

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27973

ENT 10150:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 09 10:24 AM FEE 40.00 BY LM
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 March 10, 2023, and executed by Marini Selu, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for America First Federal Credit Union, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which America First Federal Credit Union was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 13, 2023, as Entry No. 15256:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 33, New Park at Porter's Crossing, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 47-365-0033**

Purportedly known as 8294 North Sun Crest Drive, 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: 02/06/2026

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. UT27973

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

02/06/2026

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

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2445

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Davencourt at Spanish Fork Homeowners Association (the "Association") is the beneficiary under the Declaration of Easements, Covenants, Conditions and Restrictions Davencourt of Spanish Fork Townhomes recorded on October 13, 1998 as Entry No. 103759 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Gustavo Adang, located at 472 N 1160 East, Spanish Fork, Utah 84660, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 1, PLAT A, DAVENCOURT PRD SUBDV. AREA 0.024 AC.
Parcel ID #: 37-130-0001

A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through bankruptcy proceedings.

DATE FILED: February 9, 2026.

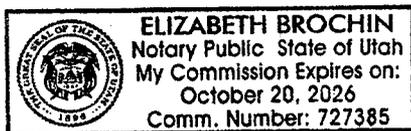
Davencourt at Spanish Fork Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


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



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2152

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Greenridge Townhomes Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Protective Easements, Covenants, Conditions and Restrictions for Greenridge Townhomes recorded on July 10, 1998 as Enty No. 69233 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Meliame Vimahi and Talafungani Vimahi, located at 334 East 900 South, Payson, Utah 84651, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 48, PLAT B, GREENRIDGE TOWNHOMES PRD. AREA 0.019
AC.
Parcel ID #: 40:284:0048

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.

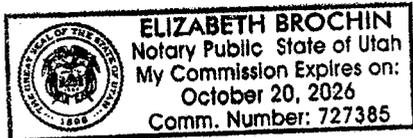
DATE FILED: February 9, 2026.

Greenridge Townhomes 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: 1481

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Legacy Farms Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Legacy Farms recorded on October 23, 2015 as Entry No. 96688:2015 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kendall Wayne Croft and Autumn Croft, located at 689 South Jubilee Drive, Saratoga Springs, Utah 84045, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 122, PLAT 1-B, LEGACY FARMS SUB AREA 0.170 AC.
Parcel ID #: 45:572:0122

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.

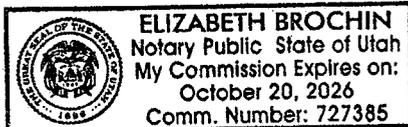
Legacy Farms Owners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


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



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1647

ENT 10185:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 09 11:13 AM FEE 40.00 BY KC
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Westgate Townhomes Owners Association (the "Association") is the beneficiary under the Declaration of Easements, Covenants, Conditions and Restrictions for Westgate Townhomes recorded on August 18, 1992 as Entry No. 42191 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Taani Tuha and Aita Nicole Tuha, located at 2392 West 540 North, Provo, Utah 84601, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 27, PLAT C, WESTGATE TOWNHOMES AMENDED SUBDV.
AREA 0.021 AC.
Parcel ID #: 55:269:0027

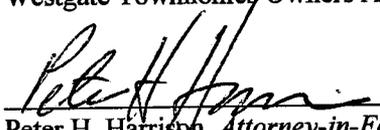
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

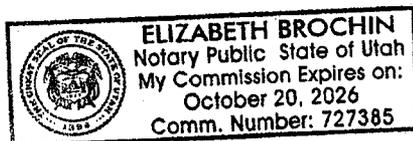
DATE FILED: February 9, 2026.

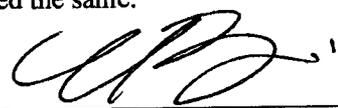
Westgate Townhomes Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


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

ENT 10285:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 09 01:49 PM FEE 40.00 BY TM
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

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.: 145826-UT

APN: 34:727:0012

NOTICE IS HEREBY GIVEN THAT LANDON MCKAY HEWETT AND MADELYN COPIER, HUSBAND AND WIFE as Trustor, DAVID TOWNSEND as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FLAT BRANCH MORTGAGE INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/10/2024 and recorded on 1/10/2024, as Instrument No. 1705:2024, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT D-12, AF PD SOUTH PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$472,778.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 8/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, NEWREZ 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.

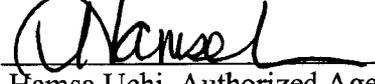
NOTICE OF DEFAULT

T.S. NO. 145826-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.



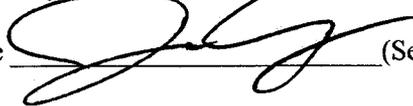
Hamsa Uchi, Authorized Agent

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)



ENT 10286:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 09 01:49 PM FEE 40.00 BY TM
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

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.: 131313-UT

APN: 49:953:0206

NOTICE IS HEREBY GIVEN THAT LIZ RUELAS AND LUIS RUELAS-GARIBALD AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERISAVE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/20/2022 and recorded on 9/20/2022, as Instrument No. 102174:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 206, PACIFIC SPRINGS PHASE A PLAT 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$468,821.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 8/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 131313-UT

By reason of such default, PLANET HOME LENDING, 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
Hamsa Uchi, Authorized Agent

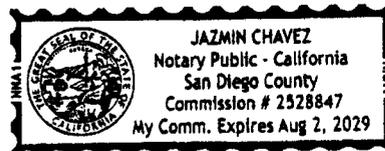
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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 *Jazmin Chavez* (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27880

ENT 10393:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 09 03:37 PM FEE 40.00 BY LM
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 November 17, 2020, and executed by Peter Timoteo, 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 The Secretary of Veterans Affairs, an Officer of the United States being the present Beneficiary, in which US Title Insurance was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 24, 2020, as Entry No. 187330:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 17, Plat "S", Heatheridge Subdivision, Orem, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder. Situated in Utah County. **TAX # 41-181-0017**

Purportedly known as 114 Ridge Road, Orem, UT 84057 (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: 02/09/2026

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. UT27880

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



Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27892

ENT 10395:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 09 03:42 PM FEE 40.00 BY LM
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 April 16, 2025, and executed by R. Kimball Killpack, as Settlor and Trustee of the R. Kimball Killpack Revocable Trust, dated June 6, 2024 aka the R. Kimball Killpack Revocable Trust under Trust Instrument dated June 6, 2024 for the benefit of R. Kimball Killpack, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nationstar Mortgage LLC d/b/a Mr. Cooper, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC successor by merger to Nationstar Mortgage LLC being the present Beneficiary, in which Paul M. Halliday, Jr. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 22, 2025, as Entry No. 28812:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 1, PLAT "B", CORDELL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH. **TAX # 36-109-0001**

Purportedly known as 459 East 450 South, Orem, UT 84097 (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.

02/09/2026
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. UT27892

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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Revolving Credit Deed of Trust (the "**Trust Deed**"), dated March 20, 2007, executed by HEATH JOHNSTON, A MARRIED MAN ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on March 21, 2007, as Entry No. 41404:2007, at Pages 1 through 9, official records of Utah County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

Lot 17, Plat "E", CHERAPPLE FARMS SUBDIVISION, Orem, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, Utah.

LESS AND EXCEPTING THEREFROM the most Westerly 15.00 feet of Lot 17, Plat "E", CHERAPPLE FARMS SUBDIVISION, Orem, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, Utah.

The Trust Property or its address is approximately known as follows: 1679 Skyline Drive, Orem, Utah 84097. The Trust Property's tax identification number is formerly known as: 36:429:0017. The Trust Property's tax identification number is now known as: 36:444:0019. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Promissory Note, dated March 20, 2007, in the original principal sum of \$195,040.00, together with any and all renewals, extensions, modifications, refinancings, consolidations, and/or substitutions (collectively, the "**Note**"), which H & S Investments, LLC, ("**Borrower**"), as borrower, and Trustor, as guarantor, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.

2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.
4. The real property taxes for the Trust Property, which taxes were due and owing and were not paid.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor and/or Borrower.
6. There has been a material adverse change in Trustor's and/or Borrower's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

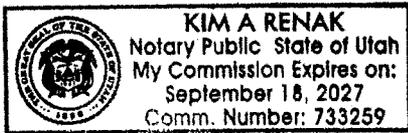
DATED this 10th day of February 2026.

SUCCESSOR TRUSTEE:

By: [Signature]
J. Scott Brown
Successor Trustee

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

The foregoing instrument was acknowledged before me this 10th day of February 2026, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



[Signature]
Notary Public

My Commission Expires:
9/18/27

Residing at:
St. George

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

[55153.07/Heath Johnston/Lot]

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated January 5, 2010, executed by DESERT PEAK MANAGEMENT GROUP, LLC ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on January 11, 2010, as Entry No. 2118:2010, at Pages 1 through 10, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

See Exhibit "A" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: Vacant Land, Saratoga Springs, Utah 84045. The Trust Property's tax identification numbers are formerly known as: 58:23:122; 58:23:105; and 58:23:104. The Trust Property's tax identification numbers are now known as: 58:023:0332 and 58:023:0333. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following obligations which are represented by that certain Promissory Note, dated January 5, 2010, in the original principal sum of \$778,142.00, together with any and all renewals, extensions, modifications, refinancings, consolidations, and/or substitutions (collectively, the "**Note**"), which Trustor, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.

4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor.
6. There has been a material adverse change in Trustor's financial condition and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

DATED this 10th day of February 2026.

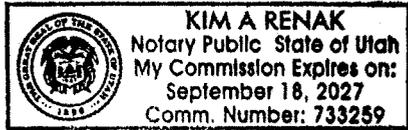
SUCCESSOR TRUSTEE.

By: *J. Scott Brown*
J. Scott Brown
Successor Trustee

STATE OF UTAH)

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 10th day of February 2026, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



Kim A. Renak
Notary Public

My Commission Expires:
9/18/27

Residing at:
Salt County

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

[55153.07/Western Hills/Trust Deed 1]

Exhibit "A"
Legal Description

A PARCEL OF LAND IN THE SOUTHEAST 1/4 OF SECTION 10 AND THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 SOUTH RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN THE CITY OF SARATOGA SPRINGS, COUNTY OF UTAH, STATE OF UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE N89°55'56"W 987.57 FEET ALONG THE SECTION LINE TO THE SOUTHEAST CORNER OF ASPEN HILLS SUBDIVISION, PLAT A; THENCE ALONG SAID SUBDIVISION BOUNDARY N54°10'00"E 1182.27 FEET; THENCE S89°51'19"W 1.69 FEET TO THE EASTERLY BOUNDARY OF HARVEST HILLS SUBDIVISION; THENCE N53°45'02"E 1060.67 FEET; THENCE S12°44'38"W 3.54 FEET TO THE SOUTHEAST CORNER OF THE HARVEST HILLS CONDOMINIUM PROJECT; THENCE N55°25'01"E 1415.61 FEET TO THE WESTERLY RIGHT OF WAY LINE OF REDWOOD ROAD (SR-68); THENCE S12°04'51"E 83.54 FEET; THENCE ALONG THE ARC OF A NON-TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 520.87 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 122.93 FEET THROUGH A CENTRAL ANGLE OF 13°31'19", CHORD OF SAID CURVE BEARS S38°17'03"W 122.64 FEET; THENCE S45°02'42"W 141.10 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 720.43 FEET; THENCE SOUTHWESTERLY ALONG SAID CURVE 73.95 FEET THROUGH A CENTRAL ANGLE OF 05°52'54", CHORD OF SAID CURVE BEARS S47°59'15"W 73.92 FEET; THENCE S50°55'42"W 60.72 FEET; THENCE S18°49'00"E 427.37 FEET; THENCE N76°39'33"E 278.19 FEET TO THE WESTERLY RIGHT OF WAY LINE OF REDWOOD ROAD (SR-68); THENCE S12°47'44"E 112.07 FEET; THENCE N78°02'07"E 28.86 FEET; THENCE S12°46'03"E 57.40 FEET; THENCE N81°01'36"W 0.49 FEET; THENCE S49°39'03"W 259.90 FEET; THENCE S44°30'03"W 245.29 FEET; THENCE S29°14'03"W 340.44 FEET; THENCE S29°14'03"W 695.82 FEET TO THE SOUTHERLY LINE OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE & MERIDIAN; THENCE ALONG SAID SECTION LINE S89°39'03"W 1326.62 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THAT PORTION DEEDED TO ALPINE SCHOOL DISTRICT:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN THE CITY OF SARATOGA SPRINGS, COUNTY OF UTAH, STATE OF UTAH - THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST AND THE SOUTH QUARTER CORNER OF SECTION 10 OF SAID TOWNSHIP AND RANGE - BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY LINE OF A PROPOSED ROADWAY LOCATED NORTH 142.13 FEET AND EAST 390.78 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT BEING THE BEGINNING OF A NON-TANGENT CURVE, AND RUNNING THENCE NORTHERLY 216.92 FEET ALONG THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 334.00 FEET, AND PASSING THROUGH A CENTRAL ANGLE OF 37°12'42", CHORD BEARS N47°21'03"E 213.13 FEET; THENCE N28°44'42"E 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 384.00 FEET; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE 151.35 FEET, PASSING THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD BEARS N17°27'12"E 150.38 FEET; THENCE N06°09'42"E 96.13 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 155.37 FEET, PASSING THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD BEARS N22°53'42"E 153.17 FEET; THENCE N39°37'42"E 131.75 FEET; THENCE S59°02'24"E 863.36 FEET; THENCE S29°14'03"W 419.38 FEET; THENCE S89°39'03"W 968.43 FEET; THENCE N09°02'42"E 21.94 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 280.00 FEET; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE 96.32 FEET, PASSING THROUGH A CENTRAL ANGLE OF 19°42'35", CHORD BEARS N18°53'25"E 95.85 FEET; THENCE N28°44'42"E 14.48 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION BELONGING TO SOA FOR A CHURCH SITE:

A PARCEL OF LAND IN THE SOUTHWEST 1/4 SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT N89°55'56"W 29.70 FEET ALONG THE SECTION LINE AND NORTH 225.69 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE N00°04'56"E 164.92 FEET; THENCE N53°31'57"E 500.87 FEET; THENCE S65°24'16"E 164.70 FEET; THENCE S06°09'42"W 112.00 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 270.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 106.42 FEET, THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS S17°27'12"W 105.73 FEET; THENCE S28°44'42"W 228.52 FEET TO THE BEGINNING OF A NON-TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 266.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 118.93 FEET, THROUGH A CENTRAL ANGLE OF 25°37'03", CHORD OF SAID CURVE BEARS S77°15'33"W 117.94 FEET; THENCE N89°55'56"W 71.80 FEET TO THE BEGINNING OF A CURVE TO THE LEFT, HAVING A RADIUS OF 64.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 3°48'51", CHORD OF SAID CURVE BEARS

S88°09'39"W 4.26 FEET; THENCE S86°15'13"W 42.97 FEET; THENCE N89°55'56"W 11.85 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 84.50 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 68.91 FEET, THROUGH A CENTRAL ANGLE OF 46°43'42", CHORD OF SAID CURVE BEARS N66°34'05"W 67.02 FEET TO THE BEGINNING OF A CURVE TO THE LEFT, HAVING A RADIUS OF 84.00 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 99.94 FEET, THROUGH A CENTRAL ANGLE OF 68°10'09", CHORD OF SAID CURVE BEARS N77°17'19"W 94.15 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION DEEDED TO SARATOGA SPRINGS FOR A ROADWAY:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N89°55'56"W 31.88 FEET ALONG THE SECTION LINE; THENCE N04°10'35"E 13.16 FEET; THENCE N00°21'15"E 4.38 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT, HAVING A RADIUS OF 98.50 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 155.22 FEET, THROUGH A CENTRAL ANGLE OF 90°17'11", CHORD OF SAID CURVE BEARS N44°47'20"W 139.65 FEET; THENCE N89°55'56"W 5.22 FEET; THENCE N86°52'46"W 56.33 FEET; THENCE N89°55'56"W 631.61 FEET TO THE EASTERLY LINE OF ASPEN HILL SUBDIVISION, PLAT A; THENCE N54°10'00"E 95.50 FEET; THENCE S89°55'56"E 554.26 FEET; THENCE N87°00'54"E 56.33 FEET; THENCE S89°55'56"E 6.78 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 77.02 FEET, THROUGH A CENTRAL ANGLE OF 44°47'55", CHORD OF SAID CURVE BEARS N67°40'07"E 75.07 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 84.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 134.19 FEET, THROUGH A CENTRAL ANGLE OF 91°31'36", CHORD OF SAID CURVE BEARS S88°58'03"E 120.37 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 84.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 68.91 FEET, THROUGH A CENTRAL ANGLE OF 46°43'42", CHORD OF SAID CURVE BEARS S66°34'05"E 67.02 FEET; THENCE S89°55'56"E 11.85 FEET; THENCE N86°15'13"E 42.97 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 64.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 03°48'51", CHORD OF SAID CURVE BEARS N88°09'39"E 4.26 FEET; THENCE S89°55'56"E 71.80 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 284.68 FEET, THROUGH A CENTRAL ANGLE OF 61°19'10", CHORD OF SAID CURVE BEARS N59°24'29"E 271.29 FEET; THENCE N28°44'42"E 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 316.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 124.55 FEET, THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS N17°27'12"E 123.75 FEET; THENCE N06°09'42"E 96.13 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 334.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 195.09

FEET, THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD OF SAID CURVE BEARS N22°53'42"E 192.33 FEET; THENCE N39°37'42"E 131.75 FEET; THENCE S50°22'18"E 68.00 FEET; THENCE S39°37'42"W 131.75 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 155.37 FEET, THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD OF SAID CURVE BEARS S22°53'42"W 153.17 FEET; THENCE S06°09'42"W 96.13 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 384.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 151.35 FEET THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS S17°27'12"W 150.38 FEET; THENCE S28°44'42"W 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 334.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 357.47 FEET, THROUGH A CENTRAL ANGLE OF 61°19'22", CHORD OF SAID CURVE BEARS S59°24'23"W 340.66 FEET; THENCE N89°55'56"W 71.80 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 64.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 03°48'51", CHORD OF SAID CURVE BEARS N88°01'31"W 4.26 FEET; THENCE N86°07'05"W 42.97 FEET; THENCE N89°55'56"W 5.68 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 154.23 FEET, THROUGH A CENTRAL ANGLE OF 89°42'49", CHORD OF SAID CURVE BEARS S45°12'39"W 138.95 FEET; THENCE S00°21'15"W 5.68 FEET; THENCE S03°27'06"E 12.61 FEET; THENCE S89°39'03"W 31.84 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION FOR A COMMERCIAL SITE:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARINGS FOR SAID PARCEL IS S89°55'56"E BETWEEN THE SOUTH QUARTER CORNER OF SECTION 10 AND THE SOUTHWEST CORNER OF SECTION 11 - BOTH FOUND MONUMENTS, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT EAST 1942.11 FEET AND NORTH 1023.7 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N11°20'43"W 266.63 FEET TO THE SOUTHERLY LINE OF A PROPOSED ROADWAY (ASPEN HILLS BLVD.); THENCE N76°39'33"E 270.34 FEET TO THE RIGHT OF WAY LINE OF REDWOOD ROAD; THENCE S12°45'25"E 115.56 FEET; THENCE S49°39'03"W 227.80 FEET; THENCE S44°30'03"W 89.17 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THE FOLLOWING:

BEGINNING AT A POINT EAST 1942.11 FEET AND NORTH 1023.7 FEET AND N11°20'43"W 266.63 FEET AND N76°39'33"E 270.34 FEET AND S12°45'25"E 115.56 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH,

RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N49°38'12"E 32.62 FEET; THENCE N12°01'43"W 57 FEET; THENCE S78°02'31"W 29.62 FEET; THENCE S12°45'25"E 72.52 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-A.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-B.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-C.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED SEPTEMBER 7, 2012, AS ENTRY NO. 76485:2012 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHWEST 1/4 SECTION 11, AND THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CORNER OF LOT 1205 ON THE SOUTHERLY BOUNDARY OF HARVEST HILLS SUBDIVISION, PLAT F, SAID POINT BEING N89°55'56"W 82.01 FEET ALONG THE SECTION LINE AND NORTH 693.50 FEET AND N89°51'28"E 51.85 FEET FROM THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE ALONG SAID SUBDIVISION BOUNDARY N53°45'05"E 133.16 FEET TO THE EASTERLY CORNER OF SAID LOT 1205; THENCE S36°14'25"E 52.00 FEET; THENCE S53°45'05"W 132.55 FEET; THENCE N36°14'58"W 51.02 FEET TO THE NORTHEAST CORNER OF ASPEN HILLS SUBDIVISION PLAT A; THENCE N68°42'45"W 1.16 FEET, MORE OR LESS TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED APRIL 11, 2013, AS ENTRY NO. 35069:2013 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHEAST 1/4 SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 11 WESTERN HILLS SUBDIVISION PLAT 1-B, SAID POINT LOCATED N89°55'56"W 29.70 FEET ALONG THE SECTION LINE AND NORTH 225.69 FEET FROM THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N00°04'56"E 265.07 FEET ALONG THE WESTERLY

BOUNDARY OF WESTERN HILLS PLAT 1-B; THENCE N00°03'44"E 202.50 FEET TO THE SOUTHERLY BOUNDARY OF ASPEN HILLS SUBDIVISION PLAT A; THENCE S54°10'00"W 406.56 FEET TO THE EASTERLY BOUNDARY OF THE OPEN SPACE PARCEL A-2 OF WESTERN HILLS PLAT 1-B; THENCE SOUTH 279.35 FEET TO THE NORTHERLY RIGHT OF WAY OF ASPEN HILLS BLVD; THENCE S89°55'56"E 168.03 FEET; THENCE N87°00'54"E 56.33 FEET; THENCE S 89°55'56"E 6.78 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.5 FEET; THENCE ALONG THE ARC OF SAID CURVE 77.02 FEET, PASSING THROUGH A CENTRAL ANGLE OF 44°49'55", CHORD BEARS N67°40'07"E 75.07 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 84.00 FEET; THENCE ALONG SAID CURVE 34.24 FEET, PASSING THROUGH A CENTRAL ANGLE OF 23°21'27", CHORD BEARS N56°56'53"E 34.01 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100990:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1206 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 77.23 FEET AND NORTH 772.46 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 134.74 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1206, THENCE S58°42'47"E 56.28 FEET; THENCE S53°45'00"W 156.25 FEET; THENCE N36°14'55"W 52.02 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100991:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1207 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 185.89 FEET AND NORTH 852.14 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 55.89 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1207, THENCE S25°08'54"E 53.00 FEET; THENCE S53°45'00"W 24.17 FEET; THENCE N58°42'47"W 56.28 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100992:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1208 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 230.96 FEET AND NORTH 885.18 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 107.99 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1208, THENCE S31°37'16"E 52.18 FEET; THENCE S53°45'00"W 113.98 FEET; THENCE N25°08'54"W 53.00 FEET TO THE POINT OF BEGINNING. ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100993:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1209 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 318.05 FEET AND NORTH 949.03 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND

MERIDIAN, AND RUNNING THENCE N53°45'05"E 78.94 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1209, THENCE S31°37'01"E 52.18 FEET; THENCE S53°45'00"W 78.94 FEET; THENCE N31°37'16"W 52.18 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100994:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1210 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 381.71 FEET AND NORTH 995.71 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 84.90 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1210, THENCE S30°09'41"E 52.30 FEET; THENCE S53°45'00"W 83.57 FEET; THENCE N31°37'01"W 52.18 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED NOVEMBER 19, 2020, AS ENTRY NO. 184202:2020 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY RIGHT OF WAY OF ASPEN HILLS BLVD., WHICH POINT IS NORTH 89°39'03" EAST ALONG A SECTION LINE A DISTANCE OF 782.25 FEET AND NORTH 828.37 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 39°37'42" EAST 170.30 FEET; THENCE ALONG THE ARC OF A 916.00 FOOT RADIUS CURVE TO THE RIGHT 180.65 FEET THROUGH A CENTRAL ANGLE OF 11°18'00", THE CHORD BEARS NORTH 45°16'42" EAST 180.36 FEET; THENCE NORTH 50°55'42" EAST 196.51 FEET; THENCE ALONG THE ARC OF A 266.00 FOOT RADIUS CURVE TO THE RIGHT 181.39 FEET THROUGH A CENTRAL ANGLE OF 39°04'19", THE CHORD BEARS NORTH 70°27'51" EAST 177.90 FEET; THENCE EAST 466.84 FEET; THENCE

ALONG THE ARC OF 334.00 FOOT RADIUS CURVE TO THE LEFT 77.77 FEET THROUGH A CENTRAL ANGLE OF 13°20'27", THE CHORD BEARS NORTH 83°19'47" EAST 77.59 FEET; THENCE NORTH 76°39'33" EAST 6.70 FEET; THENCE SOUTH 11°20'43" EAST 266.63 FEET TO THE SOUTHERLY BOUNDARY OF THE WESTERN HILLS 1 LLC PROPERTY; THENCE SOUTH 44°30'03" WEST 156.12 FEET; THENCE SOUTH 29°14'03" WEST 608.59 FEET; THENCE NORTH 59°02'24" WEST 174.48 FEET; THENCE NORTH 29°37'53" EAST 90.03 FEET; THENCE ALONG THE ARC OF A 55.00 FOOT RADIUS CURVE TO THE LEFT 36.09 FEET THROUGH A CENTRAL ANGLE OF 37°36'03", THE CHORD BEARS SOUTH 79°16'08" EAST 35.45 FEET; THENCE SOUTH 25°27'49" WEST 73.04 FEET; THENCE SOUTH 26°49'37" EAST 11.89 FEET; THENCE SOUTH 48°18'08" EAST 11.92 FEET; THENCE SOUTH 59°02'24" EAST 52.98 FEET; THENCE SOUTH 72°01'38" EAST 14.56 FEET; THENCE NORTH 81°59'55" EAST 14.59 FEET; THENCE NORTH 29°14'03" EAST 485.20 FEET; THENCE NORTH 60°22'07" WEST 103.83 FEET; THENCE NORTH 29°37'53" EAST 54.34 FEET; THENCE NORTH 60°24'58" WEST 129.28 FEET; THENCE NORTH 88°45'16" WEST 197.05 FEET; THENCE SOUTH 30°57'36" WEST 98.56 FEET; THENCE NORTH 59°02'24" WEST 72.27 FEET; THENCE ALONG THE ARC OF A 238.00 FOOT RADIUS CURVE TO THE RIGHT 8.54 FEET THROUGH A CENTRAL ANGLE OF 02°03'18", THE CHORD BEARS NORTH 58°00'45" WEST 8.54 FEET; THENCE SOUTH 33°00'54" WEST 95.64 FEET; THENCE NORTH 57°44'23" WEST 42.47 FEET; THENCE SOUTH 30°57'36" WEST 171.54 FEET; THENCE NORTH 59°02'24" WEST 87.65 FEET; THENCE SOUTH 30°57'36" WEST 105.00 FEET TO THE NORTHERLY BOUNDARY OF THE ALPINE SCHOOL DISTRICT PROPERTY; THENCE NORTH 59°02'24" WEST 207.94 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 692.29 FEET AND NORTH 1109.40 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, THENCE NORTH 36°14'55" WEST 88.54 FEET; THENCE NORTH 53°44'56" EAST 229.03 FEET; THENCE SOUTH 12°38'05" WEST 3.54 FEET; THENCE NORTH 55°25'00" EAST 68.85 FEET; THENCE SOUTH 08°46'35" EAST 98.80 FEET; THENCE SOUTH 70°33'43" EAST 35.29 FEET; THENCE SOUTH 06°52'47" EAST 39.90 FEET; THENCE SOUTH 27°50'52" WEST 60.88 FEET; THENCE SOUTH 41°47'34" EAST 53.05 FEET; THENCE ALONG THE ARC OF A 984.00 FOOT RADIUS NON-TANGENT CURVE TO THE RIGHT 12.84 FEET THROUGH A CENTRAL ANGLE OF 00°44'52", THE CHORD BEARS SOUTH 47°50'00" WEST 12.84 FEET; THENCE NORTH 41°51'39" WEST 131.02 FEET; THENCE SOUTH 75°30'48" WEST 48.12 FEET; THENCE SOUTH 53°40'30" WEST 130.02 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 960.57 FEET AND NORTH 720.31 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 59°02'24" EAST 495.95 FEET; THENCE NORTH 29°37'53" EAST 90.03 FEET; THENCE ALONG THE ARC OF A 55.00 FOOT RADIUS NON-TANGENT CURVE TO THE LEFT 36.09 FEET THROUGH A CENTRAL ANGLE OF 37°36'03", THE CHORD BEARS SOUTH 79°16'08" EAST 35.45 FEET; THENCE SOUTH 25°27'49" WEST 73.04 FEET; THENCE SOUTH 26°49'37" EAST 11.89 FEET; THENCE SOUTH 48°18'08" EAST 11.92 FEET; THENCE SOUTH 59°02'24" EAST 52.98 FEET; THENCE SOUTH 72°01'38" EAST 14.56 FEET; THENCE NORTH 81°59'55" EAST 14.59 FEET; THENCE NORTH 29°14'03" EAST 485.20 FEET; THENCE NORTH 60°22'07" WEST 103.83 FEET; THENCE NORTH 29°37'53" EAST 54.34 FEET; THENCE NORTH 60°24'58" WEST 129.28 FEET; THENCE NORTH 88°45'16" WEST 197.05 FEET; THENCE SOUTH 30°57'36" WEST 98.56 FEET; THENCE NORTH 59°02'24" WEST 72.27 FEET; THENCE ALONG THE ARC OF 238.00 FOOT RADIUS CURVE TO THE RIGHT 8.54 FEET THROUGH A CENTRAL ANGLE OF 02°03'18", THE CHORD BEARS NORTH 58°00'45" WEST 8.54 FEET; THENCE SOUTH 33°00'54" WEST 95.64 FEET; THENCE NORTH 57°44'23" WEST 42.47 FEET; THENCE SOUTH 30°57'36" WEST 171.54 FEET; THENCE NORTH 59°02'24" WEST 87.65 FEET TO THE NORTHERLY BOUNDARY OF THE ALPINE SCHOOL DISTRICT PROPERTY; THENCE SOUTH 30°57'36" WEST 105.00 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 28.82 FEET AND NORTH 625.63 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 53°40'13" EAST 823.50 FEET; THENCE NORTH 36°14'55" WEST 88.54 FEET; THENCE SOUTH 53°44'56" WEST 235.27 FEET; THENCE SOUTH 30°09'41" EAST 52.31 FEET; THENCE SOUTH 53°45'00" WEST 589.46 FEET; THENCE SOUTH 46°26'30" EAST 38.30 FEET TO THE POINT OF BEGINNING.

[55153.07/Westerns Hills/Trust Deed 1]

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated March 3, 2010, executed by DESERT PEAK MANAGEMENT GROUP, LLC ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on March 8, 2010, as Entry No. 19084:2010, at Pages 1 through 10, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

See Exhibit "**A**" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: Vacant Land, Saratoga Springs, Utah 84045. The Trust Property's tax identification number is formerly known as: 58:23:0105. The Trust Property's tax identification numbers are now known as: 58:023:0332 and 58:023:0333. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: obligations which are represented by that certain Promissory Note, dated March 3, 2010, in the original principal sum of \$696,876.00, together with any and all renewals, extensions, modifications, refinancings, consolidations, and/or substitutions (collectively, the "**Note**"), which Trustor, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.

4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor and Willow Springs.
6. There has been a material adverse change in Trustor's financial condition and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

Exhibit "A"
Legal Description

A PARCEL OF LAND IN THE SOUTHEAST 1/4 OF SECTION 10 AND THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 SOUTH RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN THE CITY OF SARATOGA SPRINGS, COUNTY OF UTAH, STATE OF UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE N89°55'56"W 987.57 FEET ALONG THE SECTION LINE TO THE SOUTHEAST CORNER OF ASPEN HILLS SUBDIVISION, PLAT A; THENCE ALONG SAID SUBDIVISION BOUNDARY N54°10'00"E 1182.27 FEET; THENCE S89°51'19"W 1.69 FEET TO THE EASTERLY BOUNDARY OF HARVEST HILLS SUBDIVISION; THENCE N53°45'02"E 1060.67 FEET; THENCE S12°44'38"W 3.54 FEET TO THE SOUTHEAST CORNER OF THE HARVEST HILLS CONDOMINIUM PROJECT; THENCE N55°25'01"E 1415.61 FEET TO THE WESTERLY RIGHT OF WAY LINE OF REDWOOD ROAD (SR-68); THENCE S12°04'51"E 83.54 FEET; THENCE ALONG THE ARC OF A NON-TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 520.87 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 122.93 FEET THROUGH A CENTRAL ANGLE OF 13°31'19", CHORD OF SAID CURVE BEARS S38°17'03"W 122.64 FEET; THENCE S45°02'42"W 141.10 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 720.43 FEET; THENCE SOUTHWESTERLY ALONG SAID CURVE 73.95 FEET THROUGH A CENTRAL ANGLE OF 05°52'54", CHORD OF SAID CURVE BEARS S47°59'15"W 73.92 FEET; THENCE S50°55'42"W 60.72 FEET; THENCE S18°49'00"E 427.37 FEET; THENCE N76°39'33"E 278.19 FEET TO THE WESTERLY RIGHT OF WAY LINE OF REDWOOD ROAD (SR-68); THENCE S12°47'44"E 112.07 FEET; THENCE N78°02'07"E 28.86 FEET; THENCE S12°46'03"E 57.40 FEET; THENCE N81°01'36"W 0.49 FEET; THENCE S49°39'03"W 259.90 FEET; THENCE S44°30'03"W 245.29 FEET; THENCE S29°14'03"W 340.44 FEET; THENCE S29°14'03"W 695.82 FEET TO THE SOUTHERLY LINE OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE & MERIDIAN; THENCE ALONG SAID SECTION LINE S89°39'03"W 1326.62 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THAT PORTION DEEDED TO ALPINE SCHOOL DISTRICT:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN THE CITY OF SARATOGA SPRINGS, COUNTY OF UTAH, STATE OF UTAH - THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST AND THE SOUTH QUARTER CORNER OF SECTION 10 OF SAID TOWNSHIP AND RANGE - BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY LINE OF A PROPOSED ROADWAY LOCATED NORTH 142.13 FEET AND EAST 390.78 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT BEING THE BEGINNING OF A NON-TANGENT CURVE, AND RUNNING THENCE NORTHERLY 216.92 FEET ALONG THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 334.00 FEET, AND PASSING THROUGH A CENTRAL ANGLE OF 37°12'42", CHORD BEARS N47°21'03"E 213.13 FEET; THENCE N28°44'42"E 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 384.00 FEET; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE 151.35 FEET, PASSING THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD BEARS N17°27'12"E 150.38 FEET; THENCE N06°09'42"E 96.13 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 155.37 FEET, PASSING THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD BEARS N22°53'42"E 153.17 FEET; THENCE N39°37'42"E 131.75 FEET; THENCE S59°02'24"E 863.36 FEET; THENCE S29°14'03"W 419.38 FEET; THENCE S89°39'03"W 968.43 FEET; THENCE N09°02'42"E 21.94 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 280.00 FEET; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE 96.32 FEET, PASSING THROUGH A CENTRAL ANGLE OF 19°42'35", CHORD BEARS N18°53'25"E 95.85 FEET; THENCE N28°44'42"E 14.48 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION BELONGING TO SOA FOR A CHURCH SITE:

A PARCEL OF LAND IN THE SOUTHWEST 1/4 SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT N89°55'56"W 29.70 FEET ALONG THE SECTION LINE AND NORTH 225.69 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE N00°04'56"E 164.92 FEET; THENCE N53°31'57"E 500.87 FEET; THENCE S65°24'16"E 164.70 FEET; THENCE S06°09'42"W 112.00 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 270.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 106.42 FEET, THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS S17°27'12"W 105.73 FEET; THENCE S28°44'42"W 228.52 FEET TO THE BEGINNING OF A NON-TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 266.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 118.93 FEET, THROUGH A CENTRAL ANGLE OF 25°37'03", CHORD OF SAID CURVE BEARS S77°15'33"W 117.94 FEET; THENCE N89°55'56"W 71.80 FEET TO THE BEGINNING OF A CURVE TO THE LEFT, HAVING A RADIUS OF 64.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 3°48'51", CHORD OF SAID CURVE BEARS

S88°09'39"W 4.26 FEET; THENCE S86°15'13"W 42.97 FEET; THENCE N89°55'56"W 11.85 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 84.50 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 68.91 FEET, THROUGH A CENTRAL ANGLE OF 46°43'42", CHORD OF SAID CURVE BEARS N66°34'05"W 67.02 FEET TO THE BEGINNING OF A CURVE TO THE LEFT, HAVING A RADIUS OF 84.00 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 99.94 FEET, THROUGH A CENTRAL ANGLE OF 68°10'09", CHORD OF SAID CURVE BEARS N77°17'19"W 94.15 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION DEEDED TO SARATOGA SPRINGS FOR A ROADWAY:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N89°55'56"W 31.88 FEET ALONG THE SECTION LINE; THENCE N04°10'35"E 13.16 FEET; THENCE N00°21'15"E 4.38 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT, HAVING A RADIUS OF 98.50 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 155.22 FEET, THROUGH A CENTRAL ANGLE OF 90°17'11", CHORD OF SAID CURVE BEARS N44°47'20"W 139.65 FEET; THENCE N89°55'56"W 5.22 FEET; THENCE N86°52'46"W 56.33 FEET; THENCE N89°55'56"W 631.61 FEET TO THE EASTERLY LINE OF ASPEN HILL SUBDIVISION, PLAT A; THENCE N54°10'00"E 95.50 FEET; THENCE S89°55'56"E 554.26 FEET; THENCE N87°00'54"E 56.33 FEET; THENCE S89°55'56"E 6.78 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 77.02 FEET, THROUGH A CENTRAL ANGLE OF 44°47'55", CHORD OF SAID CURVE BEARS N67°40'07"E 75.07 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 84.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 134.19 FEET, THROUGH A CENTRAL ANGLE OF 91°31'36", CHORD OF SAID CURVE BEARS S88°58'03"E 120.37 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 84.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 68.91 FEET, THROUGH A CENTRAL ANGLE OF 46°43'42", CHORD OF SAID CURVE BEARS S66°34'05"E 67.02 FEET; THENCE S89°55'56"E 11.85 FEET; THENCE N86°15'13"E 42.97 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 64.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 03°48'51", CHORD OF SAID CURVE BEARS N88°09'39"E 4.26 FEET; THENCE S89°55'56"E 71.80 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 284.68 FEET, THROUGH A CENTRAL ANGLE OF 61°19'10", CHORD OF SAID CURVE BEARS N59°24'29"E 271.29 FEET; THENCE N28°44'42"E 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 316.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 124.55 FEET, THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS N17°27'12"E 123.75 FEET; THENCE N06°09'42"E 96.13 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 334.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 195.09

FEET, THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD OF SAID CURVE BEARS N22°53'42"E 192.33 FEET; THENCE N39°37'42"E 131.75 FEET; THENCE S50°22'18"E 68.00 FEET; THENCE S39°37'42"W 131.75 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 155.37 FEET, THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD OF SAID CURVE BEARS S22°53'42"W 153.17 FEET; THENCE S06°09'42"W 96.13 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 384.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 151.35 FEET THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS S17°27'12"W 150.38 FEET; THENCE S28°44'42"W 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 334.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 357.47 FEET, THROUGH A CENTRAL ANGLE OF 61°19'22", CHORD OF SAID CURVE BEARS S59°24'23"W 340.66 FEET; THENCE N89°55'56"W 71.80 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 64.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 03°48'51", CHORD OF SAID CURVE BEARS N88°01'31"W 4.26 FEET; THENCE N86°07'05"W 42.97 FEET; THENCE N89°55'56"W 5.68 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 154.23 FEET, THROUGH A CENTRAL ANGLE OF 89°42'49", CHORD OF SAID CURVE BEARS S45°12'39"W 138.95 FEET; THENCE S00°21'15"W 5.68 FEET; THENCE S03°27'06"E 12.61 FEET; THENCE S89°39'03"W 31.84 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION FOR A COMMERCIAL SITE:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARINGS FOR SAID PARCEL IS S89°55'56"E BETWEEN THE SOUTH QUARTER CORNER OF SECTION 10 AND THE SOUTHWEST CORNER OF SECTION 11 - BOTH FOUND MONUMENTS, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT EAST 1942.11 FEET AND NORTH 1023.7 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N11°20'43"W 266.63 FEET TO THE SOUTHERLY LINE OF A PROPOSED ROADWAY (ASPEN HILLS BLVD.); THENCE N76°39'33"E 270.34 FEET TO THE RIGHT OF WAY LINE OF REDWOOD ROAD; THENCE S12°45'25"E 115.56 FEET; THENCE S49°39'03"W 227.80 FEET; THENCE S44°30'03"W 89.17 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THE FOLLOWING:

BEGINNING AT A POINT EAST 1942.11 FEET AND NORTH 1023.7 FEET AND N11°20'43"W 266.63 FEET AND N76°39'33"E 270.34 FEET AND S12°45'25"E 115.56 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH,

RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N49°38'12"E 32.62 FEET; THENCE N12°01'43"W 57 FEET; THENCE S78°02'31"W 29.62 FEET; THENCE S12°45'25"E 72.52 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-A.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-B.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-C.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED SEPTEMBER 7, 2012, AS ENTRY NO. 76485:2012 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHWEST 1/4 SECTION 11, AND THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CORNER OF LOT 1205 ON THE SOUTHERLY BOUNDARY OF HARVEST HILLS SUBDIVISION, PLAT F, SAID POINT BEING N89°55'56"W 82.01 FEET ALONG THE SECTION LINE AND NORTH 693.50 FEET AND N89°51'28"E 51.85 FEET FROM THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE ALONG SAID SUBDIVISION BOUNDARY N53°45'05"E 133.16 FEET TO THE EASTERLY CORNER OF SAID LOT 1205; THENCE S36°14'25"E 52.00 FEET; THENCE S53°45'05"W 132.55 FEET; THENCE N36°14'58"W 51.02 FEET TO THE NORTHEAST CORNER OF ASPEN HILLS SUBDIVISION PLAT A; THENCE N68°42'45"W 1.16 FEET, MORE OR LESS TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED APRIL 11, 2013, AS ENTRY NO. 35069:2013 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHEAST 1/4 SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 11 WESTERN HILLS SUBDIVISION PLAT 1-B, SAID POINT LOCATED N89°55'56"W 29.70 FEET ALONG THE SECTION LINE AND NORTH 225.69 FEET FROM THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N00°04'56"E 265.07 FEET ALONG THE WESTERLY

BOUNDARY OF WESTERN HILLS PLAT 1-B; THENCE N00°03'44"E 202.50 FEET TO THE SOUTHERLY BOUNDARY OF ASPEN HILLS SUBDIVISION PLAT A; THENCE S54°10'00"W 406.56 FEET TO THE EASTERLY BOUNDARY OF THE OPEN SPACE PARCEL A-2 OF WESTERN HILLS PLAT 1-B; THENCE SOUTH 279.35 FEET TO THE NORTHERLY RIGHT OF WAY OF ASPEN HILLS BLVD; THENCE S89°55'56"E 168.03 FEET; THENCE N87°00'54"E 56.33 FEET; THENCE S 89°55'56"E 6.78 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.5 FEET; THENCE ALONG THE ARC OF SAID CURVE 77.02 FEET, PASSING THROUGH A CENTRAL ANGLE OF 44°49'55", CHORD BEARS N67°40'07"E 75.07 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 84.00 FEET; THENCE ALONG SAID CURVE 34.24 FEET, PASSING THROUGH A CENTRAL ANGLE OF 23°21'27", CHORD BEARS N56°56'53"E 34.01 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100990:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1206 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 77.23 FEET AND NORTH 772.46 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 134.74 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1206, THENCE S58°42'47"E 56.28 FEET; THENCE S53°45'00"W 156.25 FEET; THENCE N36°14'55"W 52.02 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100991:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1207 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 185.89 FEET AND NORTH 852.14 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 55.89 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1207, THENCE S25°08'54"E 53.00 FEET; THENCE S53°45'00"W 24.17 FEET; THENCE N58°42'47"W 56.28 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100992:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1208 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 230.96 FEET AND NORTH 885.18 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 107.99 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1208, THENCE S31°37'16"E 52.18 FEET; THENCE S53°45'00"W 113.98 FEET; THENCE N25°08'54"W 53.00 FEET TO THE POINT OF BEGINNING. ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100993:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1209 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 318.05 FEET AND NORTH 949.03 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND

MERIDIAN, AND RUNNING THENCE N53°45'05"E 78.94 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1209, THENCE S31°37'01"E 52.18 FEET; THENCE S53°45'00"W 78.94 FEET; THENCE N31°37'16"W 52.18 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100994:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1210 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 381.71 FEET AND NORTH 995.71 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 84.90 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1210, THENCE S30°09'41"E 52.30 FEET; THENCE S53°45'00"W 83.57 FEET; THENCE N31°37'01"W 52.18 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED NOVEMBER 19, 2020, AS ENTRY NO. 184202:2020 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY RIGHT OF WAY OF ASPEN HILLS BLVD., WHICH POINT IS NORTH 89°39'03" EAST ALONG A SECTION LINE A DISTANCE OF 782.25 FEET AND NORTH 828.37 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 39°37'42" EAST 170.30 FEET; THENCE ALONG THE ARC OF A 916.00 FOOT RADIUS CURVE TO THE RIGHT 180.65 FEET THROUGH A CENTRAL ANGLE OF 11°18'00", THE CHORD BEARS NORTH 45°16'42" EAST 180.36 FEET; THENCE NORTH 50°55'42" EAST 196.51 FEET; THENCE ALONG THE ARC OF A 266.00 FOOT RADIUS CURVE TO THE RIGHT 181.39 FEET THROUGH A CENTRAL ANGLE OF 39°04'19", THE CHORD BEARS NORTH 70°27'51" EAST 177.90 FEET; THENCE EAST 466.84 FEET; THENCE

ALONG THE ARC OF 334.00 FOOT RADIUS CURVE TO THE LEFT 77.77 FEET THROUGH A CENTRAL ANGLE OF 13°20'27", THE CHORD BEARS NORTH 83°19'47" EAST 77.59 FEET; THENCE NORTH 76°39'33" EAST 6.70 FEET; THENCE SOUTH 11°20'43" EAST 266.63 FEET TO THE SOUTHERLY BOUNDARY OF THE WESTERN HILLS 1 LLC PROPERTY; THENCE SOUTH 44°30'03" WEST 156.12 FEET; THENCE SOUTH 29°14'03" WEST 608.59 FEET; THENCE NORTH 59°02'24" WEST 174.48 FEET; THENCE NORTH 29°37'53" EAST 90.03 FEET; THENCE ALONG THE ARC OF A 55.00 FOOT RADIUS CURVE TO THE LEFT 36.09 FEET THROUGH A CENTRAL ANGLE OF 37°36'03", THE CHORD BEARS SOUTH 79°16'08" EAST 35.45 FEET; THENCE SOUTH 25°27'49" WEST 73.04 FEET; THENCE SOUTH 26°49'37" EAST 11.89 FEET; THENCE SOUTH 48°18'08" EAST 11.92 FEET; THENCE SOUTH 59°02'24" EAST 52.98 FEET; THENCE SOUTH 72°01'38" EAST 14.56 FEET; THENCE NORTH 81°59'55" EAST 14.59 FEET; THENCE NORTH 29°14'03" EAST 485.20 FEET; THENCE NORTH 60°22'07" WEST 103.83 FEET; THENCE NORTH 29°37'53" EAST 54.34 FEET; THENCE NORTH 60°24'58" WEST 129.28 FEET; THENCE NORTH 88°45'16" WEST 197.05 FEET; THENCE SOUTH 30°57'36" WEST 98.56 FEET; THENCE NORTH 59°02'24" WEST 72.27 FEET; THENCE ALONG THE ARC OF A 238.00 FOOT RADIUS CURVE TO THE RIGHT 8.54 FEET THROUGH A CENTRAL ANGLE OF 02°03'18", THE CHORD BEARS NORTH 58°00'45" WEST 8.54 FEET; THENCE SOUTH 33°00'54" WEST 95.64 FEET; THENCE NORTH 57°44'23" WEST 42.47 FEET; THENCE SOUTH 30°57'36" WEST 171.54 FEET; THENCE NORTH 59°02'24" WEST 87.65 FEET; THENCE SOUTH 30°57'36" WEST 105.00 FEET TO THE NORTHERLY BOUNDARY OF THE ALPINE SCHOOL DISTRICT PROPERTY; THENCE NORTH 59°02'24" WEST 207.94 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 692.29 FEET AND NORTH 1109.40 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, THENCE NORTH 36°14'55" WEST 88.54 FEET; THENCE NORTH 53°44'56" EAST 229.03 FEET; THENCE SOUTH 12°38'05" WEST 3.54 FEET; THENCE NORTH 55°25'00" EAST 68.85 FEET; THENCE SOUTH 08°46'35" EAST 98.80 FEET; THENCE SOUTH 70°33'43" EAST 35.29 FEET; THENCE SOUTH 06°52'47" EAST 39.90 FEET; THENCE SOUTH 27°50'52" WEST 60.88 FEET; THENCE SOUTH 41°47'34" EAST 53.05 FEET; THENCE ALONG THE ARC OF A 984.00 FOOT RADIUS NON-TANGENT CURVE TO THE RIGHT 12.84 FEET THROUGH A CENTRAL ANGLE OF 00°44'52", THE CHORD BEARS SOUTH 47°50'00" WEST 12.84 FEET; THENCE NORTH 41°51'39" WEST 131.02 FEET; THENCE SOUTH 75°30'48" WEST 48.12 FEET; THENCE SOUTH 53°40'30" WEST 130.02 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 960.57 FEET AND NORTH 720.31 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 59°02'24" EAST 495.95 FEET; THENCE NORTH 29°37'53" EAST 90.03 FEET; THENCE ALONG THE ARC OF A 55.00 FOOT RADIUS NON-TANGENT CURVE TO THE LEFT 36.09 FEET THROUGH A CENTRAL ANGLE OF 37°36'03", THE CHORD BEARS SOUTH 79°16'08" EAST 35.45 FEET; THENCE SOUTH 25°27'49" WEST 73.04 FEET; THENCE SOUTH 26°49'37" EAST 11.89 FEET; THENCE SOUTH 48°18'08" EAST 11.92 FEET; THENCE SOUTH 59°02'24" EAST 52.98 FEET; THENCE SOUTH 72°01'38" EAST 14.56 FEET; THENCE NORTH 81°59'55" EAST 14.59 FEET; THENCE NORTH 29°14'03" EAST 485.20 FEET; THENCE NORTH 60°22'07" WEST 103.83 FEET; THENCE NORTH 29°37'53" EAST 54.34 FEET; THENCE NORTH 60°24'58" WEST 129.28 FEET; THENCE NORTH 88°45'16" WEST 197.05 FEET; THENCE SOUTH 30°57'36" WEST 98.56 FEET; THENCE NORTH 59°02'24" WEST 72.27 FEET; THENCE ALONG THE ARC OF 238.00 FOOT RADIUS CURVE TO THE RIGHT 8.54 FEET THROUGH A CENTRAL ANGLE OF 02°03'18", THE CHORD BEARS NORTH 58°00'45" WEST 8.54 FEET; THENCE SOUTH 33°00'54" WEST 95.64 FEET; THENCE NORTH 57°44'23" WEST 42.47 FEET; THENCE SOUTH 30°57'36" WEST 171.54 FEET; THENCE NORTH 59°02'24" WEST 87.65 FEET TO THE NORTHERLY BOUNDARY OF THE ALPINE SCHOOL DISTRICT PROPERTY; THENCE SOUTH 30°57'36" WEST 105.00 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 28.82 FEET AND NORTH 625.63 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 53°40'13" EAST 823.50 FEET; THENCE NORTH 36°14'55" WEST 88.54 FEET; THENCE SOUTH 53°44'56" WEST 235.27 FEET; THENCE SOUTH 30°09'41" EAST 52.31 FEET; THENCE SOUTH 53°45'00" WEST 589.46 FEET; THENCE SOUTH 46°26'30" EAST 38.30 FEET TO THE POINT OF BEGINNING.

[55153.07/Westerns Hills/Trust Deed 2]

**RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:**

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Construction Deed of Trust (the "**Trust Deed**"), dated December 21, 2010, executed by WESTERN HILLS 1, LLC ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on February 4, 2011, as Entry No. 11364:2011, at Pages 1 through 12, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

See Exhibit "**A**" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: Vacant Land, Saratoga Springs, Utah 84045. The Trust Property's tax identification numbers are formerly known as: 58:022:0112; 58:022:0113; 58:023:0154; 58:023:0156; 58:023:0182; 58:023:0189; 58:023:0158; 58:023:0185; 58:023:0186; 58:023:0187; 58:023:0188; 58:023:0161; 58:023:0163; and 58:023:0167. The Trust Property's tax identification numbers are now known as: 58:023:0332 and 58:023:0333. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Promissory Note, dated December 21, 2010, in the original principal sum of \$3,780,095.81, together with any and all renewals, extensions, modifications, refinancings, consolidations, and/or substitutions (collectively, the "**Note**"), which Trustor, as borrower, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.

3. The late fees under the Note are past due and owing, and have not been paid.
4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor.
6. There has been a material adverse change in Trustor's financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

[This space is intentionally left blank]

Exhibit "A"
Legal Description

A PARCEL OF LAND IN THE SOUTHEAST 1/4 OF SECTION 10 AND THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 SOUTH RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN THE CITY OF SARATOGA SPRINGS, COUNTY OF UTAH, STATE OF UTAH, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE N89°55'56"W 987.57 FEET ALONG THE SECTION LINE TO THE SOUTHEAST CORNER OF ASPEN HILLS SUBDIVISION, PLAT A; THENCE ALONG SAID SUBDIVISION BOUNDARY N54°10'00"E 1182.27 FEET; THENCE S89°51'19"W 1.69 FEET TO THE EASTERLY BOUNDARY OF HARVEST HILLS SUBDIVISION; THENCE N53°45'02"E 1060.67 FEET; THENCE S12°44'38"W 3.54 FEET TO THE SOUTHEAST CORNER OF THE HARVEST HILLS CONDOMINIUM PROJECT; THENCE N55°25'01"E 1415.61 FEET TO THE WESTERLY RIGHT OF WAY LINE OF REDWOOD ROAD (SR-68); THENCE S12°04'51"E 83.54 FEET; THENCE ALONG THE ARC OF A NON-TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 520.87 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 122.93 FEET THROUGH A CENTRAL ANGLE OF 13°31'19", CHORD OF SAID CURVE BEARS S38°17'03"W 122.64 FEET; THENCE S45°02'42"W 141.10 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 720.43 FEET; THENCE SOUTHWESTERLY ALONG SAID CURVE 73.95 FEET THROUGH A CENTRAL ANGLE OF 05°52'54", CHORD OF SAID CURVE BEARS S47°59'15"W 73.92 FEET; THENCE S50°55'42"W 60.72 FEET; THENCE S18°49'00"E 427.37 FEET; THENCE N76°39'33"E 278.19 FEET TO THE WESTERLY RIGHT OF WAY LINE OF REDWOOD ROAD (SR-68); THENCE S12°47'44"E 112.07 FEET; THENCE N78°02'07"E 28.86 FEET; THENCE S12°46'03"E 57.40 FEET; THENCE N81°01'36"W 0.49 FEET; THENCE S49°39'03"W 259.90 FEET; THENCE S44°30'03"W 245.29 FEET; THENCE S29°14'03"W 340.44 FEET; THENCE S29°14'03"W 695.82 FEET TO THE SOUTHERLY LINE OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE & MERIDIAN; THENCE ALONG SAID SECTION LINE S89°39'03"W 1326.62 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THAT PORTION DEEDED TO ALPINE SCHOOL DISTRICT:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN THE CITY OF SARATOGA SPRINGS, COUNTY OF UTAH, STATE OF UTAH - THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST AND THE SOUTH QUARTER CORNER OF SECTION 10 OF SAID TOWNSHIP AND RANGE - BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY LINE OF A PROPOSED ROADWAY LOCATED NORTH 142.13 FEET AND EAST 390.78 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT BEING THE BEGINNING OF A NON-TANGENT CURVE, AND RUNNING THENCE NORTHERLY 216.92 FEET ALONG THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 334.00 FEET, AND PASSING THROUGH A CENTRAL ANGLE OF 37°12'42", CHORD BEARS N47°21'03"E 213.13 FEET; THENCE N28°44'42"E 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 384.00 FEET; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE 151.35 FEET, PASSING THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD BEARS N17°27'12"E 150.38 FEET; THENCE N06°09'42"E 96.13 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 155.37 FEET, PASSING THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD BEARS N22°53'42"E 153.17 FEET; THENCE N39°37'42"E 131.75 FEET; THENCE S59°02'24"E 863.36 FEET; THENCE S29°14'03"W 419.38 FEET; THENCE S89°39'03"W 968.43 FEET; THENCE N09°02'42"E 21.94 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 280.00 FEET; THENCE NORTHERLY ALONG THE ARC OF SAID CURVE 96.32 FEET, PASSING THROUGH A CENTRAL ANGLE OF 19°42'35", CHORD BEARS N18°53'25"E 95.85 FEET; THENCE N28°44'42"E 14.48 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION BELONGING TO SOA FOR A CHURCH SITE:

A PARCEL OF LAND IN THE SOUTHWEST 1/4 SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT N89°55'56"W 29.70 FEET ALONG THE SECTION LINE AND NORTH 225.69 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE N00°04'56"E 164.92 FEET; THENCE N53°31'57"E 500.87 FEET; THENCE S65°24'16"E 164.70 FEET; THENCE S06°09'42"W 112.00 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 270.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 106.42 FEET, THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS S17°27'12"W 105.73 FEET; THENCE S28°44'42"W 228.52 FEET TO THE BEGINNING OF A NON-TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 266.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 118.93 FEET, THROUGH A CENTRAL ANGLE OF 25°37'03", CHORD OF SAID CURVE BEARS S77°15'33"W 117.94 FEET; THENCE N89°55'56"W 71.80 FEET TO THE BEGINNING OF A CURVE TO THE LEFT, HAVING A RADIUS OF 64.00 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 3°48'51", CHORD OF SAID CURVE BEARS

S88°09'39"W 4.26 FEET; THENCE S86°15'13"W 42.97 FEET; THENCE N89°55'56"W 11.85 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 84.50 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 68.91 FEET, THROUGH A CENTRAL ANGLE OF 46°43'42", CHORD OF SAID CURVE BEARS N66°34'05"W 67.02 FEET TO THE BEGINNING OF A CURVE TO THE LEFT, HAVING A RADIUS OF 84.00 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 99.94 FEET, THROUGH A CENTRAL ANGLE OF 68°10'09", CHORD OF SAID CURVE BEARS N77°17'19"W 94.15 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION DEEDED TO SARATOGA SPRINGS FOR A ROADWAY:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N89°55'56"W 31.88 FEET ALONG THE SECTION LINE; THENCE N04°10'35"E 13.16 FEET; THENCE N00°21'15"E 4.38 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT, HAVING A RADIUS OF 98.50 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE 155.22 FEET, THROUGH A CENTRAL ANGLE OF 90°17'11", CHORD OF SAID CURVE BEARS N44°47'20"W 139.65 FEET; THENCE N89°55'56"W 5.22 FEET; THENCE N86°52'46"W 56.33 FEET; THENCE N89°55'56"W 631.61 FEET TO THE EASTERLY LINE OF ASPEN HILL SUBDIVISION, PLAT A; THENCE N54°10'00"E 95.50 FEET; THENCE S89°55'56"E 554.26 FEET; THENCE N87°00'54"E 56.33 FEET; THENCE S89°55'56"E 6.78 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 77.02 FEET, THROUGH A CENTRAL ANGLE OF 44°47'55", CHORD OF SAID CURVE BEARS N67°40'07"E 75.07 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 84.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 134.19 FEET, THROUGH A CENTRAL ANGLE OF 91°31'36", CHORD OF SAID CURVE BEARS S88°58'03"E 120.37 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 84.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 68.91 FEET, THROUGH A CENTRAL ANGLE OF 46°43'42", CHORD OF SAID CURVE BEARS S66°34'05"E 67.02 FEET; THENCE S89°55'56"E 11.85 FEET; THENCE N86°15'13"E 42.97 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 64.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 03°48'51", CHORD OF SAID CURVE BEARS N88°09'39"E 4.26 FEET; THENCE S89°55'56"E 71.80 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 284.68 FEET, THROUGH A CENTRAL ANGLE OF 61°19'10", CHORD OF SAID CURVE BEARS N59°24'29"E 271.29 FEET; THENCE N28°44'42"E 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 316.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 124.55 FEET, THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS N17°27'12"E 123.75 FEET; THENCE N06°09'42"E 96.13 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 334.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 195.09

FEET, THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD OF SAID CURVE BEARS N22°53'42"E 192.33 FEET; THENCE N39°37'42"E 131.75 FEET; THENCE S50°22'18"E 68.00 FEET; THENCE S39°37'42"W 131.75 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 266.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 155.37 FEET, THROUGH A CENTRAL ANGLE OF 33°28'00", CHORD OF SAID CURVE BEARS S22°53'42"W 153.17 FEET; THENCE S06°09'42"W 96.13 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 384.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 151.35 FEET THROUGH A CENTRAL ANGLE OF 22°35'00", CHORD OF SAID CURVE BEARS S17°27'12"W 150.38 FEET; THENCE S28°44'42"W 74.08 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 334.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 357.47 FEET, THROUGH A CENTRAL ANGLE OF 61°19'22", CHORD OF SAID CURVE BEARS S59°24'23"W 340.66 FEET; THENCE N89°55'56"W 71.80 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 64.00 FEET; THENCE ALONG THE ARC OF SAID CURVE 4.26 FEET, THROUGH A CENTRAL ANGLE OF 03°48'51", CHORD OF SAID CURVE BEARS N88°01'31"W 4.26 FEET; THENCE N86°07'05"W 42.97 FEET; THENCE N89°55'56"W 5.68 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.50 FEET; THENCE ALONG THE ARC OF SAID CURVE 154.23 FEET, THROUGH A CENTRAL ANGLE OF 89°42'49", CHORD OF SAID CURVE BEARS S45°12'39"W 138.95 FEET; THENCE S00°21'15"W 5.68 FEET; THENCE S03°27'06"E 12.61 FEET; THENCE S89°39'03"W 31.84 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THAT PORTION FOR A COMMERCIAL SITE:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARINGS FOR SAID PARCEL IS S89°55'56"E BETWEEN THE SOUTH QUARTER CORNER OF SECTION 10 AND THE SOUTHWEST CORNER OF SECTION 11 - BOTH FOUND MONUMENTS, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT EAST 1942.11 FEET AND NORTH 1023.7 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N11°20'43"W 266.63 FEET TO THE SOUTHERLY LINE OF A PROPOSED ROADWAY (ASPEN HILLS BLVD.); THENCE N76°39'33"E 270.34 FEET TO THE RIGHT OF WAY LINE OF REDWOOD ROAD; THENCE S12°45'25"E 115.56 FEET; THENCE S49°39'03"W 227.80 FEET; THENCE S44°30'03"W 89.17 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING THE FOLLOWING:

BEGINNING AT A POINT EAST 1942.11 FEET AND NORTH 1023.7 FEET AND N11°20'43"W 266.63 FEET AND N76°39'33"E 270.34 FEET AND S12°45'25"E 115.56 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH,

RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N49°38'12"E 32.62 FEET; THENCE N12°01'43"W 57 FEET; THENCE S78°02'31"W 29.62 FEET; THENCE S12°45'25"E 72.52 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-A.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-B.

ALSO LESS AND EXCEPTING ANY PORTION LYING WITHIN THE BOUNDS OF WESTERN HILLS PLAT 1-C.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED SEPTEMBER 7, 2012, AS ENTRY NO. 76485:2012 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHWEST 1/4 SECTION 11, AND THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CORNER OF LOT 1205 ON THE SOUTHERLY BOUNDARY OF HARVEST HILLS SUBDIVISION, PLAT F, SAID POINT BEING N89°55'56"W 82.01 FEET ALONG THE SECTION LINE AND NORTH 693.50 FEET AND N89°51'28"E 51.85 FEET FROM THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE ALONG SAID SUBDIVISION BOUNDARY N53°45'05"E 133.16 FEET TO THE EASTERLY CORNER OF SAID LOT 1205; THENCE S36°14'25"E 52.00 FEET; THENCE S53°45'05"W 132.55 FEET; THENCE N36°14'58"W 51.02 FEET TO THE NORTHEAST CORNER OF ASPEN HILLS SUBDIVISION PLAT A; THENCE N68°42'45"W 1.16 FEET, MORE OR LESS TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED APRIL 11, 2013, AS ENTRY NO. 35069:2013 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND IN THE SOUTHEAST 1/4 SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, LOCATED IN SARATOGA SPRINGS CITY, UTAH COUNTY, UTAH, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 11 WESTERN HILLS SUBDIVISION PLAT 1-B, SAID POINT LOCATED N89°55'56"W 29.70 FEET ALONG THE SECTION LINE AND NORTH 225.69 FEET FROM THE SOUTHEAST CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N00°04'56"E 265.07 FEET ALONG THE WESTERLY

BOUNDARY OF WESTERN HILLS PLAT 1-B; THENCE N00°03'44"E 202.50 FEET TO THE SOUTHERLY BOUNDARY OF ASPEN HILLS SUBDIVISION PLAT A; THENCE S54°10'00"W 406.56 FEET TO THE EASTERLY BOUNDARY OF THE OPEN SPACE PARCEL A-2 OF WESTERN HILLS PLAT 1-B; THENCE SOUTH 279.35 FEET TO THE NORTHERLY RIGHT OF WAY OF ASPEN HILLS BLVD; THENCE S89°55'56"E 168.03 FEET; THENCE N87°00'54"E 56.33 FEET; THENCE S 89°55'56"E 6.78 FEET TO THE BEGINNING OF A TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 98.5 FEET; THENCE ALONG THE ARC OF SAID CURVE 77.02 FEET, PASSING THROUGH A CENTRAL ANGLE OF 44°49'55", CHORD BEARS N67°40'07"E 75.07 FEET, TO THE BEGINNING OF A TANGENT CURVE TO THE RIGHT HAVING A RADIUS OF 84.00 FEET; THENCE ALONG SAID CURVE 34.24 FEET, PASSING THROUGH A CENTRAL ANGLE OF 23°21'27", CHORD BEARS N56°56'53"E 34.01 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100990:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1206 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 77.23 FEET AND NORTH 772.46 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 134.74 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1206, THENCE S58°42'47"E 56.28 FEET; THENCE S53°45'00"W 156.25 FEET; THENCE N36°14'55"W 52.02 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100991:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1207 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 185.89 FEET AND NORTH 852.14 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 55.89 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1207, THENCE S25°08'54"E 53.00 FEET; THENCE S53°45'00"W 24.17 FEET; THENCE N58°42'47"W 56.28 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100992:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1208 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 230.96 FEET AND NORTH 885.18 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 107.99 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1208, THENCE S31°37'16"E 52.18 FEET; THENCE S53°45'00"W 113.98 FEET; THENCE N25°08'54"W 53.00 FEET TO THE POINT OF BEGINNING. ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100993:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1209 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 318.05 FEET AND NORTH 949.03 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND

MERIDIAN, AND RUNNING THENCE N53°45'05"E 78.94 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1209, THENCE S31°37'01"E 52.18 FEET; THENCE S53°45'00"W 78.94 FEET; THENCE N31°37'16"W 52.18 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A QUIT-CLAIM DEED RECORDED OCTOBER 22, 2018, AS ENTRY NO. 100994:2018 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. THE BASIS OF BEARING FOR SAID PARCEL IS N89°55'56"W BETWEEN THE SOUTHWEST CORNER OF SECTION 11, AND THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHERLY CORNER OF LOT 1210 HARVEST HILLS PLANNED UNIT DEVELOPMENT PLAT F, AS SHOWN ON THE RECORDED PLAT IN THE OFFICE OF THE UTAH COUNTY RECORDER, SAID POINT LOCATED EAST 381.71 FEET AND NORTH 995.71 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE N53°45'05"E 84.90 FEET ALONG THE SOUTHEASTERLY LINE OF SAID LOT 1210, THENCE S30°09'41"E 52.30 FEET; THENCE S53°45'00"W 83.57 FEET; THENCE N31°37'01"W 52.18 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING ANY PORTION DEEDED BY WAY OF A WARRANTY DEED RECORDED NOVEMBER 19, 2020, AS ENTRY NO. 184202:2020 IN THE UTAH COUNTY RECORDER'S OFFICE, ALSO DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY RIGHT OF WAY OF ASPEN HILLS BLVD., WHICH POINT IS NORTH 89°39'03" EAST ALONG A SECTION LINE A DISTANCE OF 782.25 FEET AND NORTH 828.37 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 39°37'42" EAST 170.30 FEET; THENCE ALONG THE ARC OF A 916.00 FOOT RADIUS CURVE TO THE RIGHT 180.65 FEET THROUGH A CENTRAL ANGLE OF 11°18'00", THE CHORD BEARS NORTH 45°16'42" EAST 180.36 FEET; THENCE NORTH 50°55'42" EAST 196.51 FEET; THENCE ALONG THE ARC OF A 266.00 FOOT RADIUS CURVE TO THE RIGHT 181.39 FEET THROUGH A CENTRAL ANGLE OF 39°04'19", THE CHORD BEARS NORTH 70°27'51" EAST 177.90 FEET; THENCE EAST 466.84 FEET; THENCE

ALONG THE ARC OF 334.00 FOOT RADIUS CURVE TO THE LEFT 77.77 FEET THROUGH A CENTRAL ANGLE OF 13°20'27", THE CHORD BEARS NORTH 83°19'47" EAST 77.59 FEET; THENCE NORTH 76°39'33" EAST 6.70 FEET; THENCE SOUTH 11°20'43" EAST 266.63 FEET TO THE SOUTHERLY BOUNDARY OF THE WESTERN HILLS 1 LLC PROPERTY; THENCE SOUTH 44°30'03" WEST 156.12 FEET; THENCE SOUTH 29°14'03" WEST 608.59 FEET; THENCE NORTH 59°02'24" WEST 174.48 FEET; THENCE NORTH 29°37'53" EAST 90.03 FEET; THENCE ALONG THE ARC OF A 55.00 FOOT RADIUS CURVE TO THE LEFT 36.09 FEET THROUGH A CENTRAL ANGLE OF 37°36'03", THE CHORD BEARS SOUTH 79°16'08" EAST 35.45 FEET; THENCE SOUTH 25°27'49" WEST 73.04 FEET; THENCE SOUTH 26°49'37" EAST 11.89 FEET; THENCE SOUTH 48°18'08" EAST 11.92 FEET; THENCE SOUTH 59°02'24" EAST 52.98 FEET; THENCE SOUTH 72°01'38" EAST 14.56 FEET; THENCE NORTH 81°59'55" EAST 14.59 FEET; THENCE NORTH 29°14'03" EAST 485.20 FEET; THENCE NORTH 60°22'07" WEST 103.83 FEET; THENCE NORTH 29°37'53" EAST 54.34 FEET; THENCE NORTH 60°24'58" WEST 129.28 FEET; THENCE NORTH 88°45'16" WEST 197.05 FEET; THENCE SOUTH 30°57'36" WEST 98.56 FEET; THENCE NORTH 59°02'24" WEST 72.27 FEET; THENCE ALONG THE ARC OF A 238.00 FOOT RADIUS CURVE TO THE RIGHT 8.54 FEET THROUGH A CENTRAL ANGLE OF 02°03'18", THE CHORD BEARS NORTH 58°00'45" WEST 8.54 FEET; THENCE SOUTH 33°00'54" WEST 95.64 FEET; THENCE NORTH 57°44'23" WEST 42.47 FEET; THENCE SOUTH 30°57'36" WEST 171.54 FEET; THENCE NORTH 59°02'24" WEST 87.65 FEET; THENCE SOUTH 30°57'36" WEST 105.00 FEET TO THE NORTHERLY BOUNDARY OF THE ALPINE SCHOOL DISTRICT PROPERTY; THENCE NORTH 59°02'24" WEST 207.94 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 692.29 FEET AND NORTH 1109.40 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, THENCE NORTH 36°14'55" WEST 88.54 FEET; THENCE NORTH 53°44'56" EAST 229.03 FEET; THENCE SOUTH 12°38'05" WEST 3.54 FEET; THENCE NORTH 55°25'00" EAST 68.85 FEET; THENCE SOUTH 08°46'35" EAST 98.80 FEET; THENCE SOUTH 70°33'43" EAST 35.29 FEET; THENCE SOUTH 06°52'47" EAST 39.90 FEET; THENCE SOUTH 27°50'52" WEST 60.88 FEET; THENCE SOUTH 41°47'34" EAST 53.05 FEET; THENCE ALONG THE ARC OF A 984.00 FOOT RADIUS NON-TANGENT CURVE TO THE RIGHT 12.84 FEET THROUGH A CENTRAL ANGLE OF 00°44'52", THE CHORD BEARS SOUTH 47°50'00" WEST 12.84 FEET; THENCE NORTH 41°51'39" WEST 131.02 FEET; THENCE SOUTH 75°30'48" WEST 48.12 FEET; THENCE SOUTH 53°40'30" WEST 130.02 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 960.57 FEET AND NORTH 720.31 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 59°02'24" EAST 495.95 FEET; THENCE NORTH 29°37'53" EAST 90.03 FEET; THENCE ALONG THE ARC OF A 55.00 FOOT RADIUS NON-TANGENT CURVE TO THE LEFT 36.09 FEET THROUGH A CENTRAL ANGLE OF 37°36'03", THE CHORD BEARS SOUTH 79°16'08" EAST 35.45 FEET; THENCE SOUTH 25°27'49" WEST 73.04 FEET; THENCE SOUTH 26°49'37" EAST 11.89 FEET; THENCE SOUTH 48°18'08" EAST 11.92 FEET; THENCE SOUTH 59°02'24" EAST 52.98 FEET; THENCE SOUTH 72°01'38" EAST 14.56 FEET; THENCE NORTH 81°59'55" EAST 14.59 FEET; THENCE NORTH 29°14'03" EAST 485.20 FEET; THENCE NORTH 60°22'07" WEST 103.83 FEET; THENCE NORTH 29°37'53" EAST 54.34 FEET; THENCE NORTH 60°24'58" WEST 129.28 FEET; THENCE NORTH 88°45'16" WEST 197.05 FEET; THENCE SOUTH 30°57'36" WEST 98.56 FEET; THENCE NORTH 59°02'24" WEST 72.27 FEET; THENCE ALONG THE ARC OF 238.00 FOOT RADIUS CURVE TO THE RIGHT 8.54 FEET THROUGH A CENTRAL ANGLE OF 02°03'18", THE CHORD BEARS NORTH 58°00'45" WEST 8.54 FEET; THENCE SOUTH 33°00'54" WEST 95.64 FEET; THENCE NORTH 57°44'23" WEST 42.47 FEET; THENCE SOUTH 30°57'36" WEST 171.54 FEET; THENCE NORTH 59°02'24" WEST 87.65 FEET TO THE NORTHERLY BOUNDARY OF THE ALPINE SCHOOL DISTRICT PROPERTY; THENCE SOUTH 30°57'36" WEST 105.00 FEET TO THE POINT OF BEGINNING.

ALSO LESS AND EXCEPTING A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, IN THE CITY OF SARATOGA SPRINGS, UTAH COUNTY, UTAH. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHICH IS NORTH 89°39'03" EAST ALONG THE SECTION LINE A DISTANCE OF 28.82 FEET AND NORTH 625.63 FEET FROM THE SOUTHWEST CORNER OF SECTION 11, TOWNSHIP 5 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 53°40'13" EAST 823.50 FEET; THENCE NORTH 36°14'55" WEST 88.54 FEET; THENCE SOUTH 53°44'56" WEST 235.27 FEET; THENCE SOUTH 30°09'41" EAST 52.31 FEET; THENCE SOUTH 53°45'00" WEST 589.46 FEET; THENCE SOUTH 46°26'30" EAST 38.30 FEET TO THE POINT OF BEGINNING.

[55153.07/Westerns Hills/Trust Deed 3]

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated April 17, 2018, executed by CEDAR CORNERS MANAGEMENT, LLC ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on April 18, 2018, as Entry No. 35845:2018, at Pages 1 through 11, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

See Exhibit "A" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: Vacant Land, Eagle Mountain, Utah 84043. The Trust Property's tax identification number is formerly known as: 59:007:0027. The Trust Property's tax identification number is now known as: 59:007:0082. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Promissory Note, dated April 17, 2018, in the original principal sum of \$3,262,070.28, together with any and all renewals, extensions, modifications, refinancings, consolidations, and/or substitutions (collectively, the "**Note**"), which WESTERN HILLS 1 AND KEVIN CASEY (collectively, "**Borrowers**"), as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.

4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor and Borrowers.
6. There has been a material adverse change in Trustor's and/or Borrowers' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

[This space is intentionally left blank]

Exhibit "A"
Legal Description

Commencing North 16.92 feet and West 2670.38 feet from the East quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence North 1289.18 feet; thence East 820.18 feet; thence South 20° 21' 29" East 107.76 feet; thence South 10° 41' 50" East 1433.32 feet; thence along the arc of 2200 foot radius curve 157.80 feet to the right, the chord of which bears South 6° 8' 31" East 157.76 feet; thence West 1140.59 feet; thence North 0° 0' 2" East 377.1 feet to the point of beginning.

LESS AND EXCEPTING THEREFROM that land described in that certain Quit-Claim Deed recorded November 10, 2003 as Entry No. 179089:2003 in the Utah County Recorder's office, further described as follows: Beginning at a point which is North 0° 42' 54" East 40.79 feet along the section line and South 89° 38' 52" East 2,824.57 feet from the West Quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence North 3° 12' 09" East 88.60 feet; thence South 89° 38' 52" East 850.03 feet to the West line of a County Road; thence South 11° 38' 39" East 90.47 feet along said west line; thence North 89° 38' 53" West 873.24 feet to the point of beginning.

ALSO LESS AND EXCEPTING THEREFROM that land described in that same Quit-Claim Deed recorded November 10, 2003 as Entry No. 179089:2003 in the Utah County Recorder's office, further described as follows: Beginning at a point which is South 0° 25' 24" West 45.40 feet along the Section line and South 89° 38' 52" East 2,820.59 feet from the West Quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence North 3° 12' 09" East 86.30 feet; thence South 89° 38' 52" East 873.24 feet to the West line of a County Road; thence South 11° 38' 39" East 88.12 feet along said west line; thence North 89° 38' 52" West 895.85 feet to the point of beginning.

ALSO LESS AND EXCEPTING THEREFROM that land described in that same Quit-Claim Deed recorded November 10, 2003 as Entry No. 179089:2003 in the Utah County Recorder's office, further described as follows: Beginning at a point which is South 0° 25' 24" West 45.40 feet along the Section line and South 89° 38' 52" East 2,820.59 feet from the West Quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence South 89° 38' 52" East 895.85 feet to the west line of a County Road; thence South 11° 38' 39" East 53.44 feet along said west line; thence along the arc of a 2,175.00 foot radius curve to the right 32.48 feet with a central angle of 0° 51' 21" along said west line; thence North 89° 38' 52" West 917.66 feet; thence North 3° 12' 09" East 84.20 feet to the point of beginning.

ALSO LESS AND EXCEPTING THEREFROM that land described in that certain Warranty Deed recorded April 28, 2009 as Entry No. 45775:2009 in the Utah County Recorder's office, further described as a parcel of land situated in the Northwest Quarter of the Northeast Quarter of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian, County of Utah, State of Utah, being more particularly described as follows: Commencing at the North Quarter corner of Section 7, Township

6 South, Range 1 West, Salt Lake Base and Meridian, a found brass cap, running thence South 89° 25' 51" East a distance of 406.76 feet and South 00° 34' 09" West a distance of 1082.60 feet to the true point of beginning; thence along the parcel boundary the following (5) five courses: 1. South 86° 32' 04" East a distance of 324.00 feet to the beginning of a curve to the left; 2. having a radius of 1178.63 feet (chord bears South 15° 57' 56" East a distance of 241.16 feet), thence along the arc of said curve a distance of 241.58 feet; 3. South 21° 51' 15" East a distance of 18.42 feet to a point on the north line of the Land Design Group; 4. North 89° 32' 04" West along said north line a distance of 409.80 feet; 5. North 02° 54' 29" East a distance of 248.58 feet to the point of beginning, said point lies South 65° 04' 31" West a distance of 2515.25 feet from the Northeast corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian, a found monument.

ALSO LESS AND EXCEPTING THEREFROM that land described in that certain Warranty Deed recorded May 31, 2017 as Entry No. 52091:2017 in the Utah County Recorder's office, further described as follows: Beginning at a point which is South 89° 40' 43" East 357.10 feet and South 1372.389 feet from the North Quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; and running thence North 89° 57' 56" East 450.287 feet; thence South 20° 21' 29" East 107.76 feet; thence South 10° 41' 49" East 511.146 feet; thence West 484.57 feet; thence North 01° 04' 14" East 126.43 feet; thence northwesterly 491.27 feet along the arc of a 1085.00 foot radius tangent curve to the left (chord bears North 11° 54' 02" West 487.08 feet); to the point of beginning.

[55153.07/Cedar Corners/Trust Deed 1]

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. 67152-226F
Parcel No. 37-208-0024

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Benjamin D. Brannon and Nancy L. Brannon, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on August 19, 2022, and recorded as Entry No. 92542:2022, Records of Utah County, Utah.

LOT 24, PLAT "A", DEER MEADOW ESTATES SUBDIVISION, A RESIDENTIAL 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 31, 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 10 day of February, 2026.

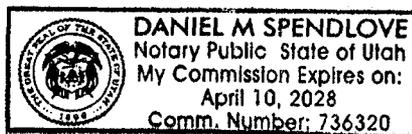
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 10 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

RECORDED AT REQUEST OF,
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.
COHNE KINGHORN
A Professional Corporation
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111

NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated April 17, 2018, executed by CEDAR CORNERS MANAGEMENT, LLC, as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on April 18, 2018, as Entry No. 35827:2018, at Pages 1 through 20, official records of Utah County, Utah. The Trust Deed encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

See Exhibit "A" for the Legal Description, which exhibit is attached hereto.

The Trust Property or its address is approximately known as follows: Vacant Land, Eagle Mountain, Utah 84005.

The Trust Property's tax identification numbers are formerly known as: 59:044:0114; 59:044:0116; 59:044:0118; 59:044:0120; 59:044:0122; 59:044:0124; 59:044:0126; 59:044:0130; 59:044:0128; 59:007:0027; 59:044:0131; 59:005:0012; 59:005:0016; 59:007:0001; 59:007:0005; 59:007:0028; 59:007:0030; and 59:007:0077.

The Trust Property's tax identification numbers are now known as: 59:005:0012; 59:005:0016; 59:007:0028; 59:007:0030; and 59:007:0126.

The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain Promissory Note, dated April 17, 2018, in the original principal sum of \$3,262,070.28, together with any and all renewals, extensions, modifications, refinancings, consolidations, and/or substitutions (collectively, the "**Note**"), which Western Hills 1 and Kevin Casey (collectively, "**Borrowers**"), as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.
4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between CENTRAL BANK and Trustor and Borrowers.
6. There has been a material adverse change in Trustor's and/or Borrowers' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.
COHNE KINGHORN
111 East Broadway, 11th Floor
Salt Lake City, Utah 84111
Telephone No.: (801) 363-4300
Office Hours: 8:30 a.m. through 5:30 p.m.
Monday through Friday, except holidays

DATED this 10th day of February 2026.

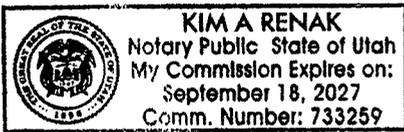
SUCCESSOR TRUSTEE:

By: *J. Scott Brown*
J. Scott Brown
Successor Trustee

STATE OF UTAH)

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 10th day of February 2026, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



Kim A. Renak
Notary Public

My Commission Expires:
9/18/27

Residing at:
SL County

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

[55153.07/Cedar Corners/Trust Deed 2]

Exhibit "A"
Legal Description

PARCEL 1 (Tax Serial No. 59:005:0012):

Commencing South 89° 11' 02" East along the Section line 3311.64 feet and North 335.70 feet from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence South 89° 15' 02" East 685.00 feet; thence North 00° 11' 18" West 334.98 feet; thence North 89° 15' 02" West 685.00 feet; thence South 00° 11' 18" East 334.98 feet to the point of beginning.

TOGETHER WITH the following described property for a right of way for ingress and egress:

Commencing South 89° 11' 02" East along the Section line 2677.73 feet from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian, which point is the Southeast corner of said Section, and is also South 38.14 feet and East 2677.26 feet from the South quarter corner of said Section 6; thence North 89° 11' 02" West along the section line 56.00 feet; thence North 00° 40' 33" East 1339.69 feet; thence South 89° 15' 02" East 670.79 feet along the quarter section line; thence South 00° 11' 18" East 1339.93 feet; thence North 89° 15' 02" West 636.00 feet; thence North 00° 40' 33" East 55.99 feet; thence North 00° 40' 33" East 1227.77 feet; thence South 89° 15' 02" East 559.64 feet; thence South 00° 11' 18" East 1227.93 feet; thence North 89° 15' 02" West 578.16 feet; thence South 00° 40' 33" West 55.99 feet to the point of beginning.

TOGETHER WITH the following described rights of way for ingress and egress:

Commencing North 740.42 feet and East 677.08 feet (Basis of bearing based on the line from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian to the Southeast corner of said Section was called South 89° 11' 02" East) from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence South 89° 11' 02" East 1953.43 feet; thence North 00° 40' 33" East 56.00 feet; thence North 89° 11' 02" West 1970.03 feet; thence on a 1396.14 foot radius curve to the left 2.77 feet, (chord bears South 15° 43' 29" East for 2.77 feet); thence South 15° 50' 03" East 55.68 feet to the point of beginning.

Commencing South 9.63 feet and East 675.59 feet, (basis of bearing, based on the line from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian to the Southeast corner of said Section was called South 89° 11' 02" East) from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence on a 3832.66 foot radius curve to the right 178.95 feet, (chord bears North 07° 38' 37" East for 178.93 feet); thence North 08° 58' 51" East 121.20 feet; thence on a 909.19 foot radius curve to the left 393.73 feet, (chord bears North 03° 25' 36" West for 390.66 feet); thence North 15° 50' 03" West 121.20 feet; thence on a 1396.14 foot radius curve to the right 397.30 feet, (chord

bears North 07° 40' 56" West 395.96 feet); thence North 89° 31' 48" West 66.01 feet; thence on a 1462.14 foot radius curve to the left 416.08 feet, (chord bears South 07° 40' 56" East for 414.67 feet); thence South 15° 50' 03" East 121.20 feet; thence on a 843.10 foot radius curve to the right 365.14 feet, (chord bears South 03° 25' 36" East for 362.30 feet); thence South 08° 58' 51" West 121.20 feet; thence on a 3898.66 foot radius curve to the left 188.37 feet, (chord bears South 07° 35' 48" West for 188.34 feet); thence South 89° 11' 02" East 66.29 feet to the point of beginning.

Parcel 2 (Tax Serial No. 59:005:0016):

Commencing South 89° 11' 02" East along the section line, 2678.39 feet and North 55.99 feet from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence South 89° 15' 02" East 578.16 feet; thence North 00° 11' 18" West 404.89 feet; thence North 89° 15' 02" West 572.05 feet; thence South 00° 40' 33" West 404.84 feet to the point of beginning.

TOGETHER WITH the following described property for a right of way for ingress and egress:

Commencing South 89° 11' 02" East along the Section line 2677.73 feet from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian, which point is the Southeast corner of said Section, and is also South 38.14 feet and East 2677.26 feet from the South quarter corner of said Section 6; thence North 89° 11' 02" West along the section line 56.00 feet; thence North 00° 40' 33" East 1339.69 feet; thence South 89° 15' 02" East 670.79 feet along the quarter section line; thence South 00° 11' 18" East 1339.93 feet; thence North 89° 15' 02" West 635.00 feet; thence North 00° 40' 33" East 55.99 feet; thence North 00° 40' 33" East 1227.77 feet; thence South 89° 15' 02" East 559.64 feet; thence South 00° 11' 18" East 1227.93 feet; thence North 89° 15' 02" West 578.16 feet; thence South 00° 40' 33" West 55.99 feet to the point of beginning.

TOGETHER WITH the following described rights of way for ingress and egress:

Commencing North 740.42 feet and East 677.08 feet (Basis of bearing based on the line from the South quarter corner of section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian to the Southeast corner of said Section was called South 89° 11' 02" East) from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake base and Meridian; thence South 89° 11' 02" East 1953.43 feet; thence North 00° 40' 33" East 56.00 feet; thence North 89° 11' 02" West 1970.03 feet; thence on a 1396.14 foot radius curve to the left 2.77 feet, (chord bears South 15° 43' 29" East for 2.77 feet); thence South 15° 50' 03" East 55.68 feet to the point of beginning.

Commencing South 9.63 feet and East 675.59 feet, (basis of bearing, based on the line from the South quarter corner of Section 6, Township 6 South, Range 1 West, Salt Lake Base and Meridian to the Southeast corner of said Section was called South 89° 11' 02" East) from the South quarter corner of Section 6, Township 6 South, Range 1

West, Salt Lake Base and Meridian; thence on a 3832.66 foot radius curve to the right 178.95 feet, (chord bears North 07° 38' 37" East for 178.93 feet); thence North 08° 58' 51" East 121.20 feet; thence on a 909.19 foot radius curve to the left 393.73 feet, (chord bears North 03° 25' 36" West for 390.66 feet); thence North 15° 50' 03" West 121.20 feet; thence on a 1396.14 foot radius curve to the right 397.30 feet, (chord bears North 07° 40' 56" West 395.96 feet); thence North 89° 31' 48" West 66.01 feet; thence on a 1462.14 foot radius curve to the left 416.08 feet, (chord bears South 07° 40' 56" East for 414.67 feet); thence South 15° 50' 03" East 121.20 feet; thence on a 843.10 foot radius curve to the right 365.14 feet, (chord bears South 03° 25' 36" East for 362.30 feet); thence South 08° 58' 51" West 121.20 feet; thence on a 3898.66 foot radius curve to the left 188.37 feet, (chord bears South 07° 35' 48" West for 188.34 feet); thence South 89° 11' 02" East 66.29 feet to the point of beginning.

PARCEL 3 (Tax Serial No. 59:007:0028):

Commencing 266.368 feet South and 656.105 feet East of the North quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence along the arc of a 3131.00 foot radius curve to the left 521.409 feet, the chord bears South 02° 64' 32" East 520.807 feet; thence South 07° 20' 53" East 248.49 feet; thence the arc of a 1178.63 foot radius curve to the left 298.39 feet, the chord bears South 14° 36' 03" East 297.594 feet; thence South 21° 51' 15" East 18.418 feet; thence South 89° 32' 04" East 716.00 feet; thence North 1065.476 feet; thence North 89° 11' 02" West 853.122 feet to the point of beginning.

PARCEL 4 (Tax Serial No. 59:007:0030):

Commencing South 16.47 feet and East 1661.65 feet from the North quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence South 89° 25' 56" East 1016.32 feet; thence South 00° 26' 42" West 1326.91 feet; thence North 89° 32' 04" West 1158.51 feet; thence North 1065.47 feet; thence South 89° 11' 02" East 149.41 feet; thence North 00° 43' 33" East 257.00 feet; thence North 00° 40' 33" East 7.20 feet to the point of beginning.

PARCEL 5 (Tax Serial No. 59:007:0077, now known as 59:007:0126):

Commencing at the North quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; thence South 89° 25' 56" East 675.95 feet; thence along a curve to the right (chord bears South 04° 59' 14" West 182.22 feet, radius= 3832.66 feet); thence along a curve to the right (chord bears South 02° 54' 33" West 78.24 feet, radius= 3131.00 feet); thence along a curve to the left (chord bears South 02° 34' 32" East 520.81 feet, radius= 3131.00 feet); thence South 07° 20' 53" East 248.49 feet; thence along a curve to the left (chord bears South 14° 36' 03" East 297.59 feet, radius= 1178.63 feet); thence South 21° 51' 15" East 18.42 feet; thence North 89° 32' 04" West 799.73 feet; thence North 00° 16' 52" East 1331.69 feet to the point of beginning.

LESS AND EXCEPTING THEREFROM that land described in that certain Scrivener's Affidavit recorded June 24, 2009 as Entry No. 69973:2009 in the Utah County Recorder's office, further described as a parcel of land situated in the Northwest Quarter of the Northeast Quarter of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian, County of Utah, State of Utah, being more particularly described as follows: Commencing at the North Quarter corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian, a found brass cap, running thence South 89° 25' 51" East a distance of 406.76 feet and South 00° 34' 09" West a distance of 1082.60 feet to the true point of beginning; thence along the parcel boundary the following (5) five courses: 1. South 89° 32' 04" East a distance of 324.00 feet to the beginning of a curve to the left; 2. having a radius of 1178.63 feet (chord bears South 15° 57' 56" East a distance of 241.16 feet), thence along the arc of said curve a distance of 241.58 feet; 3. South 21° 51' 15" East a distance of 18.42 feet to a point on the north line of the Land Design Group; 4. North 89° 32' 04" West along said north line a distance of 409.80 feet; 5. North 02° 54' 29" East a distance of 248.58 feet to the point of beginning, said point lies South 65° 04' 31" West a distance of 2515.25 feet from the Northeast corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian, a found monument.

ALSO LESS AND EXCEPTING THEREFROM that portion described in that certain Partial Reconveyance recorded on November 17, 2023 as Entry No. 75515:2023 in the Utah County Recorder's office, described as follows:

A parcel of land located in the Northeast Quarter of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian, Utah County, Utah, and described as follows: Commencing at the North Quarter Corner of said Section 7; thence 420.37 feet South 89°25'53" East along the section line; thence 656.23 feet South 00°34'09" West to the point of beginning; thence North 90°00'00" East 50.00 feet; thence South 00°00'00" East 50.00 feet; thence North 90°00'00" West 50.00 feet; thence North 00°00'00" East 50.00 feet to the point of beginning.

ALSO LESS AND EXCEPTING THEREFROM that portion described as Parcel 6 in that certain Special Warranty Deed recorded on March 11, 2025 as Entry No. 17458:2025 in the Utah County Recorder's office, described as follows:

Beginning at a point being South 00°16'21" West a distance of 1,067.34 feet from the North Quarter Corner of Section 7, Township 6 South, Range 1 West, Salt Lake Base and Meridian; and running thence South 32°21'00" East 269.76 feet; thence Southeasterly 44.26 feet along the arc of a 915.00 foot radius tangent curve to the right (Chord bears South 30°57'51" East 44.26 feet; thence North 89°32'16" West 168.38 feet; thence North 00°16'21" East 264.48 feet to the point of beginning.

[55153.07/Cedar Corners/Trust Deed 2]

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27679

ENT 11036:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 11 08:40 AM 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 June 11, 2025, and executed by Elizabeth B. Pabros, Trustee of The Elizabeth Pabros Living Trust dated May 28, 2024, and any amendments thereto who acquired title as Elizabeth B. Pabros, Trustee, or her successors in trust under The Elizabeth Pabros Living Trust dated May 28, 2024, and any amendments thereto, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Champions Funding, LLC, its successors and assigns as Beneficiary, in which Atlas Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 19, 2025, as Entry No. 45594:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

The land referred to herein below is situated in the City of Saratoga Springs, County of Utah, State of Utah, and is described as follows:

Lot 2636, Plat 26, Lakeside Subdivision, according to the Official Plat thereof, on file and of record in the Office of the Utah County Records.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

The land referred to herein below is situated in the City of Saratoga Springs, County of Utah, State of Utah, and is described as follows:

Lot 2636, Plat 26, Lakeside Subdivision, according to the Official Plat thereof, on file and of record in the Office of the Utah County Recorder. **TAX # 45-653-0036**

Purportedly known as 2642 South Shorewood Drive, Saratoga Springs, UT 84045 (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: 02/10/2026

HALLIDAY, WATKINS & MANN, P.C.:

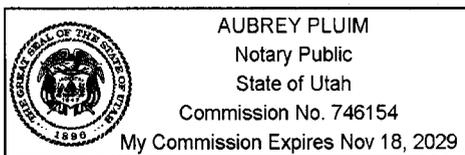
By: Jessica Oliveri

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. UT27679

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.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 130436-UT

APN: 50-121-0008

NOTICE IS HEREBY GIVEN THAT COLTON KESTLE AND KATELYN ANNE KESTLE, HUSBAND AND WIFE as Trustor, TRIDENT TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/30/2021 and recorded on 8/30/2021, as Instrument No. 150972:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 1208, Plat "L", QUAILHILL AT MT. SARATOGA, Saratoga Springs, Utah, according to the Official Plat thereof as recorded in the Office of the Utah County Recorder, State of Utah

The obligation included a Note for the principal sum of \$548,250.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 6/1/2024 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, First Colony Mortgage Corporation, 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. 130436-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.

[Signature]
Agent **HAMBAUCH** , Authorized

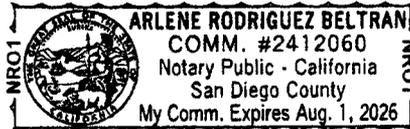
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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 [Signature] (Seal)



ENT 11256:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 11 02:02 PM FEE 40.00 BY TM
RECORDED FOR ServiceLink Title Agency In
ELECTRONICALLY RECORDED

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.: 144077-UT

APN: 43:151:0076

NOTICE IS HEREBY GIVEN THAT MICKENZIE DAWN JACKSON, UNMARRIED as Trustor, STEWART T MATHESON, ATTORNEY AT LAW as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BANK OF AMERICA, N.A, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/14/2014 and recorded on 10/23/2014, as Instrument No. 76209:2014, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 76, PLAT "A", JESSIE'S BROOK SUBDIVISION, SPRINGVILLE, UTAH COUNTY, 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 \$152,400.00.

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 5/1/2025 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, SELECT PORTFOLIO SERVICING, INC., 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. 144077-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
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 *Arlene Rodriguez Beltran* (Seal)



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.: 145381-UT

APN: 43:264:0002

NOTICE IS HEREBY GIVEN THAT ERIC DICKSON as Trustor, STEWART TITLE GUARANTY COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOGAN FINANCE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/15/2022 and recorded on 12/16/2022, as Instrument No. 125290:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 2, PHASE 9, JAMES BAY AT WATERS EDGE, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, UTAH COUNTY, STATE OF UTAH, ON JANUARY 8, 2019 AS ENTRY NO. 1562:2019, AND FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED JANUARY 13, 2016, AS ENTRY NO. 3292:2016, OF OFFICIAL RECORDS (AS SAID MAP AND DECLARATION MAY HERETOFORE BE AMENDED AND/OR SUPPLEMENTED). TOGETHER WITH A NON-EXCLUSIVE EASEMENT OF USE AND ENJOYMENT, AND THE UNDIVIDED PERCENTAGE OF OWNERSHIP, IF ANY, IN AND TO THE PROJECTS COMMON AREAS AND FACILITIES AS DEFINED AND PROVIDED FOR IN SAID MAP AND DECLARATION.

The obligation included a Note for the principal sum of \$2,737,500.00.

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.

NOTICE OF DEFAULT

T.S. NO. 145381-UT

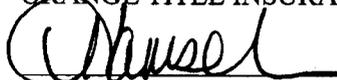
ENT 11259:2026 PG 2 of 2

By reason of such default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF GROVE FUNDING I TRUST, 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 10 2026

ORANGE TITLE INSURANCE AGENCY, INC.

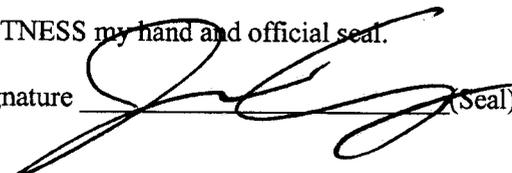


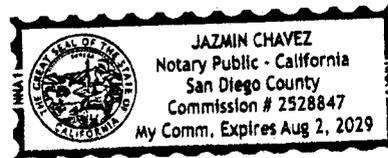
Hamsa Uchi, Authorized Agent

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 10 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. UT27926

ENT 11301:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 11 03:43 PM FEE 40.00 BY LM
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 December 16, 2021, and executed by Jack Tanner and Sylvee Tanner, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, but The Secretary of Veterans Affairs, an Officer of the United States being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 17, 2021, as Entry No. 208797:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 258, Plat "I" Summer Crest Subdivision, Lehi, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, State of Utah. **TAX # 52-631-0258**

Purportedly known as 1788 North Mesa Avenue, Lehi, UT 84043 (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. UT27926

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

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. UT27964

ENT 11309:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 11 03:48 PM FEE 40.00 BY LM
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 August 23, 2024, and executed by Josue Marroquin and Rachel Marroquin, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guaranteed Rate Affinity, LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which GT Title Services Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 26, 2024, as Entry No. 57371:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3405, Plat "34", Silverlake, a Residential Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 66-957-3405**

Purportedly known as 7401 North Clear Meadow 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 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. UT27964

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. UT24170

ENT 11686:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 12 03:13 PM FEE 40.00 BY LM
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 July 17, 2020, and executed by Spencer J. Johnson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Benjamin Mann was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 17, 2020, as Entry No. 102476:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit No. 1, in Building A, contained within AMENDED PLAT "A" PLUM CREEK CONDOMINIUM, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in the office of the Utah County Recorder as Entry No. 7505:2005, Map Filing No. 10901, and as further defined and described in the Declaration of Covenants, Conditions and Restrictions and Bylaws of said Condominium Project, recorded in the office of the Utah County Recorder on December 31, 2003 as Entry No. 202442:2003 (as said Map and Declaration may be amended and/or Supplemented).

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit; and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration of Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act. **TAX # 49-590-0001**

Purportedly known as 3821 East Rock Creek Road, #1, 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: 02/12/2026

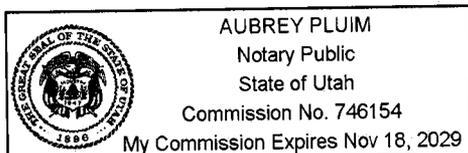
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24170

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

The foregoing instrument was acknowledged before me on 02/12/2026,
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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27546

ENT 11770:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 13 08:45 AM FEE 40.00 BY MG
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 October 20, 2023, and executed by Jose Luis Castillo Marcano and Gregori Isabel Medina, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nexera Holding, LLC dba Newfi Lending, its successors and assigns as Beneficiary, but CITIBANK, N.A., not in its individual capacity but solely as Trustee for Morgan Stanley Residential Mortgage Loan Trust 2024-NQM2 being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 20, 2023, as Entry No. 69288:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot C404, OVERLAND SUBDIVISION PHASE C, PLAT 4, according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 48-534-0404**

Purportedly known as 6366 North Wanlass HL, 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 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.

02/12/2026
Dated: _____

HALLIDAY, WATKINS & MANN, P.C.:
By: Jessica Oliveri

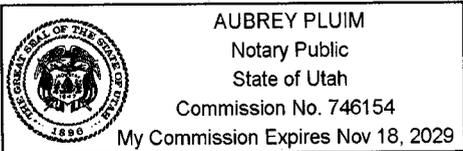
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27546

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

The foregoing instrument was acknowledged before me on 02/12/2026,
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



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. UT22385

ENT 12023:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 13 02:04 PM FEE 40.00 BY TM
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 November 6, 2018, and executed by Brad Buckles and Heather Buckles, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary as nominee for Security Home Mortgage LLC, its successors and assigns as Beneficiary, but US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust being the present Beneficiary, in which Utah First Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 7, 2018, as Entry No. 107024:2018, and modified pursuant to the Modification recorded on June 16, 2022, as Entry No. 71483:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 16, Chapel Bend Subdivision Phase 2, according to the official plat thereof on file in the Office of the Utah County Recorder, State of Utah. **TAX # 65-016-0016**

Purportedly known as 2462 W Stonehaven Loop, Lehi, UT 84043 (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. UT22385

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT11558

ENT 12030:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 13 02:12 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 17, 2019, and executed by Kasey Parra and Trevor Torres, 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 Utah County, Utah, on May 21, 2019, as Entry No. 45237:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

The land hereinafter referred to is situated in the City of Elk Ridge, County of Utah, State of UT, and is described as follows:

Parcel 1:

Lot 3, Block 3, Plat "A", Salem Hills Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder.

Parcel 2:

Part of Lot 16, Block 3, Plat "A", Salem Hills Subdivision, Utah County, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office, and described as follows: commencing from the Northeast corner of Lot 3, Block 3, Plat "A", Salem Hills Subdivision; thence North 86 deg. 12' 00" East 34.3 feet; thence South 06 deg. 33' 00" East 115.42 feet along the West line of Salem Hills Drive; thence North 86 deg. 03' 00" West 48.12 feet to the Southeast corner of Lot 3, Block 3; thence along a curve to the Left (chord bears: North 00 deg. 19' 21" East 109.08 feet, radius = 790.26 feet) along the East line of said Lot 3 to the point of beginning. **TAX # 52:010:0101 & 52:010:0102**

Purportedly known as 41 South Highland Circle, Elk Ridge, 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 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. UT11558

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

Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public