 2017 and recorded on April 5, 2017, Instrument No. 12509573, in Book 10544, at Page 9382, in the Salt Lake County Recorder's Office, State of Utah; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the Trustor failed to pay property taxes and failed to occupy the real property subject to the Deed of Trust as a primary, principal residence, and payment of the loan balance was not made in full and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of October 30, 2025 is \$324,781.66 and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in the undersigned by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., (the "Act") by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, notice is hereby given that on April 6, 2026 at 1:00 PM in the Southeast portion of the Rotunda, at the East main entrance of the Scott M. Matheson Courthouse, 450 South State Street, Salt Lake City, Utah, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

LOT 863, MISTY HILLS NO. 8, PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

TAX #21-20-103-018-0000

Commonly known as: 6298 Smokey Circle, Taylorsville, UT 84129

The Secretary of Housing and Urban Development's estimated bid will be \$324,781.66.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his or her prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$32,478.17 (10% of the Secretary's bid) in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$32,478.17 must be presented before the bidding is closed. THE DEPOSIT IS NONREFUNDABLE. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, it need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Foreclosure Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the Trustor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the Trustor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the Deed of Trust agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the Deed of Trust is to be reinstated prior to the scheduled sale is based upon the nature of the breach, and this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale or the breach must be otherwise cured. A description of the default is as follows:

FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON BY ALL TRUSTORS CEASING TO USE THE PROPERTY AS THE PRINCIPAL RESIDENCE AND FAILURE TO PAY REAL ESTATE TAXES.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Dated: February 5, 2026

HALLIDAY, WATKINS & MANN, P.C.

Hillary R. McCormack

Foreclosure Commissioner

By: Hillary R. McCormack

Its: Authorized Officer

376 East 400 South, Suite 300

Salt Lake City, UT 84111

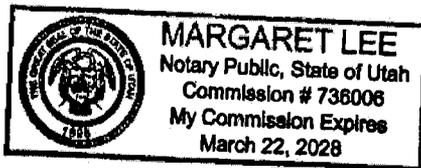
Phone: 801-355-2886

Fax: 801-328-9714

HWM File: UT27473

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

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that on Feb. 5, 2026, Hillary R. McCormack, an Authorized Officer of Halliday, Watkins & Mann, P.C., Foreclosure Commissioner for the Secretary of Housing and Urban Development, whose name is signed to the foregoing conveyance, and who is known to me, subscribed and acknowledged simultaneously before me on this day that, being informed of the contents of said conveyance, she executed the same voluntarily, in my presence, on the day the same bears date.



Margaret Lee  
Notary Public

14498128 B: 11637 P: 397 Total Pages: 1  
02/09/2026 11:21 AM By: vanguyen 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: 2451

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Wood Crest Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions of Wood Crest Condominiums recorded on November 22, 1996 as Entry No. 6512532 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Joshua Bitton, located at 1860 West 500 North #41, Salt Lake City, Utah 84116, lying in Salt Lake County, Utah and further described as follows:

**Legal Description: BLDG C, UNIT 41, WOOD CREST CONDOMINIUM PHASE 2. 7541-0224 7609-1520 8731-9235 9281-1783 09708-4414 10899-2444 10951-4071 11399-3079**  
**Parcel ID #: 08-34-108-086-0000**

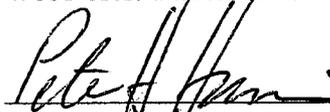
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 9, 2026.

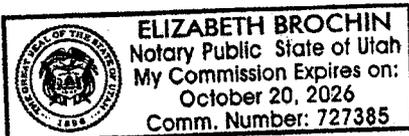
Wood Crest Owners Association, Inc.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter Harrison, Attorney-in-Fact

On February 9, 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: 2185

**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 Andrew Cory Dasenbrock, located at 44 West Broadway Street #2406S, Salt Lake City, Utah 84123, lying in Salt Lake County, Utah and further described as follows:

**Legal Description: UNIT R-2406-S, AMERICAN TOWERS CONDM 0.227% INT: 5567-2520 5591-1055 5712-0233 5938-1682 7584-2082 7584-2088 8422-5121 8423-1290 8699-2986 8962-8711 09808-6270**  
**Parcel ID #: 15-01-283-333-0000**

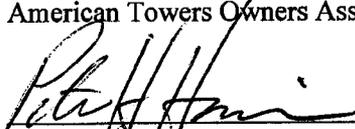
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

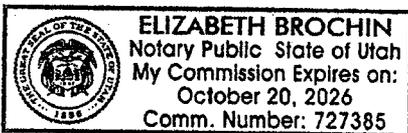
DATE FILED: February 9, 2026.

American Towers Owners Association

STATE OF UTAH )  
 ) ss  
COUNTY OF WASHINGTON )

  
Peter Harrison, *Attorney-in-Fact*

On February 9, 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

14498135 B: 11637 P: 428 Total Pages: 1  
02/09/2026 11:30 AM By: tpham 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: 2774

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Evergreen Valley Condominiums Owners' Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions of Evergreen Valley Condominium Owners' Association recorded on May 28, 1996 as Entry No. 6367472 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Aja Sanchez and Michael Stice, located at 2068 E 3335 S, Millcreek, Utah 84109, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 9, EVERGREEN VALLEY CONDOMINIUMS. 7408-1089 7548-0480 8260-3051 8285-1102,1105 8980-6242 9318-9768  
Parcel ID #: 16-27-357-009-0000

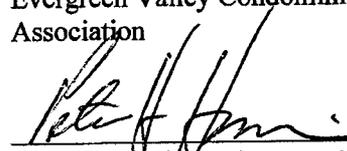
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

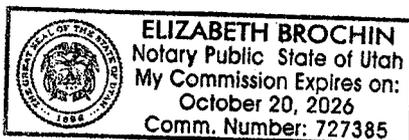
DATE FILED: February 9, 2026.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

Evergreen Valley Condominiums Owners' Association

  
Peter H. Harrison, Attorney-in-Fact

On February 9, 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

14498268 B: 11637 P: 1201 Total Pages: 2  
02/09/2026 01:45 PM By: tpham 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.: 142310-UT

APN: 26-27-401-114-0000

NOTICE IS HEREBY GIVEN THAT SUMANTH K NARRA, A MARRIED MAN as Trustor, BRIAN COOKE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SUNNYHILL FINANCIAL, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/3/2023 and recorded on 3/3/2023, as Instrument No. 14078296 in Book 11404 Page 4267, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 125, COPPER FIELDS AT CREEK RIDGE PHASE 1 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 \$525,057.00.  
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 7/1/2025 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. 142310-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 0 5 2026

ORANGE TITLE INSURANCE AGENCY, INC.

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

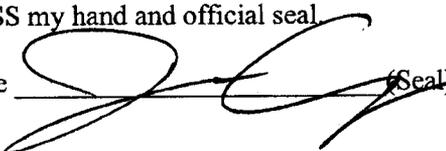
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

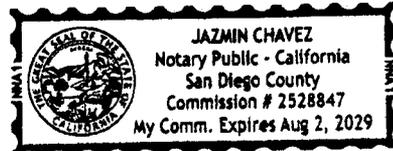
State of California } ss.  
County of San Diego }

On FEB 0 5 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)



14498271 B: 11637 P: 1225 Total Pages: 2  
02/09/2026 01:46 PM By: tpham 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.: 145635-UT

APN: 28-32-452-007-0000

NOTICE IS HEREBY GIVEN THAT CHRISTOPHER J BIJOU, A MARRIED MAN as Trustor, STEWART TITLE OF UTAH, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/5/2022 and recorded on 5/10/2022, as Instrument No. 13949469 in Book 11337 Page 6287, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 4, SUNWOOD RANCH, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 91-5 OF PLATS AT PAGE 68, RECORDS OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$412,000.00.

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 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, U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2022-NQM4, 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.

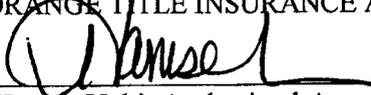
NOTICE OF DEFAULT

T.S. NO. 145635-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 0 5 2026

ORANGE TITLE INSURANCE AGENCY, INC.

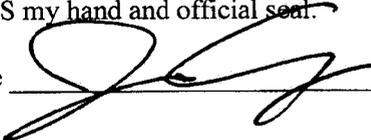
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 0 5 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. UT27878

14498401 B: 11637 P: 2123 Total Pages: 2  
02/09/2026 04:00 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 July 18, 2023, and executed by Blake Gauer and David Gauer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC., its successors and assigns as Beneficiary, but The Secretary of Veterans Affairs, an Officer of the United States being the present Beneficiary, in which Paul M. Halliday, Jr Halliday & Watkins, PC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 19, 2023, as Entry No. 14130533, in Book 11432, at Page 8080, and modified pursuant to the Modification recorded on February 3, 2025, as Entry No. 14342692, in Book 11548, at Page 2512, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 103, Hub Park Addition No. 1, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 21-36-330-003-0000**

Purportedly known as 375 West Marquette Drive, Midvale, UT 84047 (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: 02/09/2026

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. UT27878

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

The foregoing instrument was acknowledged before me on 02/09/2026,  
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. UT27855

**14499154 B: 11637 P: 5658 Total Pages: 2**  
**02/10/2026 03:50 PM By: jlucas 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 19, 2023, and executed by Natalie Thomas, as Trustor, 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 May 19, 2023, as Entry No. 14107792, in Book 11420, at Page 4588, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

ALL of Lot 209, BALI HA'I NO. 2, a subdivision, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder, State of Utah.

Except beginning at the Northwest corner of said Lot 209; South 68°40' East 6.17 feet; South 43°32'32" West 122.09 feet; North 60°09'20" West 5.9 feet; North 43°33' East 121.15 feet to beginning. **TAX # 22-29-307-006**

Purportedly known as 791 East Casa Blanca Circle, Midvale, UT 84047 (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: 02/10/2026

HALLIDAY, WATKINS & MANN, P.C.:

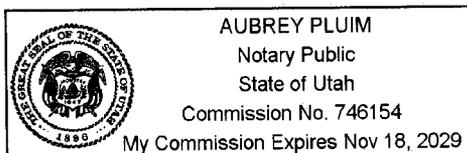
By: Jessica Oliveri

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. UT27855

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

02/10/2026

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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27677

14499295 B: 11637 P: 6567 Total Pages: 2  
02/11/2026 08:18 AM By: jlucas 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 16, 2025, and executed by Emily Anna Richardson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for InterCap Lending Inc. its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Real Advantage Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 17, 2025, as Entry No. 14372621, in Book 11564, at Page 5217, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1, DENSLEY 4 LOT SUBDIVISION, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 26-35-258-005-0000**

Purportedly known as 5883 West 13000 South, Herriman, UT 84096 (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: 02/10/2026

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. UT27677

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

The foregoing instrument was acknowledged before me on 02/10/2026,  
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. UT27887

14499420 B: 11637 P: 7565 Total Pages: 2  
02/11/2026 11:23 AM By: jlucas 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 15, 2024, and executed by Juan Francisco Gonzalez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Kind Lending, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Novation Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 18, 2024, as Entry No. 14314766, in Book 11533, at Page 1020, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 61, AMENDED SUTTON ESTATES NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. LESS AND EXCEPTING THEREFROM: BEGINNING AT THE SOUTHWEST CORNER OF LOT 61, AND RUNNING THENCE NORTH 0°17'16," EAST 20.77 FEET; THENCE NORTH 89°59'02" EAST 37.32 FEET; THENCE SOUTH 0°17'16" WEST 20.77 FEET; THENCE SOUTH 89°59'02" WEST 37.32 FEET TO THE POINT OF BEGINNING.

More correctly described as:

LOT 61, AMENDED SUTTON ESTATES NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. LESS AND EXCEPTING THEREFROM: BEGINNING AT THE SOUTHWEST CORNER OF LOT 61, AND RUNNING THENCE NORTH 0°17'16" EAST 20.77 FEET; THENCE NORTH 89°59'02" EAST 37.32 FEET; THENCE SOUTH 0°17'16" WEST 20.77 FEET; THENCE SOUTH 89°59'02" WEST 37.32 FEET TO THE POINT OF BEGINNING. **TAX # 14-28-127-018**

Purportedly known as 2848 South 7740 West, Magna, UT 84044 (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.**

02/10/2026  
Dated: \_\_\_\_\_

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. UT27887

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

The foregoing instrument was acknowledged before me on 02/10/2026,  
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

14499642 B: 11637 P: 8870 Total Pages: 2  
02/11/2026 01:55 PM By: tpham 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.: 143928-UT

APN: 26-12-278-006-0000

NOTICE IS HEREBY GIVEN THAT PETER CHILD, UNMARRIED MAN as Trustor, PIONEER TITLE INSURANCE AGENCY, LC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR STEARNS LENDING, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/27/2021 and recorded on 6/2/2021, as Instrument No. 13680280 in Book 11184 Page 3788-3803, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 250, WOOD RANCH SUBDIVISION PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER

The obligation included a Note for the principal sum of \$258,550.00.

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 2/1/2025 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, TH MSR HOLDINGS 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.

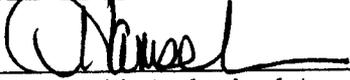
NOTICE OF DEFAULT

T.S. NO. 143928-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 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.

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

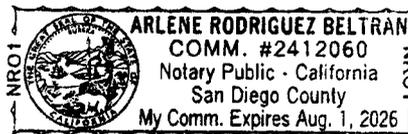
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On FEB 09 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26534

14499758 B: 11637 P: 9417 Total Pages: 2  
02/11/2026 04:14 PM By: jlucas 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 September 18, 2012, and executed by Craig Ruefenacht and Heidi M. Ruefenacht, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust being the present Beneficiary, in which Landmark Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 20, 2012, as Entry No. 11475267, in Book 10058, at Page 1008-1022, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 13, Woodside Heights Subdivision, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 16-33-455-034**

Purportedly known as 1871 East Southwoodside Drive, Holladay, UT 84124 (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: 02/11/2026

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. UT26534

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

The foregoing instrument was acknowledged before me on 02/11/2026,  
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. UT26207

14499762 B: 11637 P: 9451 Total Pages: 2  
02/11/2026 04:15 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 August 7, 2020, and executed by Steven L. Anderson, as Trustor, 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 Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 10, 2020, as Entry No. 13355292, in Book 10995, at Page 4531-4549, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 307, Copper Valley Estates Phase 3, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 20-35-479-037-0000**

Purportedly known as 5701 West Sophia Brook Lane, 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: 02/11/2026

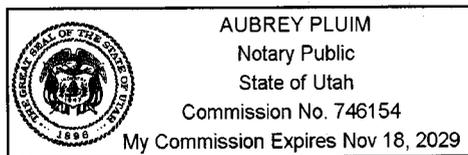
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26207

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

The foregoing instrument was acknowledged before me on 02/11/2026,  
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. UT27530

14499765 B: 11637 P: 9457 Total Pages: 2  
02/11/2026 04:16 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 March 30, 2022, and executed by Eliza Enriquez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but InterCap Lending, Inc. being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 4, 2022, as Entry No. 13925565, in Book 11324, at Page 7797, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 20, Block 23, Hoffman Heights No. 5, a subdivision of part of Section 7, Township 2 South, Range 2 West, Salt Lake Meridian situate in Salt Lake City, State of Utah. **TAX # 21-07-306-003-0000**

Purportedly known as 4775 West 5175 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 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: 02/11/2026

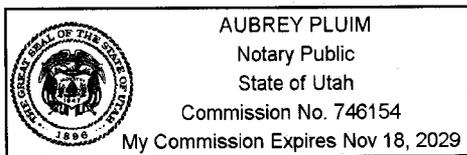
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27530

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

The foregoing instrument was acknowledged before me on 02/11/2026,  
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. UT27083

14499769 B: 11637 P: 9463 Total Pages: 2  
02/11/2026 04:18 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 September 29, 2022, and executed by Jerry Richard Allen and Jennifer Rae Jones-Allen, as Trustors, 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, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Pinnacle Title Insurance Agency Corp. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 30, 2022, as Entry No. 14023587, in Book 11376, at Page 3637, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 24, Country Creek Estates, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 14-32-280-019**

Purportedly known as 3790 South 8035 West, Magna, UT 84044 (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: 02/11/2026

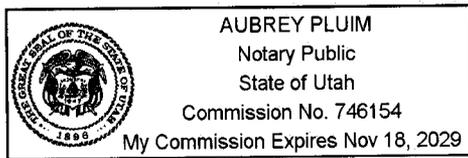
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27083

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

The foregoing instrument was acknowledged before me on 02/11/2026,  
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

When recorded, return to:

Troy J. Aramburu  
SNELL & WILMER L.L.P.  
15 West South Temple, Suite 1200  
Salt Lake City, Utah 84101

14499778 B: 11637 P: 9480 Total Pages: 3  
02/11/2026 04:20 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SNELL & WILMER LLP  
15 WEST SOUTH TEMPLESALT LAKE CITY, UT 84101

APN: 05-30-201-009, 15-30-201-008

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

**TROY J. ARAMBURU, ESQ.**, an active member of the Utah State Bar residing in the State of Utah, is the Successor Trustee ("*Trustee*") under that certain Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing, dated October 24, 2014, and recorded on October 27, 2014, as Entry No. 11935439 in Book 10270 at Page 305 of the Official Records of Salt Lake County, Utah (the "*Deed of Trust*"), executed by **4225 LAKE PARK LLC** and **4255 LAKE PARK LLC** (collectively, "*Trustor*"), for the benefit of **NATIXIS REAL ESTATE CAPITAL LLC** ("*Natixis*"), as beneficiary. The beneficial interest in the Deed of Trust was assigned by Natixis to **WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE, FOR THE BENEFIT OF THE HOLDERS OF COMM 2015-DC1 MORTGAGE TRUST COMMERCIAL MORTGAGE PASS-THROUGH CERTIFICATES** (the "*Trust*"), pursuant to an Assignment of Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing dated March 4, 2015, and recorded in the Official Records of Salt Lake County, Utah, on March 25, 2015, as Entry No. 12017637 in Book 10308 at Page 4306. The beneficial interest in the Deed of Trust was subsequently assigned by the Trust to **RSS COMM2015-DC1 – UT 4LP, LLC**, a Utah limited liability company ("*Beneficiary*"), pursuant to that certain Assignment of Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing dated January 22, 2025, and recorded in the Official Records of Salt Lake County, Utah, on January 24, 2025, as Entry No. 14339228 in Book 11546 at Page 3066.

The Deed of Trust encumbers certain real property situated in Salt Lake County, Utah (the "*Property*"), and related improvements, being more particularly described as follows:

### Parcel 1: (15-30-201-009)

Beginning at a point on the Southerly Right-of-Way line of Lake Park Boulevard, a 106 foot wide Right-of-Way, said point also being North 89°58'39" East 1239.544 feet along the Section line and South 54.963 feet from the North Quarter corner of Section 30, Township 1 South, Range 1 West, Salt Lake Base and Meridian and running thence South 09°30'00" East 23.750 feet to the Westerly side of a concrete retaining wall forming the boundary of a waterway, and continuing thence along the Westerly side of a said retaining wall for the following fourteen courses: (1) South 11°58'11" West 48.521 feet, (2) South 00°41'41" West 26.223 feet, (3) South 04°45'27" West 42.802 feet, (4) South 19°37'21" West 30.213 feet, (5) South 14°48'09" East 33.966 feet, (6) South 13°50'47" East 17.867 feet, (7) South 05°27'04" West 15.253 feet, (8) South 28°10'45" West 58.596 feet, (9) South 14°56'38" West 25.140 feet, (10) South 14°31'56" East 37.358 feet, (11) South 05°14'07" West 20.965 feet, (12) South 14°18'04" West 24.934 feet, (13) South 03°52'27" East 22.866 feet, (14) South 15°27'20" East 58.962 feet; thence along the Northerly boundary of a golf course for the following three courses: (1) South 30°59'50" West 62.348 feet, (2) South 52°32'37" West 50.043 feet, (3) South 47°46'47" West 310.000 feet; thence North 81°32'08" West 58.041

feet; thence North 218.089 feet; thence North 20°46'08" East 91.745 feet; thence North 21°06'49" West 106.580 feet; thence North 09°30'00" West 281.732 feet; thence North 80°30'00" East 441.478 feet to the point of beginning.

**Parcel 1A:**

Together with easement rights as set forth in that certain Master Declaration of Easements Covenants and Restrictions for Lake Park Corporate Centre, recorded February 06, 1996 as Entry No. 6274549 in Book 7325 at Page 615, of Official Records, and Declaration of Easements for Common Ingress, Egress, Pedestrian and Parking Use recorded November 19, 1999 as Entry No. 7516747 in Book 8324 at Page 2030 of Official Records.

**Parcel 2: (15-30-201-008)**

Beginning at a point on the Southerly Right-of-Way line of Lake Park Boulevard, a 106 foot wide Right-of-Way, said point also being North 89°58'39" East 554.394 feet along the Section line and South 166.925 feet from the North Quarter corner of Section 30, Township 1 South, Range 1 West, Salt Lake Base and Meridian and running thence Northeasterly 80.914 feet along said Right-of-Way, a 1368.00 foot radius curve to the left (Delta = 03°23'20", chord bears North 82°11'40" East 80.902 feet); thence North 80°30'00" East 171.932 feet; thence South 09°30'00" East 281.732 feet; thence South 21°06'49" East 106.580 feet; thence South 20°46'08" West 91.745 feet; thence South 218.089 feet; thence along a Northerly boundary of a golf course for the following two courses: North 81°32'08" West 482.643 feet; South 87°24'09" West 75.858 feet; thence North 26°00'00" East 262.611 feet; thence South 64°00'00" East 137.932 feet; thence North 13°00'00" East 166.021 feet; thence North 06°06'40" West 238.216 feet to the point of beginning.

**Parcel 2A:**

Together with easement rights as set forth in that certain Master Declaration of Easements Covenants and Restrictions for Lake Park Corporate Centre, recorded February 06, 1996 as Entry No. 6274549 in Book 7325 at Page 615, of Official Records, and Declaration of Easements for Common Ingress, Egress, Pedestrian and Parking Use recorded November 19, 1999 as Entry No. 7516747 in Book 8324 at Page 2030 of Official Records.

The Property, in accordance with the terms of the Deed of Trust, secures obligations, including, but not limited to, a Promissory Note, dated October 24, 2014 (as may be amended, endorsed and assigned, the "*Note*"), from Trustor to Beneficiary, as successor-in-interest to Natixis, in the original principal amount of \$26,700,000.00, plus interest and costs and expenses of collection and other amounts provided therein, including attorneys' fees and Trustee's fees.

A breach of and default in the obligations for which such Deed of Trust is security has occurred. Specifically, the Note's maturity date was November 5, 2024 (the "Maturity Date"). An event of default occurred due to Trustor's failure to pay the full amount due by that Maturity Date (the "Maturity Default"). As of December 17, 2025, due to the Maturity Default, Trustor's monetary default was no less than \$29,858,299.44, plus any and all accrued and accruing interest, attorneys' fees, and other costs.

By reason thereof, Beneficiary has executed and delivered to Trustee a written request to file a Notice of Default and Election to Sell Under Deed of Trust (the "*Notice of Default*").

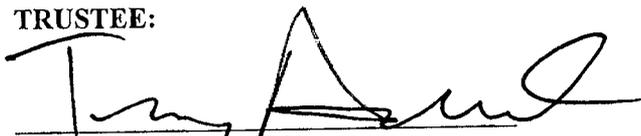
WHEREFORE, Trustee has elected to cause the Property to be sold to satisfy the obligations secured thereby, *i.e.*, the outstanding principal balance of the Note plus interest due thereon until paid, plus applicable late charges, if any, and all expenses of collection and sale, including attorneys' and Trustee's fees, and all other amounts secured by the Deed of Trust.

Pursuant to *Utah Code Annotated* § 70A-9a-604, Beneficiary has elected to include in the non-judicial foreclosure of the estate described in this Notice of Default all of the personal property and fixtures described in the Deed of Trust and in any other instruments in favor of Beneficiary. Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and this Notice of Default.

The undersigned disclaims any responsibility for any error in the description of the physical address or legal description of the Property. Trustee can be reached at the address listed above or by telephone (801-257-1900), between the hours of 9:00 a.m. to 5:00 p.m. Monday through Friday, excluding legal holidays.

Dated this 11<sup>th</sup> day of February, 2026.

TRUSTEE:



TROY J. ARAMBURU

Snell & Wilmer L.L.P.

15 West South Temple, Suite 1200

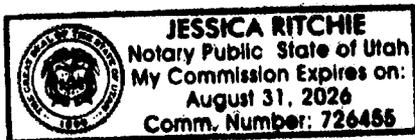
Salt Lake City, Utah 84101

Phone: (801) 257-1900

Office Hours: 9:00 a.m. - 5:00 p.m. Monday through Friday, excluding legal holidays

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

On this 11<sup>th</sup> day of February, 2026, before me, Jessica Ritchie a notary public, personally appeared TROY J. ARAMBURU, an individual, proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document, and acknowledged he executed the same in the capacity indicated.

  
Notary Signature

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

14499977 B: 11638 P: 596 Total Pages: 2  
02/12/2026 11:32 AM By: jlucas 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

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**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 Wingate Village Town Home Owner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions Establishing a Plan of Town Homes Ownership for Wingate Village Town Homes ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 5, 2003, as Entry No. 8805327, and any amendments thereto, concerning real property reputed to be owned by **Christopher Logan White, an unmarried man ("Owner")**, covering real property located at 475 N Redwood Rd #3 ("Property"), and more particularly described as follows:

Lot 3, Wingate Village Town Houses, Plat A, A Planned Unit Development, according to the official plat there of on file in the office of the Recorder, Salt Lake County, Utah. Together with an easement in and to the Common Areas and Facilities.

This conveyance is made subject to the easements, conditions and restrictions of record insofar as they may lawfully affect the Property.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 08-34-177-051-0000.

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 May 22, 2025, as Entry No. 14387872. 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.

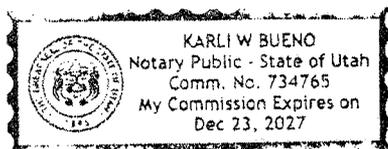
DATED this 11<sup>th</sup> day of February 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH            )  
  : ss.  
County of Washington    )

On the 11<sup>th</sup> day of February, 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.**

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT12152

14500243 B: 11638 P: 2126 Total Pages: 2  
02/12/2026 03:35 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 August 26, 2020, and executed by Geoffrey Patmides and Mia Patmides, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Carrington Mortgage Services, LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 28, 2020, as Entry No. 13377897, in Book 11008, at Page 8447-8462, and modified pursuant to the Modification recorded on May 25, 2022, as Entry No. 13958052, in Book 11342, at Page 984, and modified pursuant to the Modification recorded on November 2, 2023, as Entry No. 14170500, in Book 11454, at Page 2904, and modified pursuant to the Modification recorded on November 12, 2024, as Entry No. 14312027, in Book 11531, at Page 6048, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The land hereinafter referred to is situated in the City of West Jordan, County of Salt Lake, State of UT, and is described as follows:

Lot 1506, Oquirrh Shadows No. 15, according to the official plat thereof, as recorded in the office of the County Recorder of said County.

Situated in Salt Lake County, Utah. **TAX # 20-24-279-024**

Purportedly known as 4905 West Kiku Court, 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 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: 02/12/2026

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. UT12152

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

02/12/2026

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

*Aubrey Pluim*

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

Remotely Notarized with audio/video via  
Simplifile

14500589 B: 11638 P: 4313 Total Pages: 1  
02/13/2026 11:28 AM By: jlucas 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. 92069-210F  
Parcel No. 28-16-126-009

NOTICE OF DEFAULT

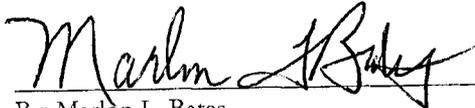
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the RESPA Deed of Trust executed by Violet Sue Dalling, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and First American Title Insurance Company is appointed trustee, and filed for record on April 25, 2016, and recorded as Entry No. 12266146, in Book 10424, at Page 3696, Records of Salt Lake County, Utah.

LOT 18, WHITE CITY NO. 41, A 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 13 day of February, 2026.

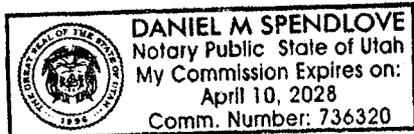
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 13 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

ALTA Law, LC  
Foreclosure Department  
9488 Union Square  
Sandy, Utah 84070  
Phone (801) 984-0055  
Email: legal@altalawut.com

14500737 B: 11638 P: 5212 Total Pages: 2  
02/13/2026 01:21 PM By: ggasca Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: 1ST LIBERTY TITLE LC  
9488 UNION SQUARESANDY, UT 84070

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by ALTA Law, LC as successor trustee, that a default has occurred under that certain ALL-INCLUSIVE TRUST DEED WITH ASSIGNMENT OF RENTS executed by Evyson Goora as Trustor, to secure certain obligations in favor of Manikantan Ponnuswamy and Pavithra Mani, as Beneficiary, and in which 1<sup>st</sup> Liberty Title, LC is named as Trustee (for whom the undersigned has been substituted). The Trust Deed is dated 07/30/2024, and was recorded 08/01/2024, as Entry No. 14271586 in the office of the County Recorder of Salt Lake County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 459, MARIAN MEADOWS NO. 4, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah.

Tax I.D. #: 21-10-179-012

Property address of said property is purported to be 4935 South Marianna Street, Taylorsville, UT 84129-1155.

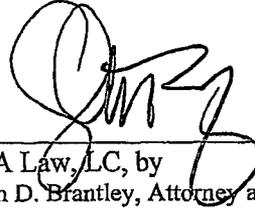
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$429,661.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include the failure of the Trustor and subsequent owners, if any, to pay the monthly installment payments commencing with the payment due on or before November 1<sup>st</sup>, 2025 and each subsequent payment due up to, and including the payment due February 1<sup>st</sup>, 2026 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 attorney's fees (including all of the expenses and fees of these foreclosure proceedings).

By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.

**THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** If the debtor is in an active bankruptcy proceeding or has received a discharge in bankruptcy, this communication is provided for informational purposes only and is not an attempt to collect, assess, or recover any debt that has been discharged or is subject to the automatic stay under the U.S. Bankruptcy Code

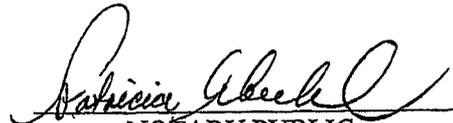
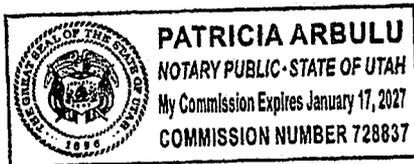
DATED this 13th day of February, 2026.



ALTA Law, LC, by  
Steven D. Brantley, Attorney at Law  
9488 Union Square  
2<sup>nd</sup> Floor  
Sandy, UT 84070  
Telephone (801) 984-0055  
Office hours: Mon.-Fri., 8:00 am – 5:00 pm  
ILT File No. 2407060TSG

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

On the 13th day of February, 2026, personally appeared before me, Steven D. Brantley, Attorney at Law, on behalf of ALTA Law, LC, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.

  
NOTARY PUBLIC

THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If the debtor is in an active bankruptcy proceeding or has received a discharge in bankruptcy, this communication is provided for informational purposes only and is not an attempt to collect, assess, or recover any debt that has been discharged or is subject to the automatic stay under the U.S. Bankruptcy Code

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT10514

14500800 B: 11638 P: 5700 Total Pages: 2  
02/13/2026 02:38 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 June 8, 2007, and executed by Natalie A. Staker and Robert J. Staker, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Countrywide Home Loans, Inc. dba America's Wholesale Lender, its successors and assigns as Beneficiary, but The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 being the present Beneficiary, in which Stewart (Salt Lake) T. Matheson Attny at Law was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 15, 2007, as Entry No. 10135131, in Book 9479, at Page 855-871, and modified pursuant to the Modification recorded on July 12, 2018, as Entry No. 12808850, in Book 10692, at Page 7001-7010, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 218, Doves Landing Subdivision, Plat "B", according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 27-28-154-008**

Purportedly known as 12034 South 3200 West, Riverton, UT 84065 (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: 02/13/2026

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. UT10514

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

The foregoing instrument was acknowledged before me on 02/13/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

 MARGARET LEE  
Notary Public  
State of Utah  
Commission No. 736006  
My Commission Expires Mar 22, 2028

*Margaret Lee*

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

Remotely Notarized with audio/video via  
Simplifile