

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28055

14503942 B: 11640 P: 2352 Total Pages: 2
02/23/2026 08:10 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 22, 2017, and executed by Justina Velez and Antonio Villagran-Rios, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns as Beneficiary, but NewRez LLC being the present Beneficiary, in which Surety Title Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 28, 2017, as Entry No. 12688045, in Book 10634, at Page 977-992, and modified pursuant to the Modification recorded on September 23, 2021, as Entry No. 13780844, in Book 11243, at Page 5005-5010, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 10-A, Columbus Farms amended, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

More Correctly Described As:

Lot 10-A, Columbus Farms Subdivision Amended, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

TAX # 16-19-406-044

Purportedly known as 457 East Stephe Marie Lane, South Salt Lake, UT 84115 (the undersigned disclaims liability for any error in the address).

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

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

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

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

02/20/2026
Dated: _____

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. UT28055

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
State of Utah
Commission No. 746154
My Commission Expires Nov 18, 2029

Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28066

14503943 B: 11640 P: 2354 Total Pages: 2
02/23/2026 08:11 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 17, 2022, and executed by Thomas Elder, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for America First Federal Credit Union, its successors and assigns as Beneficiary, but NewRez LLC being the present Beneficiary, in which America First Federal Credit Union was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 21, 2022, as Entry No. 14032403, in Book 11380, at Page 7544, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1, Park Hill Subdivision Amending Lot "A" Church Parcel of Park Ridge Subdivision, Phase 1, Plat 2, according to the official plat thereof, as recorded in the records of Salt Lake County, State of Utah. **TAX # 20-13-176-067**

Purportedly known as 5287 West Vista Ridge Circle, Kearns, UT 84118 (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. UT28066

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
State of Utah
Commission No. 746154
My Commission Expires Nov 18, 2029

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26772

14503946 B: 11640 P: 2360 Total Pages: 2
02/23/2026 08:13 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 24, 2002, and executed by Peter L. King, as Trustor, in favor of Aames Funding Corporation DBA Aames Home Loan as Beneficiary, but U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2002-2, Home Equity Pass-Through Certificates, Series 2002-2 being the present Beneficiary, in which Scott Lundberg was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 29, 2002, as Entry No. 8218742, in Book 8592, at Page 6065, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 414, WILLIAMSBURG ESTATES PHASE IV, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

More Correctly Described As:

Lot 414, WILLIAMSBURG ESTATES PHASE IV, according to the official plat thereof, recorded in Book 86-2 of Plats at Page 22, records of Salt Lake County, State of Utah.

TAX # 20-02-107-037

Purportedly known as 4226 South Williamsburg Drive, West Valley City, UT 84128 (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

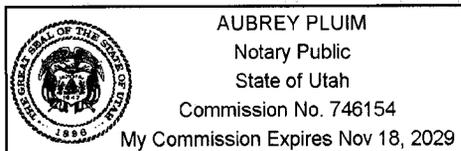
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26772

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.



Remotely Notarized with audio/video via
Simplifile

Notary Public

TS No.: 2026-00005-UT

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

14504002 B: 11640 P: 2756 Total Pages: 4
02/23/2026 08:40 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

TS No: 2026-00005-UT

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

The past due amount is **\$27,365.06** as of **02/17/2026** and will increase until your account becomes current.

If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2); To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QA13, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain time on Monday through Friday.

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 11/23/2005, executed by: ANGELA PETERSEN, A MARRIED WOMAN, as Trustor(s) to secure certain obligations in favor of HOMECOMINGS FINANCIAL NETWORK, INC AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded 12/02/2005, as Instrument No. 9570578, Book 9225, page 2536 – 2555 and further modified by that certain Loan modification agreement recorded on 4/17/2009 as instrument no 10677707 book 9711 Page 2764-2770 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$448,000.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 10/01/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby as provided in Title 57, Chapter 1, of the Utah Code.

Dated: February 20, 2026

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On February 20, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC



Exhibit A

Legal Description

PARCEL 1:

BEGINNING AT A POINT 189.75 FEET NORTH OF AN EAST AND WEST DIVISION FENCE LINE, WHICH POINT IS NORTH 3 FEET, NORTH $89^{\circ} 51'$ WEST 1159.31 FEET AND NORTH 189.75 FEET FROM THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH ALONG THE WEST LINE OF LOT 23, COTTONWOOD GLADE, 189.75 FEET TO THE SOUTHEAST CORNER OF LOT 24, COTTONWOOD GLADE, THENCE WEST 150 FEET; THENCE SOUTH 189.75 FEET; THENCE EAST 150 FEET TO THE PLACE OF BEGINNING.

PARCEL 1A:

TOGETHER WITH A 33 FOOT RIGHT OF WAY, THE SOUTH AND WEST LINE OF WHICH RUNS AS FOLLOWS:

BEGINNING AT A POINT 379.5 FEET NORTH OF A DIVISION FENCE LINE, SAID POINT BEING NORTH 3 FEET NORTH $89^{\circ} 51'$ WEST 1159.31 FEET AND NORTH 379.5 FEET FROM THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE WEST 820.69 FEET; THENCE NORTH 539.5 FEET, MORE OR LESS, TO A PUBLIC STREET KNOWN AS PHEASANT WAY

APN Number: 22-15-155-010-0000

14504169 B: 11640 P: 4195 Total Pages: 2
02/23/2026 11:38 AM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: RAY QUINNEY & NEBEKER, P.C.
36 S STATE STREETSALT LAKE CITY, UT 84111

When Recorded Return To:

Michael R. Johnson, Esq. (Utah Bar No. 7070)
Ray Quinney & Nebeker P.C.
36 South State Street, Suite 1400
Salt Lake City, UT 84111

Parcel No. 20-02-353-036

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Michael R. Johnson, Esq. (Utah Bar No. 7070), Successor Trustee, an active member of the Utah State Bar residing in Utah, that a default has occurred under that certain Deed of Trust and Assignment of Leases and Rents, dated September 28, 2023, executed by Cindrina Mbia and Arsene Mbia aka Serge Arsene Mbia, collectively as Grantor ("**Trustor**"), in which Cottonwood Title Agency, Inc. was named as original Trustee and First National Bank of Coffee County was named as Beneficiary ("**Beneficiary**"), and recorded on October 2, 2023, as Entry No. 14158705, Book 11448, Pg. 2248, in the official records of Salt Lake County, State of Utah, (the "**Trust Deed**"). The real property affected thereby is situated in Salt Lake County, Utah, and is more particularly described as follows:

Lot 78, VISTAS AT WESTRIDGE NO. 3B, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Said property is also known by the street address of: 6234 West City Vistas Way, West Valley City, UT 84128.

Certain events of default have in fact occurred under the Trust Deed, and under the contractual documents that were executed regarding the Trust Deed, including but not limited to (a) that certain U.S. Small Business Administration Unconditional Guarantee, dated September 28, 2023, executed by Arsene Mbia in favor of Beneficiary, and (b) that certain U.S. Small Business Administration Unconditional Limited Guaranty, dated September 28, 2023, executed by Cindrina Mbia in favor of Beneficiary. Specifically, the obligations evidenced by the aforementioned Guarantees have not been paid when due, and unpaid principal, interest and late charges are all due and owing under the aforementioned Guarantees.

A Substitution of Trustee has been executed by Beneficiary and duly recorded in the official records of Salt Lake County Recorder, providing that Michael R. Johnson, an active member of the Utah State Bar residing in Utah, is the current trustee under the Deed of Trust ("**Successor Trustee**").

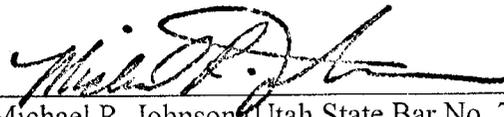
By reason of said default of the Trustor under the Trust Deed, Beneficiary has made a written request of Successor Trustee to file a Notice of Default and Election to Sell.

Wherefore, by reason thereof, the Successor Trustee has declared and does hereby declare all sums and obligations secured by the Trust Deed, including all sums and obligations

due under the aforementioned Loan Documents, immediately due and payable in full, and has elected to cause the Property to be sold to satisfy the obligations secured thereby, *i.e.*, the outstanding principal balance owed under the aforementioned Loan Documents, and all other amounts secured by the Trust Deed.

The undersigned disclaims any responsibility for any error in the description of the physical address or legal description of the Property. The Trustee's mailing address and the address of the Trustee's office is c/o Ray Quinney & Nebeker, 36 South State Street, Suite 1400, Salt Lake City, UT 84111. The Trustee may be contacted at (801) 532-1500, between the hours of 9:00 a.m. to 5:00 p.m., Monday through Friday, excluding legal holidays.

DATED this 23rd day of February, 2026.

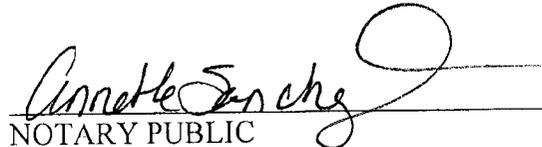


Michael R. Johnson (Utah State Bar No. 7070)
Ray Quinney & Nebeker P.C.
Successor Trustee
36 South State Street, Suite 1400
Salt Lake City, Utah 84111
(801) 532-1500
Email: mjohnson@rqn.com

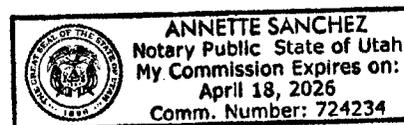
Generally available during normal business hours (9:00 a.m. to 5:30 p.m.) Monday through Friday)

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

On this 23rd day of February, 2026, personally appeared before me Michael R. Johnson, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed, and acknowledges that he executed the Notice of Default on behalf of the Successor Trustee on the line provided above.



NOTARY PUBLIC



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25902

14504449 B: 11640 P: 6027 Total Pages: 2
02/23/2026 03:07 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 4, 2022, and executed by Gabrielle Smart and Megan Smart, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 8, 2022, as Entry No. 13929416, in Book 11326, at Page 9638, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at a point North 0°04' East along the quarter Section line 280.50 feet and North 89°57' West 149.50 feet from the center of Section 22, Township 22 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 89°57' West 114.50 feet; thence North 0°04' East 165.0 feet; thence South 89°57' East 114.50 feet; thence South 0°04' West 165.0 feet to the point of beginning.

More correctly described as follows:

Beginning at a point North 0°04' East along the quarter Section line 280.50 feet and North 89°57' West 149.50 feet from the center of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence North 89°57' West 114.50 feet; thence North 0°04' East 165.0 feet; thence South 89°57' East 114.50 feet; thence South 0°04' West 165.0 feet to the point of beginning.

TAX # 22-22-177-009

Purportedly known as 2278 East 6525 South, Cottonwood Heights, UT 84121 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/20/2026

HALLIDAY, WATKINS & MANN, P.C.:

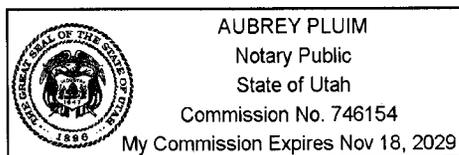
By: Cassandra James

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. UT25902

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

02/20/2026

The foregoing instrument was acknowledged before me on _____,
by Cassandra James 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

14504592 B: 11640 P: 6805 Total Pages: 1
02/23/2026 04:08 PM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

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. 92040-904F
Parcel No. 34-04-328-003

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Taylor Bickmore, as trustor(s), in which Utah First Federal Credit Union is named as beneficiary, and First American Title Insurance Agency is appointed trustee, and filed for record on September 7, 2023, and recorded as Entry No. 14149772, in Book 11443, at Page 2641, Records of Salt Lake County, Utah.

ALL OF LOT 898, SOUTH MOUNTAIN SUBDIVISION PHASE 3C, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 25, 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 23 day of February, 2026.

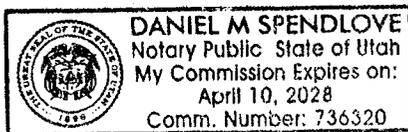
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 23 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14504783 B: 11640 P: 7374 Total Pages: 1
02/24/2026 08:30 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7283

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 JANUARY 14, 2025, and executed by MICHAEL D MARTINEZ, UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE, as Trustee, which Trust Deed was recorded on JANUARY 14, 2025, as Entry No. 14335708, in Book 11544, at Page 6770, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

BEGINNING ON THE SOUTH LINE OF 3650 SOUTH STREET AS CONVEYED TO SALT LAKE COUNTY BY DEED DATED SEPTEMBER 12, 1946, RECORDED IN BOOK 560, AT PAGE 578 OF THE OFFICIAL RECORDS, 1377.7 FEET SOUTH AND 403 FEET WEST FROM THE NORTHEAST CORNER OF SECTION 32, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE SOUTH 104.00 FEET; HENCE WEST 68.00 FEET; THENCE NORTH 104.00 FEET; THENCE EAST 68.0 FEET TO THE PLACE OF BEGINNING.

15-32-278-023

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, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

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.

DATED: February 23, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



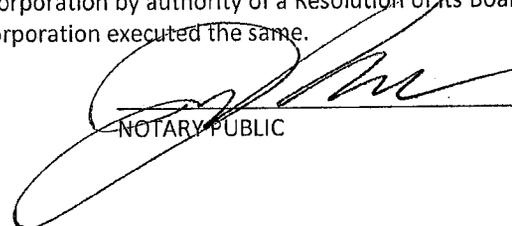
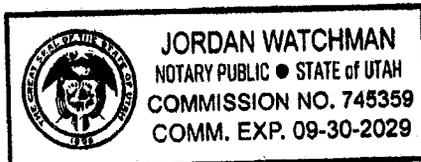
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 23, 2026, before me, the undersigned, a Notary Public, personally appeared, 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

14504786 B: 11640 P: 7377 Total Pages: 1
02/24/2026 08:31 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7285

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 JANUARY 14, 2022, and executed by JUSTIN ALEJANDRO CORTES, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and NOVATION TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JANUARY 14, 2022, as Entry No. 13870860, in Book 11295, at Page 1894, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 51, WINGATE VILLAGE TOWNHOUSES, PLAT C, A PLANNED UNIT DEVELOPMENT SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE COUNTY RECORDER'S OFFICE. TOGETHER WITH A NON-EXCLUSIVE RIGHT AND EASEMENT FOR THE USE, BENEFIT AND ENJOYMENT, IN COMMON WITH OTHERS, IN AND TO THE COMMON AREA AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

08-34-177-084

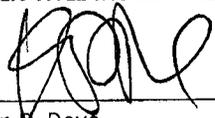
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

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.

DATED: February 23, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

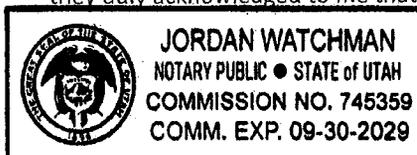


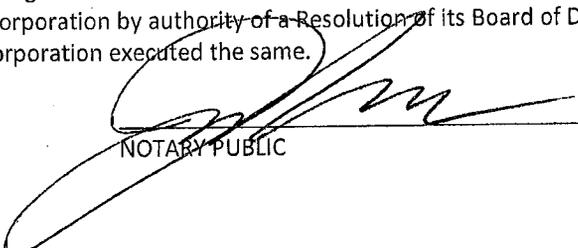
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 23, 2026, before me, the undersigned, a Notary Public, personally appeared, 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

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7284

14504789 B: 11640 P: 7380 Total Pages: 1
02/24/2026 08:31 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

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 February 3, 2023, and executed by SHIRLYNN SPEARS, UNMARRIED WOMAN., as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR InterCap Lending Inc., its successors and assigns, as Beneficiary, and Real Advantage Title Insurance Agency, as Trustee, which Trust Deed was recorded on February 3, 2023, as Entry No. 14069129, in Book 11399, at Page 3690, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in Salt Lake County, Utah, and more particularly as follows:

APARTMENT HOME UNIT NO. B-307, THE TERRACES OF ROSE PARK CONDOMINIUM, ACCORDING TO THE RECORD OF SURVEY MAP FILED FOR RECORD AS ENTRY NO. 19438841 IN BOOK AA, AT PAGE 41, TOGETHER WITH A 1/94TH UNDIVIDED OWNERSHIP INTEREST IN THE "COMMON AREAS AND FACILITIES", ALL OF WHICH IS SET FORTH AND DEFINED IN THE DECLARATION OF CONDOMINIUM OF THE TERRACES OF ROSE PARK PROJECT AND THE EXHIBITS ATTACHED THERETO, FILED FOR RECORD AS ENTRY NO. 1943885 IN BOOK 2094, AT PAGES 401 THROUGH 432.

08-35-103-048

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, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

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.

DATED: February 23, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



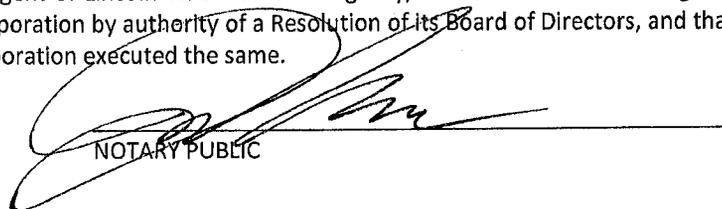
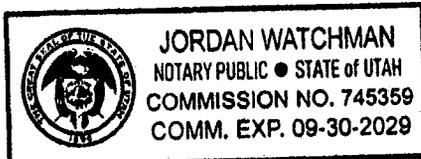
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 23, 2026, before me, the undersigned, a Notary Public, personally appeared, 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

14504842 B: 11640 P: 7854 Total Pages: 2
02/24/2026 09:11 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MORTGAGE CONNECT - TSG
2850 REDHILL AVE STE 220 SANTA ANA, CA 927055544

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.: 140288-UT

APN: 21-06-459-015-0000

NOTICE IS HEREBY GIVEN THAT ALBERTO RUIZ, A MARRIED MAN as Trustor, VANGUARD TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/15/2017 and recorded on 9/20/2017, as Instrument No. 12619619 in Book 10600 Page 2530-2544 Deed of Trust Re-Recorded on 11/20/2017 as Instrument No. 12662936, Book 10621, Page 4718-4733, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 39, BLOCK 3, ACADEMY PARK #1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK V OF PLATS AT PAGE 6, RECORDS OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$168,000.00.

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 11/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, NewRez LLC D/B/A Shellpoint Mortgage Servicing, 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. 140288-UT

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

DATED: FEB 20 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 20 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature *Jazmin Chavez* (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25157

14504922 B: 11640 P: 8459 Total Pages: 2
02/24/2026 11:04 AM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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, 2023, and executed by Hilda Garcia, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Vantage Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 19, 2023, as Entry No. 14186807, in Book 11462, at Page 3989, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 110, contained within VILLAGES AT WESTRIDGE PHASE 1 P.U.D., a Planned Unit Development, as the same is identified in the Plat recorded in Salt Lake County, Utah as Entry No. 11686068, in Book 2013P, at Page 135 and in the Declaration of Covenants, Conditions, and Restrictions recorded in Salt Lake County, Utah as Entry No. 11686073, in Book 10160, at Page 2578 (as said Plat and Declaration may have heretofore been amended or supplemented).

Together with the appurtenant undivided ownership interest in and to the common areas and facilities as defined and described in said Plat and Declaration.

TAX # 20-11-478-031

Purportedly known as 5670 West Red Ridge Lane, West Valley City, UT 84118 (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: 02/23/2026

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. UT25157

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

The foregoing instrument was acknowledged before me on 02/23/2026,
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

Eliju Trotter
Notary Public

 ELIJULITH G TROTTER
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027

Remotely Notarized with audio/video via
Simplifile

14505399 B: 11641 P: 1119 Total Pages: 2
02/25/2026 08:29 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 143341-UT

APN: 27-20-478-016-0000

NOTICE IS HEREBY GIVEN THAT BRANDON R ALLEN AND DEANNA B ALLEN, HUSBAND AND WIFE as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of TCF NATIONAL BANK as Beneficiary, under the Deed of Trust dated 9/20/2018 and recorded on 9/20/2018, as Instrument No. 12852684 in Book 10714 Page 3390-3407, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 306, MIDAS CREEK ESTATES NO. 3 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

ALSO: BEGINNING AT THE SOUTHEAST CORNER OF LOT 305, MIDAS CREEK ESTATES NO. 3 AMENDED; THENCE NORTH 4°03'25" WEST 152.48 FEET; THENCE NORTHEASTERLY 11.79 FEET ALONG A 401 FOOT RADIUS CURVE TO THE RIGHT; THENCE SOUTH 0°10' WEST 155.67 FEET TO THE POINT OF THE BEGINNING. (BEING PART OF SAID LOT 305)

The obligation included a Note for the principal sum of \$97,842.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 5/23/2023 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. 143341-UT

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

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

DATED: FEB 23 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

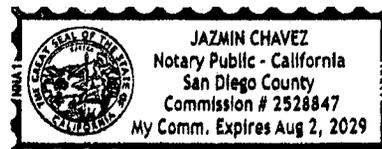
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 23 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSAUCHI 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)



14505430 B: 11641 P: 1298 Total Pages: 2
02/25/2026 09:02 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: LIBERTY TITLE & ESCROW CO
275 WEST NATICK ROADWARWICK, RI 02886

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.: 145351-UT

APN: 21-04-477-021-0000

NOTICE IS HEREBY GIVEN THAT FABIANA D. SOTILLO GRILLET AND MARIA A. JIMENEZ PEREZ, AS JOINT TENANTS as Trustor, MONUMENT TITLE INSURANCE INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/3/2023 and recorded on 4/3/2023, as Instrument No. 14089161 in Book 11410 Page 3158, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 90, SPRING VALLEY SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. THE FOLLOWING LEGAL DESCRIPTION SHOWN AND DESCRIBED IN SAID DEED OF TRUST AS FOLLOWS: LOT 90, SPRING VALLEY SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$418,070.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, SECURITY HOME 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. 145351-UT

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

DATED: FEB 23 2026

ORANGE TITLE INSURANCE AGENCY, INC.

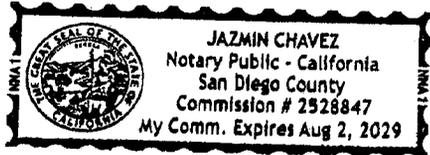
Hamsa Uchi
Hamsa Uchi, Authorized Agent

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 23 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)



14505437 B: 11641 P: 1357 Total Pages: 2
02/25/2026 09:06 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TRASKBRITT, P.C.
230 S 500 E STE 300SALT LAKE CITY, UT 841022000

After Recording Return to:
Glenn R. Bronson, Esq.
TraskBritt, PC
230 South 500 East, Suite 300
Salt Lake City, UT 84102
Tel: (801) 532-1922

Tax Parcel No: 33-09-226-010

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about February 21, 2008, ARNIE H. ALBA, A MARRIED PERSON, as Trustor, executed and delivered to ZIONS FIRST NATIONAL BANK, n/k/a ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, as Trustee, for the benefit of ZIONS FIRST NATIONAL BANK, n/k/a ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, as Beneficiary, a certain Revolving Credit Deed of Trust ("**Deed of Trust**") to secure the performance of the obligations under a Home Equity Line Credit Agreement and Disclosure ("**Agreement**"). The Deed of Trust was recorded in the office of the Salt Lake County Recorder, State of Utah, on March 27, 2008, as Entry No. 10383715, Bk 9586, Pg 7889-7906, and covered the following real property situated in Salt Lake County, State of Utah:

BEGINNING AT A POINT WHICH IS SOUTH 541.50 FEET FROM THE NORTHEAST CORNER OF SECTION 9, TOWNSHIP 4 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 202.60 FEET; THENCE NORTH 60°13'40" WEST 121.02 FEET; THENCE NORTH 74°40'07" WEST 156.27 FEET; THENCE NORTH 64°25'52" WEST 54.59 FEET; THENCE NORTH 177.62 FEET; THENCE EAST 122.00 FEET; THENCE SOUTH 100.00 FEET; THENCE EAST 183.00 FEET TO THE POINT OF BEGINNING.
SITUATE IN SALT LAKE COUNTY, STATE OF UTAH.

TOGETHER WITH all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.

The real property or its address is commonly known as 14288 S 2200 W, Bluffdale, UT 84065. The undersigned disclaims any liability for any error in the street address. The Real Property tax identification number is 33-09-226-010.

ZIONS BANCORPORATION, N.A., is presently the holder of the beneficial interest under the Deed of Trust, and GLENN R. BRONSON is named as Successor Trustee. The payment obligations set forth in the Agreement are in default, including the failure to make payments, in

whole or in part, under the Agreement due for the months of September through December 2025, and January through February 2026. Under the provisions of the Agreement and Deed of Trust, the principal balance of \$43,805.96 is hereby accelerated and now due, together with any unpaid taxes, insurance, and other obligations under the Agreement and Deed of Trust, including interest, late charges, and trustee's and attorneys' fees.

Accordingly, notice is hereby given that the Trustee has elected to foreclose the Deed of Trust by advertisement and sale, as provided in Utah Code § 57-1-25, *et seq.*, as amended and supplemented, and sell the property described in the Deed of Trust, as provided in such Utah Code, to satisfy the obligations secured by the Deed of Trust.

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

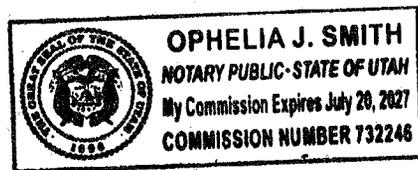
DATED the 24th day of February 2026.


Glenn R. Bronson
Successor Trustee

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

The foregoing instrument was acknowledged before me, Ophelia Smith, a notary public, this 24th day of February 2026, by Glenn R. Bronson, Successor Trustee, who personally appeared before me and on a satisfactory basis, proved to be the person whose name is subscribed to this instrument, and acknowledged he executed the same.

Witness my hand and official seal.




Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22792

14505717 B: 11641 P: 3137 Total Pages: 2
02/25/2026 12:42 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 19, 2019, and executed by Mallorie Lovestad and Alex Lovestad, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for RANLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which Vanguard Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 19, 2019, as Entry No. 13078379, in Book 10833, at Page 2554-2568, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 38, COBBLESTONE SUBDIVISION, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-08-332-034**

Purportedly known as 5210 South Melissa Hill Circle, Taylorsville, UT 84129 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/24/2026

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. UT22792

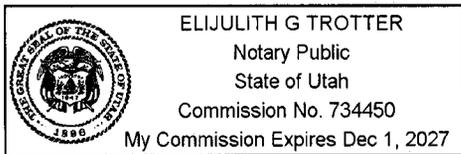
STATE OF UTAH)
 : ss.
County of Salt Lake)

02/24/2026

The foregoing instrument was acknowledged before me on _____,
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

Eljolith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 53874

14505724 B: 11641 P: 3178 Total Pages: 2
02/25/2026 12:44 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 1, 2004, and executed by Rick Ebert and Debra D. Ebert, as Trustors, in favor of Wilmington Finance, a division of AIG Federal Savings Bank as Beneficiary, but U.S. BANK NATIONAL ASSOCIATION, as trustee for American General Mortgage Loan Trust 2009-1, American General Mortgage Pass-Through Certificates, Series 2009-1 being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 12, 2004, as Entry No. 9031382, in Book 8971, at Page 9150-9164, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 92, Goldcrest No. 4, according to the Plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 28-07-131-022**

Purportedly known as 273 East TJ Drive, Sandy, UT 84070 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/24/2026

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. 53874

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

The foregoing instrument was acknowledged before me on 02/24/2026,
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

 ELIJULITH G TROTTER
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027

Remotely Notarized with audio/video via
Simplifile

Eliju Trotter

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23974

14505862 B: 11641 P: 4481 Total Pages: 2
02/25/2026 02:58 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 7, 2019, and executed by Wayne K. Evans aka Wayne Keith Evans and Melody Evans aka Melody D. Evans, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Chartway Federal Credit Union, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Marlon Bates was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 11, 2019, as Entry No. 13097119, in Book 10844, at Page 3678-3693, and modified pursuant to the Modification recorded on November 8, 2024, as Entry No. 14311132, in Book 11531, at Page 1644, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 95, HILLSDALE SUBDIVISION NO. 3, according to the official plat thereof, recorded in Book O of Plats at Page 28, records of Salt Lake County, Utah

ALSO

Commencing 109.59 South from the Northeast corner of Lot 95, HILLSDALE SUBDIVISION NO. 3, as recorded in Salt Lake County, Recorder's Office, and running thence South 15.0 feet; thence West 75.42 feet; thence North 15.0 feet; thence East 75.42 feet to the point of beginning.

TAX # 15-28-327-021-0000

Purportedly known as 3285 South Beaver Street, West Valley City, UT 84119 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/24/2026

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. UT23974

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

The foregoing instrument was acknowledged before me on 02/24/2026,
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

 ELIJOLITH G TROTTER
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027

Eljolith Trotter
Notary Public

Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
Krystaly N. Koch, Esq.
FREEMAN LOVELL, PLLC
34 South 300 East
Provo, UT 84606

14505929 B: 11641 P: 4956 Total Pages: 3
02/25/2026 04:06 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: FREEMAN LOVELL PLLC
9980 S 300 W STE 200SANDY, UT 840703654

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Krystaly N. Koch, Esq. of Freeman Lovell, PLLC, Successor Trustee, that a default has occurred under that certain Trust Deed With Assignment of Rents executed by John Maxim, as Trustor, in favor of the Terry L. Gandre Family Trust dated May 6, 2009, as Beneficiary, recorded January 31, 2025, as Entry No. 14342280, in Book 11548, Page 212, in the Official Records of Salt Lake County, Utah

Pursuant to Utah Code § 57-1-22, the undersigned was duly appointed Successor Trustee under said Trust Deed by Substitution of Trustee executed by the Beneficiary and to be recorded in the office of the Salt Lake County Recorder.

The Trust Deed encumbers the following described real property situated in Salt Lake County, State of Utah:

Legal Description:

Parcel 1:

Land located in Salt Lake County, State of Utah, more particularly described as follows: Commencing at a point 5 rods South of the Northwest corner of Lot 4, Block 104, Plat A, Salt Lake City Survey; running thence East 10 rods; thence South 2 rods; thence West 10 rods; thence North 2 rods to the place of beginning.

230 North 200 West
Salt Lake City, UT 84103
Tax Parcel No. 08-36-404-008

Parcel 1A:

Together with and subject to a Right-of-Way as disclosed by that certain Right-of-Way Deed recorded July 29, 1932, as Entry No. 699840, in Book 108, at Page 157, official records of Salt Lake County, Utah, over and upon the following described property situated in Salt Lake County, Utah: Commencing thence South 4 feet; thence East 165 feet; thence North 8 feet; thence West 165 feet; thence South 4 feet to the place of beginning.

Tax Parcel No. 08-36-404-008

Purportedly known as 230 North 200 West, Salt Lake City, Utah 84103 (the undersigned disclaims liability for any error in the address).

The default which has occurred is the breach of obligations under the Trust Deed and Promissory Note secured thereby, including but not limited to failure to pay sums due when due, including principal in the original amount of \$113,200.27, together with accrued interest at twelve percent (12%) per annum, late charges, advances, costs, trustee's fees, and attorney's fees.

Under the provisions of the Promissory Note and Trust Deed, the principal balance has been accelerated and is now due, together with all accrued interest and expenses of these foreclosure proceedings.

The Successor Trustee declares all sums secured hereby 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 made in lawful money of the United States of America or certified funds. Personal checks will not be accepted. This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

DATED this 25 day of February, 2026.

SUCCESSOR TRUSTEE:

Krystaly N. Koch

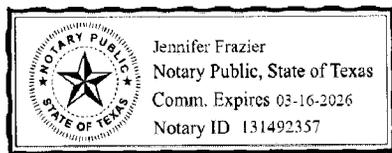
Krystaly N. Koch, Esq.
FREEMAN LOVELL, PLLC
34 South 300 East
Provo, UT 84606

STATE OF Texas)

: ss.

COUNTY OF Dallas)

The foregoing instrument was acknowledged before me this 25 day of February, 2026, by Krystaly N. Koch, Successor Trustee.



Notarized Online with NotaryLive.com

JF

Notary Public



Notarized by: Jennifer Frazier
Time: 2026-02-25 22:56:25 UTC
URL: <https://notarylive.com/tu/cdp/RRWJ8K>
Access ID: RRWJ8K
Pin: ZD4WSJ

WHEN RECORDED, RETURN TO:
Krystaly N. Koch, Esq.
FREEMAN LOVELL, PLLC
34 South 300 East
Provo, UT 84606

14505930 B: 11641 P: 4959 Total Pages: 3
02/25/2026 04:06 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: FREEMAN LOVELL PLLC
9980 S 300 W STE 200SANDY, UT 840703654

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Krystaly N. Koch, Esq. of Freeman Lovell, PLLC, Successor Trustee, that a default has occurred under that certain Trust Deed With Assignment of Rents executed by John Maxim of Bases Loaded Investing, LLC, as Trustor, in favor of the Terry L. Gandre Family Trust dated May 6, 2009, as Beneficiary, recorded February 4, 2025, as Entry No. 14342957, in Book 11548, Page 3648, in the Official Records of Salt Lake County, Utah.

Pursuant to Utah Code § 57-1-22, the undersigned was duly appointed Successor Trustee under said Trust Deed by Substitution of Trustee executed by the Beneficiary and to be recorded in the office of the Salt Lake County Recorder.

The Trust Deed encumbers the following described real property situated in Salt Lake County, State of Utah:

Legal Description:

Parcel 1:

Land located in Salt Lake County, State of Utah, more particularly described as follows: Commencing at a point 5 rods South of the Northwest corner of Lot 4, Block 104, Plat A, Salt Lake City Survey; running thence East 10 rods; thence South 2 rods; thence West 10 rods; thence North 2 rods to the place of beginning.

230 North 200 West
Salt Lake City, UT 84103
Tax Parcel No. 08-36-404-008

Parcel 1A:

Together with and subject to a Right-of-Way as disclosed by that certain Right-of-Way Deed recorded July 29, 1932, as Entry No. 699840, in Book 108, at Page 157, official records of Salt Lake County, Utah, over and upon the following described property situated in Salt Lake County, Utah: Commencing thence South 4 feet; thence East 165 feet; thence North 8 feet; thence West 165 feet; thence South 4 feet to the place of beginning.

Tax Parcel No. 08-36-404-008

Purportedly known as 230 North 200 West, Salt Lake City, Utah 84103 (the undersigned disclaims liability for any error in the address).

The default which has occurred is the breach of obligations under the Trust Deed and Promissory Note secured thereby, including but not limited to failure to pay sums due when due, including principal in the original amount of \$274,075.07, together with accrued interest at twelve percent (12%) per annum, late charges, advances, costs, trustee's fees, and attorney's fees.

Under the provisions of the Promissory Note and Trust Deed, the principal balance has been accelerated and is now due, together with all accrued interest and expenses of these foreclosure proceedings.

The Successor Trustee declares all sums secured hereby 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 made in lawful money of the United States of America or certified funds. Personal checks will not be accepted. This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

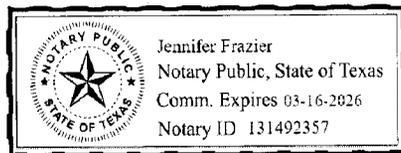
DATED this 25 day of February, 2026.

SUCCESSOR TRUSTEE:

Krystal N. Koch
Krystal N. Koch, Esq.
FREEMAN LOVELL, PLLC
34 South 300 East
Provo, UT 84606

STATE OF Texas)
 : ss.
COUNTY OF Dallas)

The foregoing instrument was acknowledged before me this 25 day of February, 2026, by Krystal N. Koch, Successor Trustee.



Notarized Online with NotaryLive.com

JF

Notary Public



Notarized by: Jennifer Frazier
Time: 2026-02-25 22:56:24 UTC
URL: <https://notarylive.com/tu/cdp/B8DM8X>
Access ID: B8DM8X
Pin: MCGN6M

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7291

14505972 B: 11641 P: 5166 Total Pages: 1
02/25/2026 04:58 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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 AUGUST 30, 2022, and executed by AUSTIN MARTIN AND HAYLEY HURD, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PANORAMA MORTGAGE GROUP, LLC, its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE AGENCY OF UTAH, LLC, as Trustee, which Trust Deed was recorded on AUGUST 30, 2022, as Entry No. 14008862, in Book 11368, at Page 8288, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 33, WESTBROOK PARK AMENDED, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

15-29-204-036

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, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

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.

DATED: February 25, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



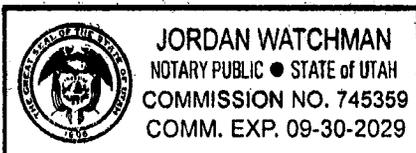
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On February 25, 2026, before me, the undersigned, a Notary Public, personally appeared, 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



WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-18195
SK NO: GHID01-0059

14506202 B: 11641 P: 6590 Total Pages: 1
02/26/2026 01:09 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MAY 9, 2025, and executed by SIAOSI FOLAU, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGEONE, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and OLD REPUBLIC TITLE INSURANCE AGENCY, INC., as Trustee, which Trust Deed was recorded on MAY 14, 2025, as Instrument No. 14384257, in Book 11571, Page 1301, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

Lot 304, Concord Park No. 3 Subdivision, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

APN: 15-14-152-005-0000

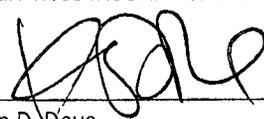
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on AUGUST 1, 2025, and all subsequent installments of principal and interest 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.

DATED: 2/26/2026

LINCOLN TITLE INSURANCE AGENCY

By:



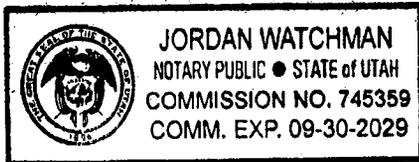
Kenyon D. Dove

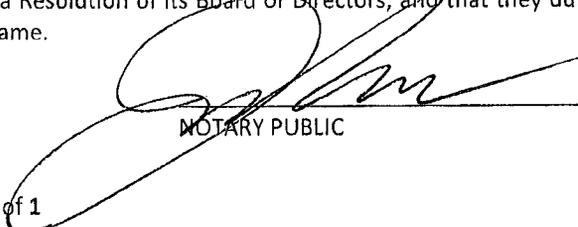
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 2/26/2026, 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

14506253 B: 11641 P: 7036 Total Pages: 2
02/26/2026 01:41 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 144801-UT

APN: 16-33-155-039-0000

NOTICE IS HEREBY GIVEN THAT JOYCE EVANS, A SINGLE WOMAN as Trustor, AMROCK UTAH, LLC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/25/2025 and recorded on 2/25/2025, as Instrument No. 14351166 in Book 11552 Page 6752, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT NO. 1486 EAST NO. 1 IN BUILDING 3, CONTAINED WITHIN THE PHASE 1 OF MILLCREEK, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON MAY 24, 1985, IN SALT LAKE COUNTY, AS ENTRY NO. 4090274, IN BOOK 85-5, AT PAGE 100 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MAY 01, 1985 IN SALT LAKE COUNTY, AS ENTRY NO. 4081101 IN BOOK 5650 AT PAGE 2642 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.) TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

The obligation included a Note for the principal sum of \$288,090.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 144801-UT

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

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

DATED: FEB 24 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 24 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)



14506259 B: 11641 P: 7069 Total Pages: 2
02/26/2026 01:43 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 146514-UT

APN: 20-34-150-147-0000

NOTICE IS HEREBY GIVEN THAT FABIAN ESTRADA, AN UNMARRIED MAN as Trustor, VANGUARD TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/30/2020 and recorded on 4/3/2020, as Instrument No. 13234057 in Book 10921 Page 1358-1373, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 47, CONTAINED WITHIN COTTAGES AT JORDAN HILLS VILLAGES AMENDED, AS THE SAME IS IDENTIFIED ON THE PLAT RECORDED IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR COTTAGES AT JORDAN HILLS VILLAGES, RECORDED IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AND SUBJECT TO THE APPURTENANT RIGHTS AND OBLIGATIONS AS A MEMBER OF COTTAGES AT JORDAN HILLS OWNERS ASSOCIATION

The obligation included a Note for the principal sum of \$308,834.00.
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. 146514-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: FEB 24 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

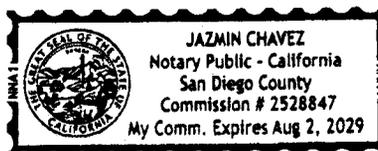
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 24 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)



14506259 B: 11641 P: 7069 Total Pages: 2
02/26/2026 01:43 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 146514-UT

APN: 20-34-150-147-0000

NOTICE IS HEREBY GIVEN THAT FABIAN ESTRADA, AN UNMARRIED MAN as Trustor, VANGUARD TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/30/2020 and recorded on 4/3/2020, as Instrument No. 13234057 in Book 10921 Page 1358-1373, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 47, CONTAINED WITHIN COTTAGES AT JORDAN HILLS VILLAGES AMENDED, AS THE SAME IS IDENTIFIED ON THE PLAT RECORDED IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR COTTAGES AT JORDAN HILLS VILLAGES, RECORDED IN THE OFFICE OF THE RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), TOGETHER WITH AND SUBJECT TO THE APPURTENANT RIGHTS AND OBLIGATIONS AS A MEMBER OF COTTAGES AT JORDAN HILLS OWNERS ASSOCIATION

The obligation included a Note for the principal sum of \$308,834.00.

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

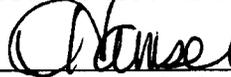
T.S. NO. 146514-UT

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: FEB 24 2026

ORANGE TITLE INSURANCE AGENCY, INC.



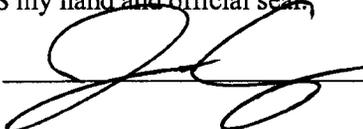
Hamsa Uchi, Authorized Agent

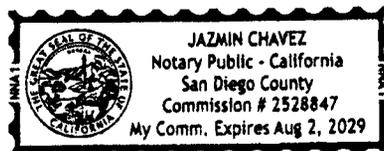
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 24 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)



14506261 B: 11641 P: 7073 Total Pages: 2
02/26/2026 01:44 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 146124-UT

APN: 21-02-102-018-0000

NOTICE IS HEREBY GIVEN THAT LASHAWN JOHNSON, A MARRIED WOMAN; PEDRO ORLANDO MUNOZ AND SARAH LOUISE BIGBOY, HUSBAND AND WIFE as Trustor, TRULY TITLE INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NEWREZ LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/10/2023 and recorded on 8/11/2023, as Instrument No. 14140169 in Book 11438 Page 1454, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 62, BARRINGTON PARK PLAT 1B, P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

TOGETHER WITH: (A) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID LOT, AND (B) 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/OR CONDITIONS, COVENANTS AND RESTRICTIONS, AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$342,678.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 146124-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: FEB 24 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

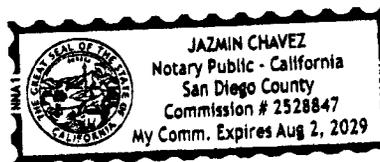
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On FEB 24 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Jazmin Chavez* (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT21581

14506392 B: 11641 P: 7828 Total Pages: 2
02/26/2026 02:50 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 16, 2008, and executed by Jacqueline E. Klapak, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Countrywide Bank, FSB, its successors and assigns as Beneficiary, in which Samuel I. White, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 27, 2008, as Entry No. 10436609, in Book 9610, at Page 2636-2650, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 15, BRENTWOOD PARK SUBDIVISION, according to the official plat thereof, as recorded in the Office of the County Recorder of said County. **TAX # 22-20-277-003-0000**

Purportedly known as 6509 Vinecrest Drive aka 6509 S Vinecrest Drive, Salt Lake City, UT 84121 (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: 02/26/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

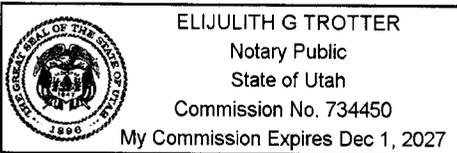
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT21581

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

The foregoing instrument was acknowledged before me on 02/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Eliju Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28049

14506494 B: 11641 P: 8284 Total Pages: 2
02/26/2026 03:39 PM By: jluca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 21, 2022, and executed by Sarah Colleen Newell, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 21, 2022, as Entry No. 14032756, in Book 11380, at Page 9278, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 134, WEST HILLS NO. 2, PHASE I, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 20-02-105-028-0000**

Purportedly known as 4120 South 6180 West, West Valley City, UT 84128 (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: 02/25/2026

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. UT28049

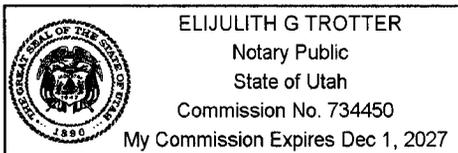
STATE OF UTAH)
 : ss.
County of Salt Lake)

02/25/2026

The foregoing instrument was acknowledged before me on _____,
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

Elijulith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28014

14506824 B: 11642 P: 821 Total Pages: 2
02/27/2026 10:33 AM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 7, 2022, and executed by Ellen Poe individually and as Trustee of the Ellen Poe Living Trust dated January 24, 2007 as amended and restated September 26, 2014, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Finance of America Reverse LLC, its successors and assigns as Beneficiary, but Finance of America Reverse LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 12, 2022, as Entry No. 14051674, in Book 11390, at Page 3205, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 50, MIDVALLEY MANORS NO. 2, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 27-01-226-023-0000**

Purportedly known as 96 West Paula Drive, Sandy, UT 84070 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on September 7, 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: 02/27/2026

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. UT28014

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

The foregoing instrument was acknowledged before me on 02/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

 ELIJULITH G TROTTER
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027

Eljulith Trotter

Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27478

14507283 B: 11642 P: 4570 Total Pages: 2
02/27/2026 03:18 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 1, 2022, and executed by Daniel C. Hernandez Cervantes and Vidal D. Hernandez Robles, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but Select Portfolio Servicing, Inc. being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 2, 2022, as Entry No. 14048505, in Book 11388, at Page 7846, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 39, Bonneville Acres Plat B, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder. **TAX # 14-33-302-043**

Purportedly known as 7766 West Consiline Avenue, Magna, UT 84044 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 02/27/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

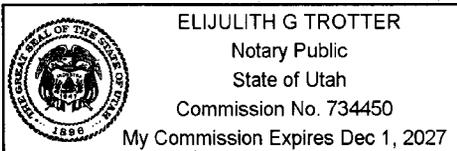
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27478

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

The foregoing instrument was acknowledged before me on 02/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Eljolith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28142

14507336 B: 11642 P: 4980 Total Pages: 2
02/27/2026 03:32 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 12, 2021, and executed by Gunner Jensen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Pinnacle Lending Group, Inc., its successors and assigns, as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Vanguard Title Insurance Agency, LLC. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 13, 2021, as Entry No. 13797697, in Book 11253, at Page 3809-3827, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 42, Wingate Village Town Houses Plat B, according to the official plat thereof as recorded in the office of the Salt Lake County recorder.

Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented). **TAX # 08-34-177-073**

Purportedly known as 475 North Redwood Road 42, Salt Lake City, UT 84116 (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: 02/27/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

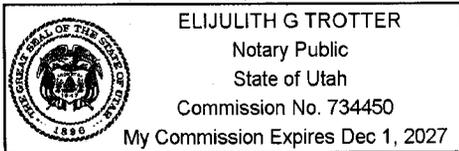
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28142

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

The foregoing instrument was acknowledged before me on 02/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

Eliju Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

14507407 B: 11642 P: 5412 Total Pages: 1
02/27/2026 04:22 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11146-1253F
Parcel No. 33-14-26-007

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Karalee Mendoza and Andres Moronta, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on August 12, 2022, and recorded as Entry No. 14000050, in Book 11364, at Page 2242, Records of Salt Lake County, Utah.

LOT 112, INDEPENDENCE AT THE POINT PHASE 1, PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECOXRDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the July 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 27 day of February, 2026.

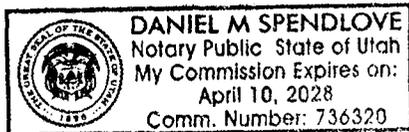
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 27 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14507408 B: 11642 P: 5413 Total Pages: 1
02/27/2026 04:22 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11146-1254F
Parcel No. 27-07-277-049

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Luis Francisco Morales Carpio, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on September 9, 2022, and recorded as Entry No. 14013691, in Book 11371, at Page 3952, Records of Salt Lake County, Utah.

LOT 146, GLENMOOR COUNTY ESTATES NO. 1, PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE 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 August 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 27 day of February, 2026.

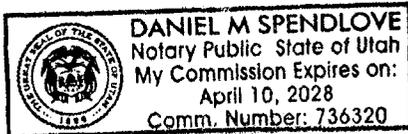
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 27 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC