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Description	Summary	<a href="#">Add All to My Images</a>
<b>Notice of Default</b> 00842985	B: 1743 P: <b>A-0876-0000-000Q-15</b> <b>From:</b> HALLIDAY WATKINS & MANN P X <b>To:</b> SKIPTON RICHARD/SYLVIA, SKIPTON SYLVIA Subd: GARDEN PARK ESTATES 3 BLK Q Lot: 15 01/13/2026 02:56:42 PM Related: LOT 15, BLK Q, GARDEN PARK ESTATES, UNIT 3.	<a href="#">View</a> <a href="#">ImageAdd to My Images</a>
<b>Notice of Default</b> 00843415	B: 1744 P: <b>A-0920-0002-0000</b> <b>From:</b> WESTWOOD J DAVID <b>To:</b> THELIN KAREN S 7 T 35S R 10W 01/26/2026 01:46:07 PM Related: COM AT E1/4 COR SEC 7,T35S,R10W, SLM; N89*56'12"W ALG E-W...	<a href="#">View</a> <a href="#">ImageAdd to My Images</a>
<b>Notice of Default</b> 00843417	B: 1744 P: <b>A-0920-0001-0000</b> <b>From:</b> WESTWOOD J DAVID <b>To:</b> GROWING INWARD L S 7 T 35S R 10W L C 01/26/2026 02:00:25 PM Related: COM AT E1/4 COR SEC 7,T35S,R10W, SLM; N89*56'12"W ALG E-W...	<a href="#">View</a> <a href="#">ImageAdd to My Images</a>
<b>Notice of Default</b> 00843419	B: 1744 P: <b>A-1042-007C-0000, A-1042-007D-0000</b> <b>From:</b> WESTWOOD J DAVID <b>To:</b> THELIN KAREN Subd: HOMESTEAD BLK 10 LOT 7 & SOTHERN HOMESTEAD SUBDIVIS..., Subd: HOMESTEAD BLK 10 LOT 7 & SOTHERN HOMESTEAD SUBDIVIS... 01/26/2026 02:01:27 PM Related: LOTS 7C & 7D, AMENDED PLAT LOT 7, BLK 10, THE HOMESTEAD S...,	<a href="#">View</a> <a href="#">ImageAdd to My Images</a>
<b>Notice of Default</b> 00843544	B: 1744 P: <b>B-2015-0014-0000</b> <b>From:</b> HALLIDAY WATKINS & MANN P C <b>To:</b> JESSOP MELVIN MEAD Subd: CEDAR RESERVE PUD UNIT B Unit: 14 01/28/2026 12:20:31 PM Related: UNIT 14, CEDAR RESERVE P.U.D. UNIT B, TOG W/ UND INT IN C...	<a href="#">View</a> <a href="#">ImageAdd to My Images</a>

5 items found, displaying all items.1

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**00842985 B: 1743 P: 1033**

B: 1743 P: 1033 Fee \$40.00

Carri R. Jeffries, Iron County Recorder - Page 1 of 2

01/13/2026 02:56:42 PM By: HALLIDAY, WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT27632

### **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 23, 2007, and executed by Richard Skipton and Sylvia Skipton, as Trustors, in favor of Bank of Utah as Beneficiary, but GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 being the present Beneficiary, in which Southern Utah Title was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on July 30, 2007, as Entry No. 00557410, in Book 1098, at Page 887, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

All of Lot Fifteen (15) Block Q, GARDEN PARK ESTATES SUBDIVISION, UNIT 3, according to the Official Plat thereof, on file in the Office of the Recorder of Iron County, State of Utah. **TAX # A-0876-0000-000Q-15**

Purportedly known as 4398 North Rose Circle, Enoch, UT 84720 (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 entire unpaid principal balance together with all accrued interest which became due in full upon the last surviving Trustor's death on March 4, 2023. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 01/13/2026


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. UT27632

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

The foregoing instrument was acknowledged before me on 01/13/2026,  
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

When Recorded, mail to:  
J. David Westwood  
WESTWOOD LAW, P.C.  
98 W. Harding Ave.  
Cedar City, UT 84720

**NOTICE OF DEFAULT**

To: Karen Thelin  
4355 Sagebrush Dr.  
Enoch, UT 84721

**NOTICE IS HEREBY GIVEN** by the undersigned Substitute Trustee under the Deed of Trust, (herein “Deed of Trust”), delivered by KAREN THELIN as Trustor, on July 1, 2024 covering certain real property located in Iron County, State of Utah, and described as follows:

**Parcel No.: A-0920-0002-0000**


**See Exhibit A attached hereto.**

Which Deed of Trust was given to secure certain obligations in favor of State Bank of Southern Utah, as Beneficiary, such Deed of Trust being recorded on July 2, 2024, as Entry No. 00820640, Book 1681, Page 1905 in the official records of Iron County, State of Utah. A breach of the obligations for which said Deed of Trust is security has occurred, in that the Trustor has failed to make payments required under the Promissory Note, plus interest and late payment penalties. There is also due all of the expenses and fees of these foreclosure proceedings. The foregoing are Events of Default under the Deed of Trust and related documents. The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. A detailed accounting of amounts due will be provided upon request. The default is subject to reinstatement in accordance with Utah law.

J. David Westwood is the appointed Substitute Trustee pursuant to a Substitution of Trustee dated January 13, 2026 and recorded herewith. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

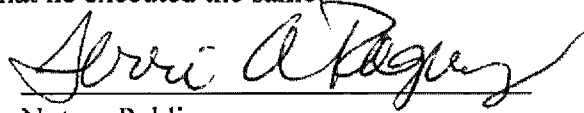
**This is an attempt to collect a debt. Any information obtained will be used to collect this debt.**

DATED this 26 day of January, 2026.

  
J. David Westwood  
Substitute Trustee

STATE OF UTAH    )  
                                  :SS  
COUNTY OF IRON )

On the 26<sup>th</sup> day of January, 2026, J. David Westwood, personally appeared before me, as Substitute Trustee and member of the Utah State Bar, the signer of the within and foregoing Notice of Default, who duly acknowledged to me that he executed the same.

  
Notary Public

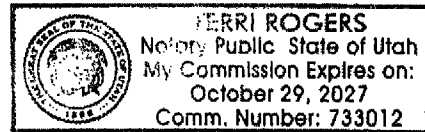
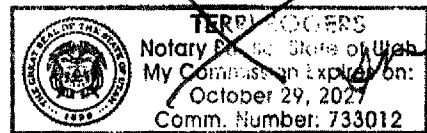


EXHIBIT "A"

**A-0920-0002-0000**

Commencing at the East Quarter corner of Section 7, Township 35 South, Range 10 West, of the Salt Lake Base and Meridian; thence North  $89^{\circ}56'12''$  West, along the East-West center Section line, 1,319.03 feet to the Centereast 1/16th Section corner; thence South  $00^{\circ}07'04''$  West, along the 1/16th Section line, 329.72 feet to the Point of Beginning; thence continuing South  $00^{\circ}07'04''$  West, along the 1/16th Section line, 150.72 feet; thence departing said line and running North  $89^{\circ}52'56''$  West, 125.66 feet to a

Non-Tangent Curve to the Left, having a Radius of 100.00 feet, and a Central Angle of  $20^{\circ}51'37''$ . (Radial line bears North  $69^{\circ}02'02''$  West); thence Northerly along said curve, 36.41 feet; thence North  $00^{\circ}06'21''$  East, 115.08 feet; thence South  $89^{\circ}53'39''$  East, 119.14 feet to the Point of Beginning.

Together with a 50.00 foot wide private ingress/egress access easement, and a public utilities easement, being described as follows:

Commencing at the East Quarter corner of Section 7, Township 35 South, Range 10 West, of the Salt Lake Base and Meridian; thence North  $89^{\circ}56'12''$  West, along the East-West Center Section line, 1,319.03 feet to the Center East 1/16th Section corner; thence South  $00^{\circ}07'04''$  West, along the 1/16th section line, 329.72 feet; thence departing said line and running North  $89^{\circ}53'39''$  West, 119.14 feet to the Point of Beginning; thence South  $00^{\circ}06'21''$  West 115.08 feet to a curve to the Right, having a radius of 100.00 feet, and a Central Angle of  $43^{\circ}05'08''$ ; thence Southerly along said curve, 75.20 feet to a Reverse Curve to the Left having a Radius of 125.00 feet, and a Central Angle of  $43^{\circ}11'05''$ ; thence Southerly, along said curve, 94.21 feet; thence South  $00^{\circ}00'25''$  West, 156.53 feet to a curve to the Left, having a Radius of 20.00 feet, and a Central Angle of  $89^{\circ}58'26''$ ; thence Southeasterly along said Curve, 31.41 feet to a point located on the North Right-of-Way line of Cedar Berry Lane (5140 North Street); thence North  $89^{\circ}58'01''$  West, along said Right-of-Way line, 90.00 feet to a point of Cusp Curve to the Left, having a Radius of 20.00 feet, and Central Angle of  $90^{\circ}01'34''$  (Radial line bears North  $00^{\circ}01'59''$  East); thence departing said Right-of-Way line and running Northeasterly along said Curve, 31.43 feet; thence North  $00^{\circ}00'25''$  East, 156.49 feet to a Curve to the Right, having a Radius of 175.00 feet, and a Central Angle of  $43^{\circ}11'05''$ ; thence Northerly along said Curve, 131.90 feet to a Reverse Curve to the Left having a Radius of 50.00 feet, and a Central Angle of  $43^{\circ}05'09''$  thence Northerly, along said Curve, 37.60 feet; thence North  $00^{\circ}06'21''$  East, 115.08 feet; thence South  $89^{\circ}53'39''$  East, 50.00 feet to the Point of Beginning.

Together with a 15.00 foot wide Public Utilities Easement along the West Property line, adjacent to the above described Ingress/Egress Access and Public Utilities Easement.

**00843417 B: 1744 P: 1238**

B: 1744 P: 1238 Fee \$40.00

Carri R. Jeffries, Iron County Recorder - Page 1 of 4  
01/26/2026 02:00:25 PM By: WESTWOOD LAW, P.C.

**When Recorded, mail to:**  
**J. David Westwood**  
**WESTWOOD LAW, P.C.**  
**98 W. Harding Ave.**  
**Cedar City, UT 84720**

## **NOTICE OF DEFAULT**

**To: Growing Inward, LLC**  
**Attn: Karen Thelin**  
**4355 Sagebrush Dr.**  
**Enoch, UT 84721**

**NOTICE IS HEREBY GIVEN** by the undersigned Substitute Trustee under the Deed of Trust, (herein "Deed of Trust"), delivered by GROWING INWARD, LLC as Trustor, on March 29, 2024 covering certain real property located in Iron County, State of Utah, and described as follows:

**Parcel No.: A-0920-0001-0000**

**See Exhibit A attached hereto.**

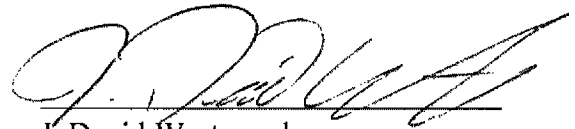
Which Deed of Trust was given to secure certain obligations in favor of State Bank of Southern Utah, as Beneficiary, such Deed of Trust being recorded on April 4, 2024, as Entry No. 00816894, Book 1672, Page 594 in the official records of Iron County, State of Utah. A breach of the obligations for which said Deed of Trust is security has occurred, in that the Trustor has failed to make payments required under the Promissory Note, plus interest and late payment penalties. There is also due all of the expenses and fees of these foreclosure proceedings. The foregoing are Events of Default under the Deed of Trust and related documents. The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the

property described in the Trust Deed. A detailed accounting of amounts due will be provided upon request. The default is subject to reinstatement in accordance with Utah law.

J. David Westwood is the appointed Substitute Trustee pursuant to a Substitution of Trustee dated January 13, 2026 and recorded herewith. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

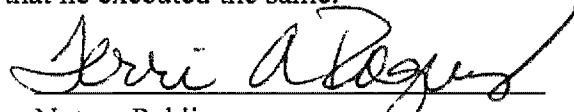
**This is an attempt to collect a debt. Any information obtained will be used to collect this debt.**

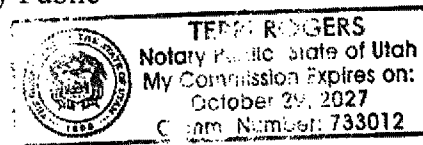
DATED this 26 day of January, 2026.

  
J. David Westwood  
Substitute Trustee

STATE OF UTAH    )  
                          :SS  
COUNTY OF IRON )

On the 26<sup>th</sup> day of January, 2026, J. David Westwood, personally appeared before me, as Substitute Trustee and member of the Utah State Bar, the signer of the within and foregoing Notice of Default, who duly acknowledged to me that he executed the same.

  
Notary Public





# Exhibit A

Commencing at the East Quarter corner of Section 7, Township 35 South, Range 10 West, Salt Lake Base and Meridian; thence North  $89^{\circ}56'12''$  West, along the East-West center Section line, 1,319.03 feet to the center East 1/16th section corner; thence South  $00^{\circ}07'04''$  West, along the 1/16th section line, 329.72 feet; thence departing said line and running North  $89^{\circ}53'39''$  West, 119.14 feet to the point of beginning; thence South  $00^{\circ}06'21''$  West, 115.06 feet to a curve to the right, having a radius of 100.00 feet, and a central angle of  $43^{\circ}05'09''$ ; thence southerly along said curve, 75.20 feet to a reverse curve to the left having a radius of 125.00 feet, and a central angle of  $43^{\circ}11'05''$ ; thence southerly, along said curve, 94.21 feet; thence South  $00^{\circ}00'25''$  West, 156.53 feet to a curve to the left, having a radius of 20.00 feet, and a central angle of  $89^{\circ}58'26''$ ; thence southeasterly along said curve 31.41 feet to a point located on the North right-of-way line of Cedar Berry Lane (5140 North Street); thence North  $89^{\circ}58'01''$  West along said right-of-way line 90.00 feet to a point of cusp curve to the left, having a radius of 20.00 feet, and a central angle of  $90^{\circ}01'34''$ . (radial line bears North  $00^{\circ}01'59''$  East); thence departing said right-of-way line and running northeasterly along said curve, 31.43 feet; thence North  $00^{\circ}00'25''$  East, 156.49 feet to a curve to the right, having a radius of 175.00 feet, and a central angle of  $43^{\circ}11'05''$ ; thence northerly along said curve, 131.90 feet to a reverse curve to the left having a radius of 50.00 feet and a central angle of  $43^{\circ}05'09''$ ; thence northerly, along said curve, 37.60 feet; thence North  $00^{\circ}06'21''$  East, 2.06 feet; thence North  $89^{\circ}53'39''$  West, 160.95 feet; thence North  $00^{\circ}00'25''$  East, 113.03 feet; thence South  $89^{\circ}53'39''$  East, 211.14 feet to the point of beginning.

The Real Property or its address is commonly known as Vacant Land, Enoch, UT 84721. The Real Property tax identification number is A-0920-0001-0000.

Exhibit A

When Recorded, mail to:  
J. David Westwood  
WESTWOOD LAW, P.C.  
98 W. Harding Ave.  
Cedar City, UT 84720

**NOTICE OF DEFAULT**

<b>To: Karen Thelin</b>	<b>Home Point Financial Corporation</b>
<b>4355 Sagebrush Dr.</b>	<b>2211 Old Earhart Rd., #250</b>
<b>Enoch, UT 84721</b>	<b>Ann Arbor, MI 48105</b>
<b>MERS</b>	<b>Lundberg &amp; Associates, P.C. Utah State Tax Comm</b>
<b>P.O. Box 2026</b>	<b>3269 S. Main Street, #100 210 N. 1950 W.</b>
<b>Flint, MI 48501-2026</b>	<b>Salt Lake City, UT 84115 Salt Lake City, UT 841</b>

**NOTICE IS HEREBY GIVEN** by the undersigned Substitute Trustee under the Revolving Credit Deed of Trust, (herein “Deed of Trust”), delivered by KAREN THELIN as Trustor, on July 29, 2024 covering certain real property located in Iron County, State of Utah, and described as follows:

**Parcel No.: A-1042-007C-0000**

**Parcel No: A-1042-007D-0000**

**See Exhibit A attached hereto.**

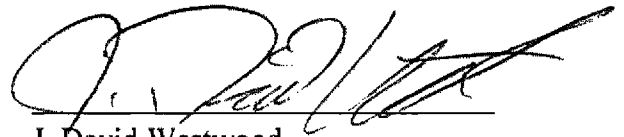
Which Deed of Trust was given to secure certain obligations in favor of State Bank of Southern Utah, as Beneficiary, such Deed of Trust being recorded on July 31, 2024, as Entry No. 00821807, Book 1684, Page 1883 in the official records of Iron County, State of Utah. A breach of the obligations for which said Deed of Trust is security has occurred, in that the Trustor has failed to make payments required under the Promissory Note, plus interest and late payment penalties. There is also due all of the expenses and fees of these foreclosure proceedings. The foregoing are Events of Default under the Deed of Trust and related documents. The Successor

Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. A detailed accounting of amounts due will be provided upon request. The default is subject to reinstatement in accordance with Utah law.

J. David Westwood is the appointed Substitute Trustee pursuant to a Substitution of Trustee dated January 13, 2026 and recorded herewith. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

**This is an attempt to collect a debt. Any information obtained will be used to collect this debt.**

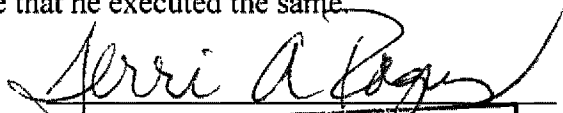
DATED this 26 day of January, 2026.



J. David Westwood  
Substitute Trustee

STATE OF UTAH )  
  :SS  
COUNTY OF IRON )

On the 26<sup>th</sup> day of January, 2026, J. David Westwood, personally appeared before me, as Substitute Trustee and member of the Utah State Bar, the signer of the within and foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Notary Public    **TERRI ROGERS**  
Notary Public, State of Utah  
My Commission Expires on:  
October 29, 2027  
Comm. Number: 733012

# Exhibit A

---

**All of Lot 7C and 7D, AMENDED PLAT OF LOT 7, BLOCK 10, THE HOMESTEAD SUBDIVISION AMENDED & LOT 31 SOUTHERN HOMESTEAD SUBDIVISION AMENDED, according to the Official Plat thereof on file and of record in the Office of the Iron County Recorder, State of Utah.**

**The Real Property or its address is commonly known as 4355 N SAGEBRUSH DRIVE, ENOCH, UT 84721 and VACANT LAND, ENOCH, UT 84721. The Real Property tax identification number is A-1042-007C-0000, A-1042-007D-0000.**

**00843544 B: 1744 P: 1934**

B: 1744 P: 1934 Fee \$40.00

Carri R. Jeffries, Iron County Recorder - Page 1 of 2

01/28/2026 12:20:31 PM By: HALLIDAY, WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT27917

### **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 27, 2022, and executed by Melvin Mead Jessop, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Mountain View Title was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on May 31, 2022, as Entry No. 00792172, in Book 1610, at Page 1432, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

ALL OF UNIT 14, CEDAR RESERVE P.U.D., UNIT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE IRON COUNTY RECORDER, STATE OF UTAH. TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

**TAX # B-2015-0014-0000**

Purportedly known as 3183 West 1650 North #C, Cedar City, UT 84721 (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: 01/26/2026


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. UT27917

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

The foregoing instrument was acknowledged before me on 01/26/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

 AUBREY PLUIM  
Notary Public  
State of Utah  
Commission No. 746154  
My Commission Expires Nov 18, 2029

Aubrey Plum  
Notary Public

Remotely Notarized with audio/video via Simplifile