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You searched for: RecordingDateID >= Sun Feb 01 00:00:00 MST 2026 and <= Sat Feb 28 00:00:00 MST 2026 and Document Types Searched Over=Notice of Default

7 items found, displaying all items.1

Description	Summary	Add All to My Images
Notice of Default 00843745	B: 1745 P: A-0878-0010-0002 02/02/2026 10:25:43 AM Related: LOT 2, BLK 10, AMENDED PLAT OF A PORTION OF UNIT 2, SPANI...	From: ORANGE TITLE INSURANCE AGENCY INC To: LUNDELIUS JESSE/CARROLL J/T, LUNDELIUS CARROLL J/T Subd: SPANISH TRAILS EST UNIT 2 AMEND BLK 10 Lot: 2 View Image Add to My Images
Notice of Default 00844297	B: 1746 P: E-0209-0003-0000 02/17/2026 10:48:21 AM Related: W1/2 OF LOT 3, MEADOWS RANCH SUBDIVISION, AMENDED; TOG W/...	From: WAYMENT JUSTIN W To: CATENA FARMS L L C Subd: MEADOWS RANCH AMENDED Lot: 3 View Image Add to My Images
Notice of Default 00844344	B: 1747 P: B-1825-0098-0000 02/17/2026 04:36:44 PM Related: UNIT 98, CEDAR RESERVE P.U.D UNIT C.	From: CEDAR RESERVE HOMEOWNERS ASSOCIATION INC To: JESSOP MEADOW H Subd: CEDAR RESERVE PUD UNIT C Unit: 98 View Image Add to My Images
Notice of Default 00844353	B: 1747 P: B-1899-0005-000S 02/18/2026 08:24:17 AM Related: S1/2 LOT 5, EASTERN VIEW SUBDIVISION.	From: ORANGE TITLE INSURANCE AGENCY INC To: HIBBISON GREGORY Subd: EASTERN VIEW SUBDIVISION Lot: 5 View Image Add to My Images
Notice of Default 00844518	B: 1747 P: E-0209-0002-000B-03 02/20/2026 04:54:11 PM Related: LOT 3, BLK B, SPRING CREEK DEVELOPMENT SUBDIVISION, PHASE I.	From: SCALLEY READING BATES HANSEN & RASMUSSEN P C To: HOLM BERKLEE R Subd: SPRING CREEK 1 BLK B Lot: 3 View Image Add to My Images
Notice of Default 00844520	B: 1747 P: B-1960-0009-000D 02/20/2026 04:58:56 PM Related: UNIT D, BLDG 9, TRAILSIDE P.U.D., PHASE 1 AMENDED; TOG W/...	From: HALLIDAY WATKINS & MANN P C To: MAC FARLANE BRIANNA L Subd: TRAILSIDE P U D PHASE 1 AM BLDG 9 Unit: D View Image Add to My Images
Notice of Default 00844592	B: 1747 P: D-1216-0037-0000 02/24/2026 10:53:50 AM Related: LOT 37, MONARCH MEADOWS SUBDIVISION, PHASE 2.	From: HALLIDAY WATKINS & MANN P C To: CALDWELL BRETT Subd: MONARCH MEADOWS SUBDIVISION PHASE 2 Lot: 37 View Image Add to My Images

7 items found, displaying all items.1

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00843745 B: 1745 P: 903

B: 1745 P: 903 Fee \$40.00

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

02/02/2026 10:25:43 AM By: MORTGAGE CONNECT - TSG

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.: 142376-UT

APN: A-0878-0010-0002

NOTICE IS HEREBY GIVEN THAT JESSE LUNDELIUS AND CARROLL LUNDELIUS AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NATIONSTAR MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/17/2013 and recorded on 10/29/2013, as Instrument No. 00649735 in Book 1277 Page 1807, in the official records of Iron County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 2, BLOCK 10, AMENDED PLAT OF SPANISH TRAIL ESTATES, UNIT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE IRON COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$171,581.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 142376-UT

By reason of such default, SELECT PORTFOLIO SERVICING, INC., the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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.

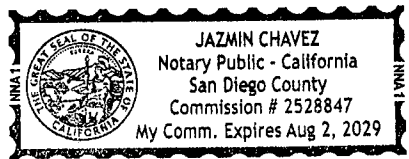
Hamsa Uchi
Hamsa Uchi, Authorized Agent

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 [Handwritten Signature] (Seal)



00843745 B: 1745 P: 904

4
00844297

B: 1746 P: 1851 Fee \$40.00
Carri R. Jeffries, Iron County Recorder Page 1 of 4
02/17/2025 10:48:21 AM By JUSTIN W WAYMENT PC



**NOTICE OF DEFAULT
PARCEL NO. E-0209-0003-0000**

NOTICE IS HEREBY GIVEN:

That **Justin W. Wayment, Attorney at Law**, is the Successor Trustee under a Trust Deed, (“Trust Deed”), executed by Catena Farms, LLC, as Trustor, in which D. Brent Williams and Bruce R. Williams are named as Beneficiaries pursuant to a Trust Deed With Assignment of Rents recorded March 24, 2017, as Entry No. 00695832, Book 1371, Page 1034-1038, of Official Records of Iron County, Utah, which Trust Deed describes the following trust property located in Iron County, State of Utah Trust Deed and Trust Deed Note describes the following trust property located in Iron County, State of Utah:

EXHIBIT "A"

All of the West ½ of Lot 3, MEADOWS RANCH SUBDIVISION, as amended according to the Official Plat thereof on file in the Office of the Iron County Recorder.

Together with 1 share in the Meadows Ranch Homeowners Association.

Excepting therefrom 50% of all oil, gas and/or other minerals, in, on or under said land, together with the right of ingress and egress for the purpose of exploring and/or removing the same.

The beneficial interest under said Trust Deed and Trust Deed Note and the obligations secured thereby is currently owned and/or managed by D. Brent Williams and Bruce R. Williams. The property is vested in the name of Catena Farms, LLC.

Said Assignment of Trust Deed and Trust Deed Note secures an obligation payable by Trustor as Beneficiary, represented by a Trust Deed With Assignment of Rents which is

secured by the Trust Deed Note executed on or about March 10, 2017, in the principal amount of as contained on the Trust Deed Note. A breach of the obligation has occurred as follows:

1. On or about March 10, 2017, in Iron County, State of Utah, for good and valuable consideration, Benjamin Daniel Barlow and Tilton Johnson Barlow, executed and delivered on behalf of Catena Farms, LLC as Trustor, to D. Brent Williams and Bruce R. Williams, a Trust Deed Note Secured by a Trust Deed With Assignment of Rents in the principal sum as set forth in the Trust Deed Note, as Beneficiary.

2. Pursuant to the terms of the Trust Deed Note, Trustor was to pay principle plus accrued interest, commencing April 10th, 2017 and on the 10th day of each month thereafter \$1,409.25, until the principal balance plus accrued interest is paid in full together with a service charge to be split between Buyer and Seller, as set forth in the Trust Deed Note & Escrow Instructions.

3. The Trustor, Catena Farms, LLC, has defaulted under the terms of the Trust Deed Note in that it has failed to make the monthly payments and is currently delinquent.

6. Pursuant to the terms identified in the Note and/or Trust Deed, and upon default by Trustor, the entire balance due and owing under the Trust Deed and Trust Deed Note is accelerated and now due and owing in the full amount of the Note with all accruing interest, costs and attorney fees. A full payoff can be obtained from the undersigned Trustee.

7. Attorney's fees in the amount of Four Hundred Dollars (\$450.00) and title costs in the amount of Three Hundred Fifty Dollars (\$300.00) has been incurred to date and has not been paid.

By reason of such default, the current Beneficiaries and Trustee has declared and do hereby declare all sums secured thereby immediately due and payable and have elected and do hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

00844297

B: 1746 P: 1852 Fee \$40.00
Carri R. Jeffries, Iron County Recorder Page 2 of 4
02/17/2026 10:48:21 AM By JUSTIN W WAYMENT PC



During the period of this Notice of Default, parties having an interest in the property may cure the default by paying arrearages and costs which current amount may be obtained from Justin W. Wayment, P.O. Box 1808, Cedar City, Utah, Telephone Number: 1-435-586-3300.

If you believe that you are entitled to the benefits of the Service Members Civil Relief Act, you should promptly provide us with evidence of your active duty status.

Please Note: If you are currently in bankruptcy or have been discharged from your mortgage obligation through bankruptcy, this notice is given only to comply with the requirements of the Federal Fair Debt Collection Practices Act. We are NOT attempting to collect a discharged debt or violate the automatic stay in bankruptcy.

[Signature and Notary on Following Page]

00844297

B: 1746 P: 1853 Fee \$40.00
Carri R. Jeffries, Iron County Recorder Page 3 of 4
02/17/2025 10:48:21 AM By JUSTIN W WAYMENT PC



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1439

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Cedar Reserve Homeowners Association, Inc., (the "Association") is the beneficiary under the Declaration of Protective Covenants, Conditions & Restrictions for Cedar Reserve Homeowners Association recorded on January 20, 2021 as Entry No. 00760784 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Meadow H. Jessop, located at 3148 West 1700 North #D, Cedar City, Utah 84720, lying in Iron County, Utah and further described as follows:

Legal Description: UNIT 98, CEDAR RESERVE P.U.D UNIT C.
Parcel ID #: B-1825-0098-0000

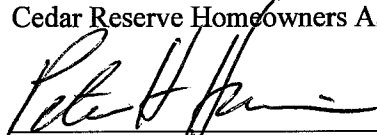
A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

DATE FILED: February 17, 2026.

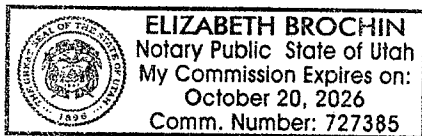
Cedar Reserve Homeowners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter H. Harrison, *Attorney-in-Fact*

On February 17, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 144226-UT

APN: B-1899-0005-000S

NOTICE IS HEREBY GIVEN THAT GREGORY HIBBISON, AN UNMARRIED MAN as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/30/2025 and recorded on 4/30/2025, as Instrument No. 00832307 in Book 1713 Page 1175, in the official records of Iron County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF THE SOUTH ONE-HALF (S1/2) OF LOT 5, EASTERN VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE IRON COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$272,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 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.

By reason of such default, UNITED WHOLESALE MORTGAGE, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 144226-UT

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: February 16, 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

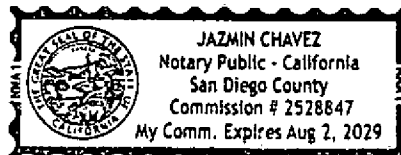
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 16 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Jazmin Chavez (Seal)



00844518 B: 1747 P: 1078

B: 1747 P: 1078 Fee \$40.00

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

02/20/2026 04:54:11 PM 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. 67152-229F
Parcel No. E-0209-0002-000B-03

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Real Estate Secured Loan Note executed by Berklee R. Holm, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on November 8, 2023, and recorded as Entry No. 811766, in Book 1659, at Page 1415, Records of Iron County, Utah.

ALL OF LOT 3, BLOCK B, SPRING CREEK DEVELOPMENT SUBDIVISION, PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE IRON COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 7, 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 20 day of February, 2026.


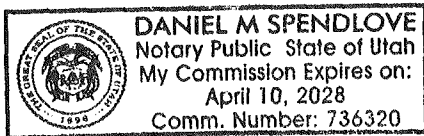
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 20 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT27947

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 9, 2022, and executed by Brianna L. MacFarlane, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending, Inc., its successors and assigns as Beneficiary, but InterCap Lending, Inc. being the present Beneficiary, in which American First Escrow & Title was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on September 12, 2022, as Entry No. 00796793, in Book 1622, at Page 566, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

All of Unit D, Building 9, Trailside P.U.D., Phase 1, amended, according to the official plat thereof on file in the office of the Recorder of Iron County, State of Utah.

More Correctly Described As:

All of Unit D, Building 9, Trailside P.U.D., Phase 1, amended, according to the official plat thereof on file in the office of the Recorder of Iron County, State of Utah.

Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Project providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented). **TAX # B-1960-0009-000D**

Purportedly known as 920 South 25 East Unit 9D, Cedar City, UT 84720-4187 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/20/2026

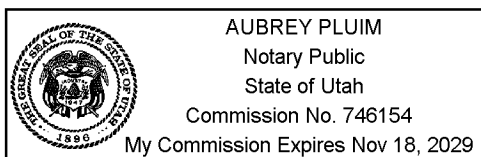
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James 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. UT27947

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

The foregoing instrument was acknowledged before me on 02/20/2026, by Cassandra James 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

00844592 B: 1747 P: 1498

B: 1747 P: 1498 Fee \$40.00

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

02/24/2026 10:53:50 AM 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. UT27988

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 15, 2022, and executed by Brett Caldwell, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but The Secretary of Veterans Affairs, an Officer of the United States being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on July 20, 2022, as Entry No. 00794401, in Book 1616, at Page 297, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

Lot 37, MONARCH MEADOWS SUBDIVISION, PHASE 2, according to the official plat thereof, on file and of record in the office of the Iron County Recorder, State of Utah. **TAX # D-1216-0037-0000**

Purportedly known as 2164 West 3725 North, 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: 02/20/2026

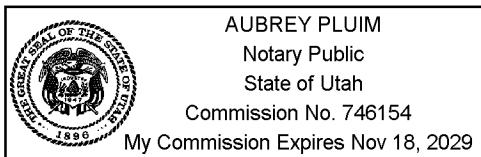
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James
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. UT27988

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

The foregoing instrument was acknowledged before me on 02/20/2026,
by Cassandra James 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