

Document Summary Report by Date

Start Date	
End Date	

Doc Number Book Page	KOI Recording Date Document Date Mailback Date	Recording Fee Consideration	Related Entry To	Recorded For Return To
		From	To	
		Parcel	Legal	
20260000320	Notice of Default 01/05/2026 02:30:30 PM 01/05/2026	\$40.00	20230015053	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
		HALLIDAY WATKINS & MANN PC	PAINTER BRITNEY LEE PAINTER STEVEN G	
		H-DSP-E-121	Subdivision: DIXIE SPRINGS E AMD & EXT (H) Lot: 121 Plat: E	
20260000425	Notice of Default 01/06/2026 08:58:53 AM 01/05/2026	\$40.00	20230013019	CARR & WOODALL CARR & WOODALL 1309 W SOUTH JORDAN PKWY STE 200 SOUTH JORDAN, UT 84095-9002
		CARR K BRADLEY	LAND ON HOLM HOLDINGS LLC	
AV-1-2-30-240	S: 30 T: 42S R: 11W COMMENCING AT THE SOUTHEAST CORNER OF SECTION 30, TOWNSHIP 42 SOUTH, RANGE 11 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N00°03'32"W, ALONG THE SECTION LINE, 143.51 FEET TO THE NORTHWESTERLY BOUNDARY LINE OF STATE ROUTE 59; THENCE N54°08'51"W, ALONG SAID BOUNDARY LINE OF STATE ROUTE 59, 77.08 FEET; THENCE N54°08'09"W, ALONG SAID BOUNDARY, 1959.87 FEET TO THE POINT OF BEGINNING; THENCE N54°09'25"W, ALONG SAID BOUNDARY LINE OF STATE ROUTE 59, 742.80 FEET; THENCE N35°50'32"E 379.99 FEET; THENCE N17°32'51"E 185.12 FEET; THENCE N10°52'32"E 150.23 FEET; THENCE N05°11'57"E 135.13 FEET; THENCE N00°35'25"W 155.91 FEET; THENCE N06°00'48"W 116.71 FEET; THENCE N09°50'44"W 62.70 FEET; THENCE N13°11'57"W 125.80 FEET; THENCE N18°17'16"W 123.41 FEET; THENCE N48°43'46 W 148.67 FEET; THENCE N35°50'23"E 150.00 FEET; THENCE N54°09'37"W 137.02 FEET; THENCE N35°50'23"E 226.65 FEET; THENCE N52°01'03"E 201.07 FEET; THENCE S61°34'53"E 219.25 FEET; THENCE S28°37'39"E 268.82 FEET; THENCE N87°42'33"E 220.17 FEET; THENCE S00°05'16"E 2052.67 FEET; THENCE WESTERLY ALONG THE ARC OF A 235.00 FOOT RADIUS NON-TANGENT CURVE TO THE RIGHT (LONG CHORD BEARS: S89°46'44"W 4.46 FEET), CENTER POINT LIES N00 45'54"W THROUGH A CENTRAL ANGLE OF 01°05'15" A DISTANCE OF 4.46 FEET; THENCE N89°40'35 W 321.29 FEET TO THE POINT OF BEGINNING. PROPOSED "WEST TEMPLE VILLAGE PHASE 1			
		AV-1313-D-1-A		
20260001263	Notice of Default 01/12/2026 03:05:09 PM 01/12/2026	\$40.00	20230010425	SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. SCALLEY READING BATES HANSEN & RASMUSSEN, P.C. 15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101
		SCALLEY READING BATES HANSEN & RASMUSSEN PC	STUCKI CASEY STUCKI GLORIANA	
		W-SKMS-22	Subdivision: SKYLINE MEADOWS (W) Lot: 22	
20260001488	Notice of Default 01/13/2026 02:53:50 PM 01/13/2026	\$40.00	20190007181	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
		HALLIDAY WATKINS & MANN PC	EARL ELIJAH R	

Document Summary Report by Date

W-BRPT-2-67 Subdivision: BRISTOL PARK TH 2 2ND AMD (W) Lot: 67				
20260001785	Notice of Default 01/15/2026 03:18:15 PM 01/15/2026	\$40.00	20230026973	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
HALLIDAY WATKINS & MANN PC		SARGENT PAUL RIDGE		
SG-WSD-4 Subdivision: WALTERS (SG) Lot: 4				
20260002291	Notice of Default 01/21/2026 10:49:44 AM 01/08/2026 01/23/2026 09:06:28 AM	\$40.00	10140017848	BRUCE L RICHARDS & ASSOC BRUCE L RICHARDS & ASSOC 455 E 500 S STE 401 SALT LAKE CITY, UT 84111-3323
RICHARDS BRUCE L		ROWAN JOHN ROWAN MIKI		
T-ACP-19 Subdivision: ASH CREEK POINT (T) Lot: 19				
20260002354	Notice of Default 01/21/2026 12:58:09 PM 01/19/2026	\$40.00	20230002463	SERVICELINK TITLE AGENCY INC. SERVICELINK TITLE AGENCY INC. 320 COMMERCE STE 100 IRVINE, CA 92602-1363
ORANGE TITLE INSURANCE AGENCY INC		GREEN CHAD GROVER KALEN ELISE		
H-SKTH-1-20 Subdivision: SKY VALLEY TOWNHOMES 1 (H) Unit: 20				
20260002438	Notice of Default 01/22/2026 08:02:27 AM 01/21/2026	\$40.00	20220033477	SMITH KNOWLES PC SMITH KNOWLES PC 2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401
LINCOLN TITLE INSURANCE AGENCY		LOWERY-DEWITT ANGELIQUE J CROUSORE SANDRA L		
DDE-1-13-29 Subdivision: DIXIE DEER EST BLK 13 (-) Lot: 29				
20260002477	Notice of Default 01/22/2026 10:08:44 AM 01/21/2026	\$40.00	20240011490	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
JENKINS BRUCE C		GARTON CHAD C		
SG-COSC-C-81 Subdivision: CLIFFS OF SNOW CANYON C AMD (SG) Lot: 81				
20260002479	Notice of Default 01/22/2026 10:10:23 AM 01/21/2026	\$40.00	20200044917	JENKINS BAGLEY SPERRY, PLLC JENKINS BAGLEY SPERRY, PLLC 285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770
JENKINS BRUCE C		SPENCER KARLI MADISON		
W-REDV-2-45 Subdivision: RED WATERS AT SUNRISE VALLEY 2 (W) Lot: 45				
20260002847	Notice of Default 01/23/2026 04:23:57 PM 01/23/2026	\$40.00 \$155,000.00	20240024146	GT TITLE SERVICES GT TITLE SERVICES 1250 E 200 S STE 3D LEHI, UT 84043-1490
GRIFFITHS & TURNER GT TITLE SERVICES INC		EBERT RAYMOND R EBERT ELIZABETH H		
T-142-A-2-B-4-A-1	S: 11 T: 41S R: 13W BEG W1/4 COR SEC 11 T41S R13W TH N89*28'09" E ALG 1/4 SEC/L 1322.47 FT TO SW COR SE1/4 NW1/4 SEC 11; TH N0*12'59" W ALG 1/16 SEC/L 117.97 FT TO POB; TH S66*47'34" W 4.03 FT; TH N01*19'37" W 37.39 FT; TH N46*25'19" W 96.73 FT; TH N44*41'37" W 55.85 FT; TH N26*03'09" W 59.94 FT; TH N26*06'30" W 38.06 FT; TH N84*09'33" E 118.19 FT; TH S22*33'10" E 9 FT; TH N67*26'50" E 365.20 FT TO PT ON W R/W/L WEST FIELD RD; TH S18*22'46" E ALG SD R/W/L & EXTN 225.60 FT; TH S66*47'34" W 405.26 FT TO POB.			
LESS: COM W1/4 COR SEC 11 T41S, R13W, TH N89*28'09" E ALG 1/4 SEC/L, 1322.47 FT TO SW COR SE1/4 NW1/4 OF SD SEC 11; TH N0*12'59" W ALG 1/16 SEC/L, 177.97 FT TRUE				

Document Summary Report by Date

		POB; TH S67*47'34" W 4.03 FT TO EXST FNC; TH N1*19'37" W ALG SD FNC, 37.39 FT; TH N46*25'19" W 91.33 FT; TH N69*39'19" E 440.06 FT; TH S18*22'46" E 97.00 FT; TH S66*47'34" W 405.26 FT TO TRUE POB.		
		ALSO: COM W1/4 COR SD SEC 11; TH S89*26'52" E 1321.10 FT ALG 1/4 SEC/L TO W 1/16TH COR; TH S89*27'07" E 448.00 FT; TH N00*53'53" E 60.72 FT; TH N16*36'01" W 281.87 FT TO POB; TH N16*36'01" W 136.74 FT; TH N73*23'59" E 2.45 FT; TH S17*17'48" E 136.35 FT; TH S67*54'31" W 4.13 FT TO POB.		
20260002848	Notice of Default 01/23/2026 04:23:57 PM 01/23/2026	\$40.00 \$170,000.00		GT TITLE SERVICES GT TITLE SERVICES 1250 E 200 S STE 3D LEHI, UT 84043-1490
	GRIFFITHS & TURNER GT TITLE SERVICES INC		EBERT RAYMOND R EBERT ELIZABETH H	
T-142-A-2-B-4-A-1	S: 11 T: 41S R: 13W BEG W1/4 COR SEC 11 T41S R13W TH N89*28'09" E ALG 1/4 SEC/L 1322.47 FT TO SW COR SE1/4 NW1/4 SEC 11; TH N0*12'59" W ALG 1/16 SEC/L 117.97 FT TO POB; TH S66*47'34" W 4.03 FT; TH N01*19'37" W 37.39 FT; TH N46*25'19" W 96.73 FT; TH N44*41'37" W 55.85 FT; TH N26*03'09" W 59.94 FT; TH N26*06'30" W 38.06 FT; TH N84*09'33" E 118.19 FT; TH S22*33'10" E 9 FT; TH N67*26'50" E 365.20 FT TO PT ON W R/W/L WEST FIELD RD; TH S18*22'46" E ALG SD R/W/L & EXTN 225.60 FT; TH S66*47'34" W 405.26 FT TO POB.			
	LESS: COM W1/4 COR SEC 11 T41S, R13W, TH N89*28'09" E ALG 1/4 SEC/L, 1322.47 FT TO SW COR SE1/4 NW1/4 OF SD SEC 11; TH N0*12'59" W ALG 1/16 SEC/L, 117.97 FT TRUE POB; TH S67*47'34" W 4.03 FT TO EXST FNC; TH N1*19'37" W ALG SD FNC, 37.39 FT; TH N46*25'19" W 91.33 FT; TH N69*39'19" E 440.06 FT; TH S18*22'46" E 97.00 FT; TH S66*47'34" W 405.26 FT TO TRUE POB.			
	ALSO: COM W1/4 COR SD SEC 11; TH S89*26'52" E 1321.10 FT ALG 1/4 SEC/L TO W 1/16TH COR; TH S89*27'07" E 448.00 FT; TH N00*53'53" E 60.72 FT; TH N16*36'01" W 281.87 FT TO POB; TH N16*36'01" W 136.74 FT; TH N73*23'59" E 2.45 FT; TH S17*17'48" E 136.35 FT; TH S67*54'31" W 4.13 FT TO POB.			
20260002988	Notice of Default 01/26/2026 03:27:30 PM 01/26/2026	\$40.00	20070061149	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		HANKS DAVID	
E-56	Subdivision: ENTERPRISE CITY PLAT B BLK 10 (E) Lot: 2 BEG AT SW COR LOT 2 BLK 10 PLAT B ETS & RN TH N 4.5 RDS; TH E 17.5 RDS; TH S 4.5 RDS; TH W 17.5 RDS TO BEG.			
20260003341	Notice of Default 01/28/2026 03:27:52 PM 01/28/2026	\$40.00	20170051266	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		HARRIS WANDA N KUNDE BRIAN C	
SG-CVTH-6A-186	Subdivision: COLOR VIEW TH 6A (SG) Lot: 186			
20260003663	Notice of Default 01/30/2026 12:14:44 PM 01/30/2026	\$40.00	20170050719	HALLIDAY, WATKINS & MANN, P.C. HALLIDAY, WATKINS & MANN, P.C. 376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111
	HALLIDAY WATKINS & MANN PC		MARTIN KIM L SAMPSON CAROLYN	
H-LB-127	Subdivision: LAVA BLUFF MOBILE HOME PARK (H) Lot: 127			
20260003788	Notice of Default 01/30/2026 04:04:00 PM 01/29/2026	\$40.00	20230036567	LIBERTY TITLE & ESCROW CO LIBERTY TITLE & ESCROW CO 275 WEST NATICK ROAD WARWICK, RI 02886
	ORANGE TITLE INSURANCE AGENCY INC		BROWN CHRISTOPHER BROWN MICHELLE	
SG-CRH-4	Subdivision: CRIMSON HOLLOW (SG) Lot: 4			

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/05/2026 02:30:30 PM Fee \$40.00 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. UT27255

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 19, 2023, and executed by Britney Lee Painter and Steven G. Painter, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, its successors and assigns as Beneficiary, but Guild Mortgage Company, LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 24, 2023, as Entry No. 20230015053, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 121, Dixie Springs Subdivision Amendment and Extension Plat "E", according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # H-DSP-E-121**

Purportedly known as 2824 South 3600 West, Hurricane, UT 84737 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 01/05/2026

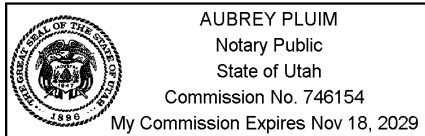
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27255

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

The foregoing instrument was acknowledged before me on 01/05/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/06/2026 08:58:53 AM Fee \$40.00 By CARR &
WOODALL

WHEN RECORDED RETURN TO:

K. Bradley Carr
1309 West South Jordan Parkway, Suite 200
South Jordan, Utah 84095
Telephone: (801) 254-9450
Hours: 8:00 a.m.- 5:00 p.m.

TS No. MD Construction 2

APN: AV-1-2-30-240

NOTICE OF DEFAULT
(Successor Trustee)

NOTICE IS GIVEN that K. BRADLEY CARR, as Trustee under that certain DEED OF TRUST dated May 5, 2023, and executed by **LAND ON HOLM HOLDINGS, LLC** as Trustor, to **PINNACLE TITLE CO.**, as Trustee, to secure obligations in favor of **MD CONSTRUCTION & DEVELOPMENT, INC.** as Beneficiary, which recorded on May 5, 2023, as Entry No. 20230013019 in the Official Records of **WASHINGTON** County, Utah, and describes the following real property:

PLEASE SEE ATTACHED EXHIBIT "A"

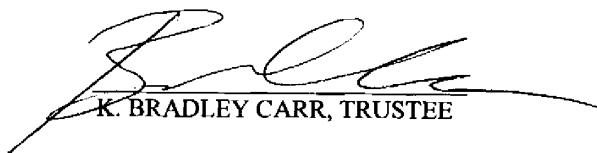
A breach or default in the obligation for which said Deed of Trust was conveyed as security has occurred as follows:

Failure to make the payment of principal and interest together with late charges, impounds, deposits, taxes and all other amounts due under the terms of the Note and Deed of Trust and/or modifications/amendments, if any.

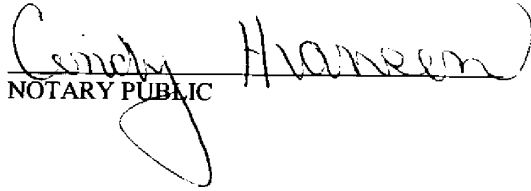
By reason of such default, the Beneficiary has instructed the Trustee to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED: January 5, 2026

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


K. BRADLEY CARR, TRUSTEE

The foregoing instrument was acknowledged before me this 5 day of January 2026 by K. Bradley Carr in his authorized capacity.


NOTARY PUBLIC

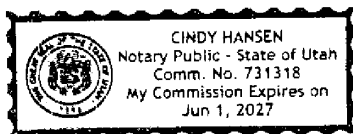


EXHIBIT "A"
LEGAL DESCRIPTION OF PROPERTY/COLLATERAL

The Land referred to herein below is situated in the County of Washington, State of Utah, and is described as follows:

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 30, TOWNSHIP 42 SOUTH, RANGE 11 WEST, SALT LAKE BASE AND MERIDIAN; THENCE N 00°03'32" W, ALONG THE SECTION LINE, 143.51 FEET TO THE NORTHWESTERLY BOUNDARY LINE OF STATE ROUTE 59; THENCE N 54°08'51" W, ALONG SAID BOUNDARY LINE OF STATE ROUTE 59, 77.08 FEET; THENCE N 54°08'09" W, ALONG SAID BOUNDARY, 1869.87 FEET TO THE POINT OF BEGINNING; THENCE N 54°09'25" W, ALONG SAID BOUNDARY LINE OF STATE ROUTE 59, 742.80 FEET; THENCE N 35°50'32" E 379.99 FEET; THENCE N 17°32'51" E 185.12 FEET; THENCE N 10°52'32" E 150.23 FEET; THENCE N 05°11'57" E 135.19 FEET; THENCE N 00°36'25" W 155.91 FEET; THENCE N 06°00'48" W 116.71 FEET; THENCE N 09°50'44" W 62.70 FEET; THENCE N13°11'57" W 125.80 FEET; THENCE N18°17'16" W 123.41 FEET; THENCE N 48°43'46" W 148.67 FEET; THENCE N35°50'23" E 150.00 FEET; THENCE N 54°09'37" W 137.02 FEET; THENCE N 35°50'23" E 226.66 FEET; THENCE N 52°01'03" E 201.07 FEET; THENCE S61°34'53" E 219.25 FEET; THENCE S 28°37'39" E 268.82 FEET; THENCE N 87°42'33" E 220.17 FEET; THENCE S 00°05'16" E 2062.67 FEET; THENCE WESTERLY ALONG THE ARC OF A 235.00 FOOT RADIUS NONTANGENT CURVE TO THE RIGHT (LONG CHORD BEARS: S 89°45'44" W 4.46 FEET), CENTER POINT LIES N 00°45'54" W THROUGH A CENTRAL ANGLE OF 01°05'15" A DISTANCE OF 4.46 FEET; THENCE N 89°40'35" W 321.29 FEET TO THE POINT OF BEGINNING. PROPOSED "WEST TEMPLE VILLAGE PHASE 1" Tax Serial No. AV-1-2-30-240

Parcel Number: AV-1-2-30-240

Notice of Default Page 1 of 1
Gary Christensen Washington County Recorder
01/12/2026 03:05:09 PM Fee \$40.00 By SCALLEY
READING BATES HANSEN & RASMUSSEN, P.C.

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. 51121-1999F
Parcel No. W-SKMS-22

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Casey Stucki and Gloriana Stucki, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sun American Mortgage Company, its successors and assigns is named as beneficiary, and Backman Title Services LTD is appointed trustee, and filed for record on April 14, 2023, and recorded as Entry No. 20230010425, Records of Washington County, Utah.

ALL OF LOT 22, SKYLINE MEADOWS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 12 day of January, 2026.

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



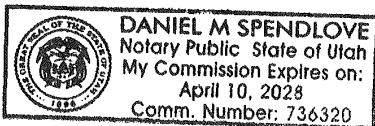
By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 12 day of January, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/13/2026 02:53:50 PM Fee \$40.00 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. UT27761

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 22, 2019, and executed by Elijah R Earl, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which GT Title Services, Inc. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on February 27, 2019, as Entry No. 20190007181, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Sixty-Seven (67), Bristol Park Townhomes Phase 2, 2nd Amended, according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah. **TAX # W-BRPT-2-67**

Purportedly known as 150 North 1100 East #67, Washington, UT 84780 (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: 01/13/2026


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. UT27761

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

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/15/2026 03:18:15 PM Fee \$40.00 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. UT27392

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 1, 2023, and executed by Paul Ridge Sargent, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Traditional Mortgage Acceptance Corporation, its successors and assigns as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which Infinity Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on September 7, 2023, as Entry No. 20230026973, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 4, Walter's Subdivision, according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah. **TAX # SG-WSD-4**

Purportedly known as 2674 East 10 North Circle, Saint George, UT 84790 (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 entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on July 10, 2025. 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: 01/15/2026

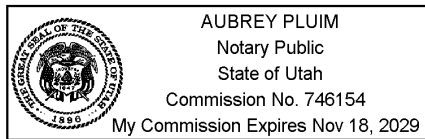
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27392

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

The foregoing instrument was acknowledged before me on 01/15/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

5
8

DOC # 20260002291

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/21/2026 10:49:44 AM Fee \$ 40.00
By BRUCE L RICHARDS & ASSOC



RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO
SELL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated June 12, 2014, executed by John Rowan and Miki Rowan, Trustors, to secure certain obligations in favor of Goldenwest Federal Credit Union, as Beneficiary, and recorded June 13, 2014, as Entry Number 10140017848, official records of the County Recorder of Washington County, State of Utah. The real property described in said Deed of Trust is located in Washington County, State of Utah, and is more particularly described as follows:

Lot Nineteen (19), ASH CREEK POINT, according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah.
#T-ACP-19.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$233,700.00.

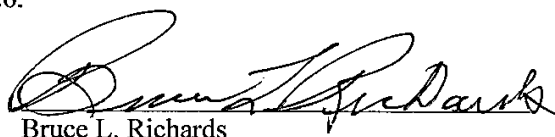
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Goldenwest Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustors have failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Goldenwest Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustors.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

EXECUTED this 8th day of January, 2026.



Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

STATE OF UTAH)

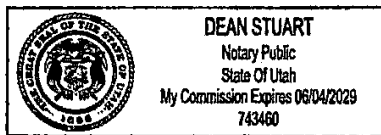
:ss.

COUNTY OF SALT LAKE)

On the ___ day of January, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.



Notary Public



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/21/2026 12:58:09 PM Fee \$40.00 By
SERVICELINK TITLE AGENCY INC.

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.: 144976-UT

APN: H-SKTH-1-20

NOTICE IS HEREBY GIVEN THAT CHAD GREEN, AN UNMARRIED MAN, AND KALEN ELISE GROVER, AN UNMARRIED WOMAN, AS JOINT TENANTS as Trustor, EAGLE GATE TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/27/2023 and recorded on 1/30/2023, as Instrument No. 20230002463, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF UNIT 20, SKY VALLEY TOWNHOMES PHASE 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$382,886.00.
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 6/1/2025 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

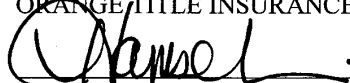
T.S. NO. 144976-UT

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.

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: JAN 19 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

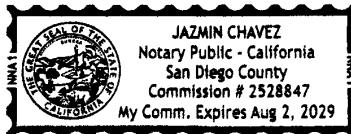
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JAN 19 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)



Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/22/2026 08:02:27 AM Fee \$40.00 By SMITH
KNOWLES PC

WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 25-17829
SK NO.: GHID01-0054

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JUNE 30, 2022, and executed by ANGELIQUE J LOWERY-DEWITT; SANDRA L CROUSORE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and SUTHERLAND TITLE COMPANY, as Trustee, which Trust Deed was recorded on JUNE 30, 2022, as Instrument No. 20220033477, in the Official Records of WASHINGTON County, State of Utah, describing land therein situated in WASHINGTON County, Utah, and more particularly as follows:

LOT 29, IN BLOCK 13, DIXIE DEER ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, WASHINGTON COUNTY, STATE OF UTAH.

APN: DDE-1-13-29

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on JULY 1, 2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff.

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

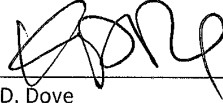
NOTICE OF DEFAULT

T.S. NO. 25-17829

DATED: 1/21/2026

LINCOLN TITLE INSURANCE AGENCY

By:



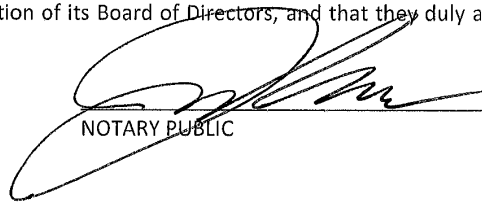
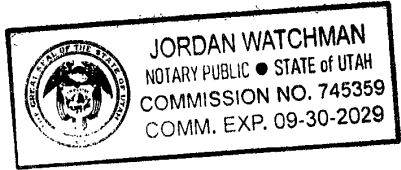
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 1/21/2026, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/22/2026 10:08:44 AM Fee \$40.00 By JENKINS
BAGLEY SPERRY, PLLC

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

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by The Cliffs of Snow Canyon (“Association”), that a default has occurred under that certain Fourth Amended and Restated Master Declaration of Covenants, Conditions, and Restrictions (“Declaration”), in the official records of the Washington County Recorder, State of Utah, recorded on April 15, 2024, as Document No. 20240011490, and any amendments thereto, concerning real property reputed to be owned by **Chad C. Garton (“Owner”)**, covering real property located at 3052 N Snow Canyon Parkway #81 (“Property”), and more particularly described as follows:

All of Lot 81, THE CLIFFS OF SNOW CANYON AMENDED PLAT "C", a subdivision, according to the Official Plat thereof on file and of record in the Washington County Recorder’s Office.

Subject to easements, restrictions and rights of way appearing of record or enforceable in law and equity and general property taxes for the year 2003 and thereafter.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: SG-COSC-C-81.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Amended Notice of Delinquent Assessment and Continuing Lien and Request for Notice (“Lien”) was recorded on November 6, 2025, as Document ID 20250038619. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/22/2026 10:10:23 AM Fee \$40.00 By JENKINS
BAGLEY SPERRY, PLLC

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

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

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Red Waters Homeowners Association (“Association”), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Red Waters Phase 1 POD 1 Subdivision (“Declaration”), in the official records of the Washington County Recorder, State of Utah, recorded on August 24, 2025, as Document No. 20200044917, and any amendments thereto, concerning real property reputed to be owned by **Karli Madison Spencer, a Single Woman (“Owner”)**, covering real property located at 487 South Ascend Drive (“Property”), and more particularly described as follows:

Lot Forty-Five (45), RED WATERS AT SUNRISE VALLEY PHASE 2, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

TOGETHER WITH all improvements and appurtenances there unto belonging, and being SUBJECT TO easements, rights of way, restrictions, and reservations of record and those enforceable in law and equity.

PARCEL NUMBER: W-REDV-2-45.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Homeowner Association Notice of Lien (“Lien”) was recorded on June 17, 2025, as Document ID 20250020941. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

Notice of Default Page 1 of 3
Gary Christensen Washington County Recorder
01/23/2026 04:23:57 PM Fee \$40.00 By GT TITLE
SERVICES

After Recording, Return To:
Griffiths & Turner / GT Title Services, Inc.
1250 E. 200 S., Suite 3D, Lehi, UT 84043



Trustee File Number: SL61688T
Trustee Contact Info:
Attn: Tyler J. Turner, Esq.
Ph: 385-388-7480
Email: Tyler@GTTtitle.net
1250 E. 200 S., Suite 3D, Lehi, UT 84043

Property Reference Information:
Property Tax Parcel No(s).:
T-142-A-2-B-4-A-1
Property Address(es): **[Unassigned]**

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by GRIFFITHS & TURNER / GT TITLE SERVICES, INC., a Utah licensed title insurance agency, as Trustee under the Deed of Trust dated July 22, 2024, and recorded in the official records of the Recorder's Office, Washington County, Utah, on August 1, 2024, as Entry No. / Doc ID No. 20240024146 (the "*Deed of Trust*").

The Deed of Trust was executed by RAYMOND R. EBERT and ELIZABETH H. EBERT, as Trustor, and named NORTHSIDE CAPITAL MANAGEMENT, LLC, a Utah limited liability company, as Beneficiary, and was granted to secure the performance of Trustor's obligations under a Promissory Note dated July 22, 2024, in the original principal amount of \$155,000.00, plus, advances, penalties, interests and costs, according to the terms thereof (the "*Note*").

This Notice of Default covers the following described real property located in Washington County, Utah:

SEE EXHIBIT A, ATTACHED HERETO AND MADE A PART HEREOF

A breach of an obligation for which the trust property was conveyed as security has occurred inasmuch as payment of the amount due under the Note has not been timely paid according to the terms thereof. The payment deadline pursuant to the Note has passed and all sums secured by the Deed of Trust are due in full. Consequently, the Beneficiary, the payee under the Note and the holder of the beneficial interest in the Deed of Trust, does hereby declare all sums owed by the Note immediately due and payable, and Griffiths & Turner / GT Title Services, Inc., as Trustee, invokes the Deed of Trust's power of sale by commencing foreclosure. If the Trustor's obligations under the Note and Deed of Trust are not fully satisfied within three months from the recording date of this Notice, the Trustee may elect to sell the real property at public auction.

Despite any possible payment arrangement agreed to by the Beneficiary hereinafter, the Beneficiary does not necessarily intend to defer completion of 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 provided or obtained may be used for that purpose.

[Remainder of page intentionally left blank. Signatures appear on the following page.]



Legal Description
File No. **SL61688T**

Information for Reference Purposes Only:

Parcel Number(s):
T-142-A-2-B-4-A-1
Property Address(es):
[ADDRESS UNASSIGNED]

EXHIBIT "A"

The real property referred to herein is situated in **WASHINGTON** County, Utah, and is described as follows:

A TRACT OF LAND IN SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH RANGE 13 WEST, THENCE NORTH 89°28'09" EAST ALONG QUARTER SECTION LINE 1322.47 FEET TO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER, SECTION 11; THENCE NORTH 0°12'59" WEST ALONG THE 1/16 SECTION LINE 117.97 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 66°47'34" WEST 4.03 FEET; THENCE NORTH 01°19'37" WEST 37.39 FEET; THENCE NORTH 46°25'19" WEST 96.73 FEET; THENCE NORTH 44°41'37" WEST 55.85 FEET; THENCE NORTH 26°03'09" WEST 59.94 FEET; THENCE NORTH 26°06'30" WEST 38.06 FEET; THENCE NORTH 84°09'33" EAST 118.19 FEET; THENCE SOUTH 22°33'10" EAST 9 FEET; THENCE NORTH 67°26'50" EAST 365.20 FEET TO A POINT ON WEST RIGHT OF WAY LINE OF WEST FIELD ROAD; THENCE SOUTH 18°22'46" EAST ALONG SAID RIGHT OF WAY LINE AND EXTENSION 225.60 FEET; THENCE SOUTH 66°47'34" WEST 405.26 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING:

A TRACT OF LAND COMMENCING AT THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 89°28'09" EAST ALONG QUARTER SECTION LINE 1322.47 FEET TO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 11; THENCE NORTH 0°12'59" WEST ALONG 1/16 SECTION LINE 177.97 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 67°47'34" WEST 4.03 FEET TO AN EXISTING FENCE; THENCE NORTH 1°19'37" WEST ALONG SAID FENCE 37.39 FEET; THENCE NORTH 46°25'19" WEST 91.33 FEET; THENCE NORTH 69°39'19" EAST 440.06 FEET; THENCE SOUTH 18°22'46" EAST 97.00 FEET; THENCE SOUTH 66°47'34" WEST 405.26 FEET TO THE TRUE POINT OF BEGINNING.

ALSO:

A TRACT OF LAND COMMENCING AT THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 89°26'52" EAST 1321.10 FEET ALONG QUARTER SECTION LINE TO WEST 1/16 SECTION CORNER; THENCE SOUTH 89°27'07" EAST 448.00 FEET; THENCE NORTH 00°53'53" EAST 60.72 FEET; THENCE NORTH 16°36'01" WEST 281.87 FEET TO THE POINT OF BEGINNING; THENCE NORTH 16°36'01" WEST 136.74 FEET; THENCE NORTH 73°23'59" EAST 2.45 FEET; THENCE SOUTH 17°17'48" EAST 136.35 FEET; THENCE SOUTH 67°54'31" WEST 4.13 FEET TO THE POINT OF BEGINNING.

Notice of Default Page 1 of 3
Gary Christensen Washington County Recorder
01/23/2026 04:23:57 PM Fee \$40.00 By GT TITLE
SERVICES

After Recording, Return To:
Griffiths & Turner / GT Title Services, Inc.
1250 E. 200 S., Suite 3D, Lehi, UT 84043



Trustee File Number: SL61688TZ
Trustee Contact Info:
Attn: Tyler J. Turner, Esq.
Ph: 385-388-7480
Email: Tyler@GTtitle.net
1250 E. 200 S., Suite 3D, Lehi, UT 84043

Property Reference Information:
Property Tax Parcel No(s):
T-142-A-2-B-4-A-1
Property Address(es): **[Unassigned]**

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by GRIFFITHS & TURNER / GT TITLE SERVICES, INC., a Utah licensed title insurance agency, as Trustee under the Deed of Trust dated June 4, 2025, and recorded in the official records of the Recorder's Office, Washington County, Utah, on June 6, 2025, as Entry No. / Doc ID No. 20250019638 (the "*Deed of Trust*").

The Deed of Trust was executed by RAYMOND R. EBERT and ELIZABETH H. EBERT, as Trustor, and named NORTHSIDE CAPITAL MANAGEMENT, LLC, a Utah limited liability company, as Beneficiary, and was granted to secure the performance of Trustor's obligations under a Promissory Note dated June 4, 2025, in the original principal amount of \$170,000.00, plus, advances, penalties, interests and costs, according to the terms thereof (the "*Note*").

This Notice of Default covers the following described real property located in Washington County, Utah:

SEE EXHIBIT A, ATTACHED HERETO AND MADE A PART HEREOF

A breach of an obligation for which the trust property was conveyed as security has occurred inasmuch as payment of the amount due under the Note has not been timely paid according to the terms thereof. The payment deadline pursuant to the Note has passed and all sums secured by the Deed of Trust are due in full. Consequently, the Beneficiary, the payee under the Note and the holder of the beneficial interest in the Deed of Trust, does hereby declare all sums owed by the Note immediately due and payable, and Griffiths & Turner / GT Title Services, Inc., as Trustee, invokes the Deed of Trust's power of sale by commencing foreclosure. If the Trustor's obligations under the Note and Deed of Trust are not fully satisfied within three months from the recording date of this Notice, the Trustee may elect to sell the real property at public auction.

Despite any possible payment arrangement agreed to by the Beneficiary hereinafter, the Beneficiary does not necessarily intend to defer completion of 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 provided or obtained may be used for that purpose.

[Remainder of page intentionally left blank. Signatures appear on the following page.]



Legal Description
File No. SL61688T

Information for Reference Purposes Only:

Parcel Number(s):
T-142-A-2-B-4-A-1
Property Address(es):
[ADDRESS UNASSIGNED]

EXHIBIT "A"

The real property referred to herein is situated in **WASHINGTON** County, Utah, and is described as follows:

A TRACT OF LAND IN SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH RANGE 13 WEST, THENCE NORTH 89°28'09" EAST ALONG QUARTER SECTION LINE 1322.47 FEET TO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER, SECTION 11; THENCE NORTH 0°12'59" WEST ALONG THE 1/16 SECTION LINE 117.97 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 66°47'34" WEST 4.03 FEET; THENCE NORTH 01°19'37" WEST 37.39 FEET; THENCE NORTH 46°25'19" WEST 96.73 FEET; THENCE NORTH 44°41'37" WEST 55.85 FEET; THENCE NORTH 26°03'09" WEST 59.94 FEET; THENCE NORTH 26°06'30" WEST 38.06 FEET; THENCE NORTH 84°09'33" EAST 118.19 FEET; THENCE SOUTH 22°33'10" EAST 9 FEET; THENCE NORTH 67°26'50" EAST 365.20 FEET TO A POINT ON WEST RIGHT OF WAY LINE OF WEST FIELD ROAD; THENCE SOUTH 18°22'46" EAST ALONG SAID RIGHT OF WAY LINE AND EXTENSION 225.60 FEET; THENCE SOUTH 66°47'34" WEST 405.26 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING:

A TRACT OF LAND COMMENCING AT THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 89°28'09" EAST ALONG QUARTER SECTION LINE 1322.47 FEET TO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 11; THENCE NORTH 0°12'59" WEST ALONG 1/16 SECTION LINE 177.97 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 67°47'34" WEST 4.03 FEET TO AN EXISTING FENCE; THENCE NORTH 1°19'37" WEST ALONG SAID FENCE 37.39 FEET; THENCE NORTH 46°25'19" WEST 91.33 FEET; THENCE NORTH 69°39'19" EAST 440.06 FEET; THENCE SOUTH 18°22'46" EAST 97.00 FEET; THENCE SOUTH 66°47'34" WEST 405.26 FEET TO THE TRUE POINT OF BEGINNING.

ALSO:

A TRACT OF LAND COMMENCING AT THE WEST QUARTER CORNER OF SECTION 11, TOWNSHIP 41 SOUTH, RANGE 13 WEST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 89°26'52" EAST 1321.10 FEET ALONG QUARTER SECTION LINE TO WEST 1/16 SECTION CORNER; THENCE SOUTH 89°27'07" EAST 448.00 FEET; THENCE NORTH 00°53'53" EAST 60.72 FEET; THENCE NORTH 16°36'01" WEST 281.87 FEET TO THE POINT OF BEGINNING; THENCE NORTH 16°36'01" WEST 136.74 FEET; THENCE NORTH 73°23'59" EAST 2.45 FEET; THENCE SOUTH 17°17'48" EAST 136.35 FEET; THENCE SOUTH 67°54'31" WEST 4.13 FEET TO THE POINT OF BEGINNING.

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/26/2026 03:27:30 PM Fee \$40.00 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. UT27813

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 26, 2007, and executed by David Hanks, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, a Utah Corporation, its successors and assigns as Beneficiary, but Security National Life Insurance Company being the present Beneficiary, in which Southern Utah Title was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 31, 2007, as Entry No. 20070061149, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Beginning at the Southwest Corner of Lot Two (2), Block Ten (10), Plat "B", ENTERPRISE TOWNSITE SURVEY, and running thence North 4.5 rods; thence East 17.5 rods, more or less, to the East line of said Lot Two (2); thence South 4.5 rods, to the Southeast Corner of said Lot Two (2); thence West 17.5 rods, more or less, to the point of beginning, being the South 4.5 rods of said Lot Two (2). **TAX # E-56**

Purportedly known as 289 South 100 West, n/k/a 295 South 100 West, Enterprise, UT 84725 (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. UT27813

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 Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/28/2026 03:27:52 PM Fee \$40.00 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. UT27894

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 18, 2017, and executed by Wanda N. Harris and Brian C. Kunde, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bay Equity LLC, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Infinity Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 18, 2017, as Entry No. 20170051266, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

LOT 186, COLORVIEW TOWNHOMES - PHASE VI-A, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH. **TAX # SG-CVTH-6A-186**

Purportedly known as 1046 North 1725 West Apt 186 aka 1046 North 1725 West #186, Saint George, UT 84770 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 01/28/2026

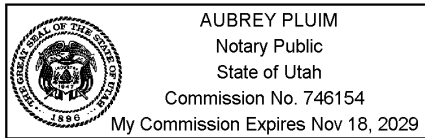
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27894

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

The foregoing instrument was acknowledged before me on 01/28/2026,
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

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/30/2026 12:14:44 PM Fee \$40.00 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. UT27797

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 13, 2017, and executed by Kim L. Martin and Carolyn Sampson, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for The Money Source Inc., DBA Endeavor America Loan Services, its successors and assigns as Beneficiary, but Servbank, N.A. fka Servbank, SB being the present Beneficiary, in which Eagle Gate Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 14, 2017, as Entry No. 20170050719, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

ALL OF LOT 127, LAVA BLUFF MOBILE HOME PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH. **TAX # H-LB-127**

Purportedly known as 44 North 3880 West, Hurricane, UT 84737 (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 Trustees and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 01/30/2026

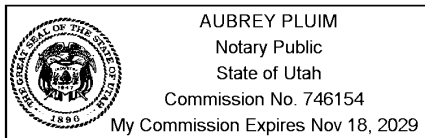
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27797

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

The foregoing instrument was acknowledged before me on 01/30/2026
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/vidco via
Simplifile

Aubrey Pluim
Notary Public

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
01/30/2026 04:04:00 PM Fee \$40.00 By LIBERTY
TITLE & ESCROW CO

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.: 142306-UT

APN: SG-CRH-4

NOTICE IS HEREBY GIVEN THAT CHRISTOPHER BROWN AND MICHELLE BROWN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, 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, under the Deed of Trust dated 11/30/2023 and recorded on 12/7/2023, as Instrument No. 20230036567, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT FOUR (4), CRIMSON HOLLOW, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$1,332,800.00.
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 6/1/2025 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. 142306-UT

By reason of such default, Athene Annuity and Life Company, 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: JAN 29 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 JAN 29 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 [Signature] (Seal)

