

WHEN RECORDED RETURN TO:

BURT R. WILLIE  
SMITH KNOWLES, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, UT 84401  
Email: [bwillie@smithknowles.com](mailto:bwillie@smithknowles.com); [tgalloway@smithknowles.com](mailto:tgalloway@smithknowles.com)  
Telephone: (801) 476-0303 Ext 2120  
Certified Mail No: 9214 8901 4298 0444 5715 63; 9214 8901 4298 0444 5715 56; 9214 8901 4298 0444 5715 49;  
9214 8901 4298 0444 5715 32

ENT 8104:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Feb 02 08:53 AM FEE 40.00 BY KC  
RECORDED FOR Smith Knowles PC  
ELECTRONICALLY RECORDED

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## NOTICE OF DEFAULT AND ELECTION TO SELL

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**NOTICE OF DEFAULT** is hereby given by Burt Willie, Trustee, on behalf of *Independence Avenue Owners Association* ("Association"), *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 Owner and Trustor Roswill Virginia Portillo's ("Owner") ownership in the real property owned by Roswill Virginia Portillo 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 Independence Avenue, a Planned Unit Development, located in Provo City, Utah County, State of Utah, recorded June 1, 2007, as Entry No. 80973:2007, in the Utah County Recorder's Office ("Declaration").

The property owned by Roswill Virginia Portillo and encumbered by the Declaration is more particularly described as:

Lot 128, as identified in the official Independence Avenue Plat D, a Planned Unit Development Residential Subdivision, Provo, Utah County, Utah, recorded in the Office of the Utah County Recorder, April 30, 2013 as Entry No. 41476:2013, subject to the Declaration of Protective Easements, Covenants, Conditions and Restrictions for Independence Avenue, an Expandable Planned Unit Development, recorded in the office of the Utah County Recorder, June 1, 2007, as Entry No. 80973:2007 (as said Declaration may have heretofore been amended or supplemented).

TOGETHER WITH a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Easements, Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented).

Tax ID No. 42:076:0128

Also known as: 2079 West 1100 North, Provo, Utah 84604-2909

The Trustor and Owner is subject to the provisions of the *Utah Condominium Act* or the *Community Association Act* ("Act") by virtue of the Owner accepting title to this lot on August 30, 2022, recorded as Entry No. 96106:2022, of record in the Office of the Utah County Recorder.

Owner has breached her assessment obligation required by the Declaration and reflected by the lien recorded by the Association on September 10, 2024, as Entry No. 61551, of record in the Utah 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 Owner a Notice of Nonjudicial Foreclosure and Right to Demand Judicial Foreclosure at least 30 days prior to recording this Notice of Default. Owner did not request a judicial foreclosure.

By reason of the failure of the Owner 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 Owner 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 2<sup>nd</sup> day of February, 2026.

**SMITH|KNOWLES, PLLC**

By:

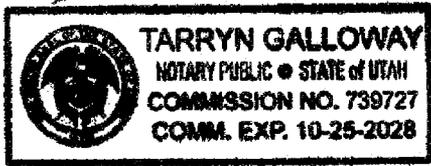


**BURT R. WILLIE**  
Attorney for Association

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 2<sup>nd</sup> day of February, 2026.

  
NOTARY PUBLIC

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

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

ENT 8228:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Feb 02 11:46 AM FEE 40.00 BY CS  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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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 Coventry Townhomes Residential Owners Association ("Association"), that a default has occurred under that certain Declaration of Protective Easements, Covenants, Conditions and Restrictions Coventry Townhomes ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on February 6, 2007, as Entry No. 18909:2007, and any amendments thereto, concerning real property reputed to be owned by **Jessica Kruger, single woman ("Owner")**, covering real property located at 5519 W Coventry Rd ("Property"), and more particularly described as follows:

Lot 14C, Building 14, Plat "C", Coventry Townhomes, Highland City, Utah County, Utah, as the same is identified in the record of Survey Map, recorded in the Office of the Utah County Recorder, as Entry No. 63322:2007 (as said Declaration may have heretofore been amended or supplemented).

Together with a right and easement of use and enjoyment in and to the Common Areas described in said Declaration (as said Declaration may have been heretofore been amended or supplemented).

SUBJECT TO County Taxes and Assessments not delinquent, Easements, Rights of Way, Covenants, Conditions and Restrictions now of record.

PARCEL NUMBER: 65:257:0018.

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. 95950:2025. 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.

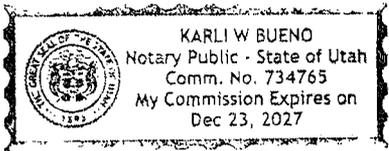
DATED this 28<sup>th</sup> day of January 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH            )  
  : ss.  
County of Washington    )

On the 28<sup>th</sup> 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 RETURN TO:

LINCOLN TITLE INSURANCE AGENCY  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Phone: (801) 476-0303  
T.S. NO.: 26-17992  
SK NO.: GHID01-0056

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MAY 2, 2008, and executed by BRADY PORTER (A MARRIED PERSON) AND CELESTE PORTER, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of M&I BANK FSB, as Beneficiary, and STEVE BAILEY, as Trustee, which Trust Deed was recorded on MAY 7, 2008, as Instrument No. 54220:2008,, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

THE FOLLOWING DESCRIBED TRACT OF LAND SITUATED IN UTAH COUNTY, STATE OF UTAH: LOT 27, WIMBLETON SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDS OF UTAH COUNTY, STATE OF UTAH.

APN: 55-503-27

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on MARCH 23, 2023, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff..

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

T.S. NO. 26-17992

DATED: 2/2/2026

LINCOLN TITLE INSURANCE AGENCY

By:

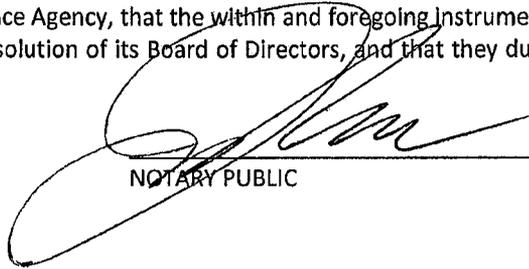
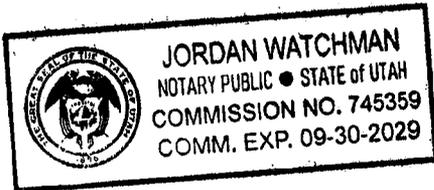


Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 2/2/2026, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 11146-1236F  
Parcel No. 51-396-0030

ENT 8471:2026 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Feb 02 04:31 PM FEE 40.00 BY KC  
RECORDED FOR ScalleY Reading Bates Hanse  
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Raiza Milena Spencer, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on September 7, 2022, and recorded as Entry No. 98115:2022, Records of Utah County, Utah.

LOT 30, PLAT "A", THE RIVERS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH 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 July 30, 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 2<sup>nd</sup> day of February, 2026.

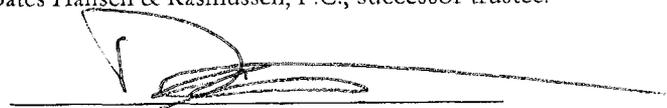
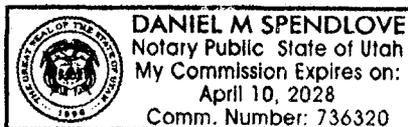
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> 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, return to:

Ben W. Lieberman  
LIEBERMAN SIEBERS & WOOD  
1105 East 900 South, Suite 200  
Salt Lake City, UT 84105

ENT 8598 : 2026 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Feb 03 11:33 AM FEE 40.00 BY CS  
RECORDED FOR Lieberman Siebers & Wood  
ELECTRONICALLY RECORDED

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**PLEASE TAKE NOTICE** that, pursuant Utah Code Ann. § 57-1-24 and other applicable law, the below-named Trustor is in default under the below-referenced trust deed.

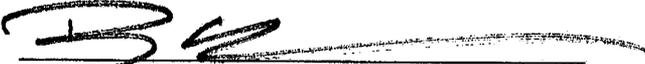
A breach of the terms of the trust deed and underlying promissory note for which the trust property was conveyed as security has occurred in that the Trustor has failed to pay amounts due and owing under the terms of those documents. The beneficiary(ies) under the trust deed have delivered to the Successor Trustee a written declaration of default and have deposited with the Successor Trustee the trust deed and documents evidencing the underlying obligation, as well as interest, late fees, attorney's fees and costs. The trustee elects to sell or cause to be sold the property to satisfy the obligation. The subject trust deed is identified as follows:

County of Property: Utah County, Utah  
Trustor/Grantor: Zeth Realty, LLC  
Beneficiary: Rodolfo Camacho  
Recording Date: September 23, 2024  
Recorder's Entry No.: 65134:2024  
Property Parcel No.: 43-292-1918

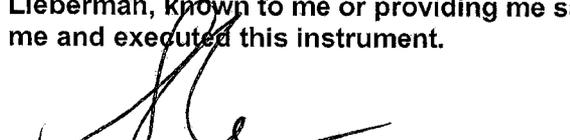
Property Legal Description:

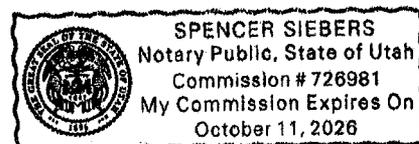
LOT 1918, PLAT S, JACOBS RANCH, PHASE 1 SUB. AREA 0.255 AC.

**This is an attempt to collect a debt. Any information obtained may be used for that purpose.  
This is a communication from a debt collector.**

  
Ben W. Lieberman, Successor Trustee  
LIEBERMAN SIEBERS & WOOD  
1105 East 900 South, Suite 200  
Salt Lake City, UT 84105  
Telephone: (801) 433-0695  
Hours: Monday to Friday, 9:00 a.m. to 5:00 p.m.

On this 2d day of February, 2026, in the COUNTY OF SALT LAKE, STATE OF UTAH, Ben W. Lieberman, known to me or providing me satisfactory evidence of the same, appeared before me and executed this instrument.

  
NOTARY PUBLIC



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27606

**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 17, 2022, and executed by Jeremy Salim Sheikh, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Citizens Bank NA f/k/a RBS Citizens NA being the present Beneficiary, in which Trident Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 21, 2022, as Entry No. 72598:2022, and modified pursuant to the Modification recorded on January 30, 2025, as Entry No. 6735:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1427, Phase "A", Plat 14, Brandon Park Subdivision, Eagle Mountain, Utah, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah. **TAX # 35-793-1427**

Purportedly known as 42 East Gilbert Peak Way, Eagle Mountain, UT 84005 (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

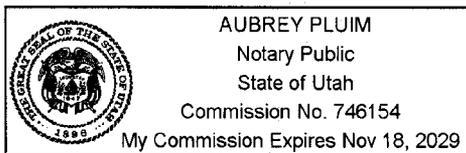
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27606

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.



Remotely Notarized with audio/video via  
Simplifile

A Plum  
Notary Public

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

ENT 9252:2026 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2026 Feb 05 10:07 AM FEE 40.00 BY MG  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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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 Sunset Hollow Owners Association (“Association”), that a default has occurred under that certain Amended and Restated Declaration of Covenants, Conditions and Restrictions for Sunset Hollow at Thanksgiving Point (“Declaration”), in the official records of the Utah County Recorder, State of Utah, recorded on December 19, 2019, as Entry No. 134895:2019, and any amendments thereto, concerning real property reputed to be owned by **Lauren Shepherd (“Owner”)**, covering real property located at 2539 N Elm Drive (“Property”), and more particularly described as follows:

**PARCEL 1:**

LOT 240, PLAT “B”, SUNSET HOLLOW AT THANKSGIVING POINT, PLANNED UNIT DEVELOPMENT WITHIN A RESIDENTIAL RESORT COMMUNITY, LEHI, UTAH COUNTY, UTAH, RECORDED AS ENTRY NO. 6110-2006, MAP FILING NO. 1464-127, (AS SAID PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), AND IN THE DECLARATION OF PROTECTIVE EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AS ENTRY NO. 13801:2005 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

**PARCEL 1A:**

TOGETHER WITH THE APPURTENANT NONEXCLUSIVE EASEMENTS IN SAID PROJECT’S COMMON AREAS AS ESTABLISHED IN THE ABOVE MENTIONED DECLARATION, (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

SUBJECT TO EASEMENTS, RESTRICITONS, COVENANTS AND RIGHTS OF WAY OF RECORD, AND TAXES FOR THE YEAR 2021 AND THEREAFTER.

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 August 21, 2025, as Entry No. 63058:2025. 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.

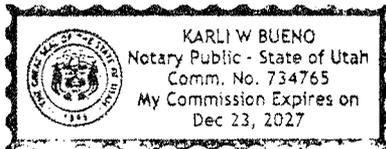
DATED this 4<sup>th</sup> day of ~~January~~ <sup>February</sup> 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH )  
: ss.  
County of Washington )

On the 4<sup>th</sup> day of ~~January~~ <sup>February</sup>, 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.



Karl 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 RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 145286-UT

APN: 45:552:0123

NOTICE IS HEREBY GIVEN THAT JUSTIN C. DURFEE, A MARRIED MAN as Trustor, AMERICAN SECURE TITLE INSURANCE AGENCY as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 8/24/2018 and recorded on 8/29/2018, as Instrument No. 82339:2018 the subject Deed of Trust was modified by Loan Modification recorded on 05/09/2023 as Instrument 29402:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 123, PLAT "D", LECHÉMINANT AT VINEYARD, A RESIDENTIAL SUBDIVISION, VINEYARD, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER

The obligation included a Note for the principal sum of \$92,139.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

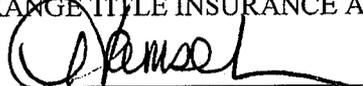
T.S. NO. 145286-UT

By reason of such default, SECURITY SERVICE FEDERAL CREDIT UNION, 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.

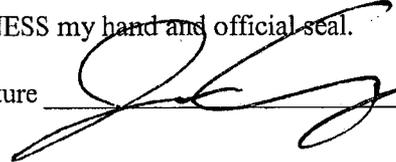
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

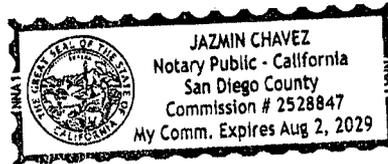
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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. UT27969

ENT 9949:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Feb 06 03:54 PM FEE 40.00 BY CS  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### 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 4, 2021, and executed by Rey K. Santillan, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cottonwood Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 5, 2021, as Entry No. 85560:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

PARCEL 1:

BEGINNING AT A POINT IN A FENCE LINE ON THE EASTERLY SIDE OF U.S. HIGHWAY 91, WHICH POINT IS SOUTH ALONG THE SECTION LINE 1524.95 FEET AND EAST PERPENDICULAR TO SAID SECTION LINE 474.88 FEET FROM THE NORTHEAST CORNER OF SECTION 30, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 88°46'00" EAST ALONG A FENCE LINE 79.4 FEET TO A FENCE LINE ON THE WESTERLY SIDE OF AN OLD HIGHWAY; THENCE SOUTH 05°44' WEST ALONG SAID FENCE LINE 228.8 FEET TO A FENCE LINE; THENCE NORTH 88°57' WEST ALONG SAID FENCE LINE 145.8 FEET TO A FENCE LINE ON THE EASTERLY SIDE OF U.S. HIGHWAY 91; THENCE NORTH 21°30' EAST ALONG SAID FENCE LINE 243.6 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

A PARCEL OF LAND SITUATE IN THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS:

BEGINNING ON THE EXISTING EASTERLY RIGHT OF WAY LINE OF U.S. HIGHWAY 91, AT A POINT 1145.11 FEET NORTH AND 485.77 FEET EAST FROM THE WEST QUARTER CORNER OF SAID SECTION 29; THENCE EAST 82.56 FEET; THENCE NORTH 01°02'32" WEST 208.65 FEET; THENCE SOUTH 20°41'00" WEST 222.99 FEET TO THE POINT OF BEGINNING.. TAX # 30-084-0042 and 30-084-0050

Purportedly known as 12238 South Spring Lake Rd, Payson, UT 84651 (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: 02/06/2026

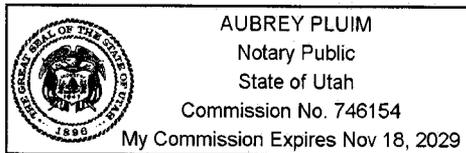
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27969

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

The foregoing instrument was acknowledged before me on 02/06/2026,  
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 Plum  
Notary Public