

WHEN RECORDED RETURN TO:

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

14517003 B: 11648 P: 4481 Total Pages: 2
03/23/2026 08:09 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: LIBERTY TITLE & ESCROW CO
275 WEST NATICK ROADWARWICK, RI 02886

NOTICE OF DEFAULT

CTT26058100

T.S. NO.: 145621-UT

APN: 28-20-104-013-0000

NOTICE IS HEREBY GIVEN THAT DANNY R. DODD AND EVELYN K. DODD, HUSBAND AND WIFE as Trustor, FOUNDERS TITLE CO. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/21/2012 and recorded on 4/26/2012, as Instrument No. 11378477 in Book 10011 Page 8380-8389, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 68, ALTARA HEIGHTS SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$185,436.00.

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

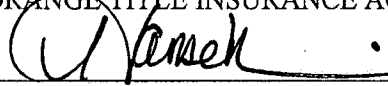
T.S. NO. 145621-UT

By reason of such default, ROCKET 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.

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: MAR 19 2026

ORANGE TITLE INSURANCE AGENCY, INC.



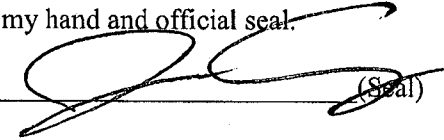
Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On MAR 19 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



14517013 B: 11648 P: 4586 Total Pages: 2
03/23/2026 08:14 AM By: srigby 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

CTT25054695

T.S. NO.: 144001-UT

APN: 33-07-177-075-0000

NOTICE IS HEREBY GIVEN THAT PAUL MCDONALD, A SINGLE MAN as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/9/2022 and recorded on 6/14/2022, as Instrument No. 13969740 in Book 11348 Page 2198, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 7, SHADOW RUN - PHASE 1 P.U.D., A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$245,700.00.

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

NOTICE OF DEFAULT

T.S. NO. 144001-UT

By reason of such default, ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, 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

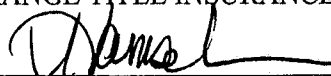
Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: MAR 19 2026

ORANGE TITLE INSURANCE AGENCY, INC.



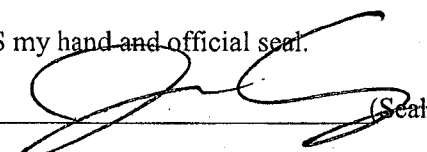
Hamsa Uchi, Authorized Agent

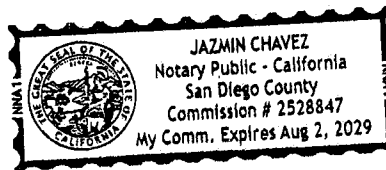
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On MAR 19 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28109

14517395 B: 11648 P: 7753 Total Pages: 2
03/23/2026 02:46 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 May 20, 2025, and executed by Curtis D. Cole, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Village Capital & Investment LLC, its successors and assigns as Beneficiary, but Village Capital & Investment being the present Beneficiary, in which Advanced Title Insurance Agency, LC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 27, 2025, as Entry No. 14389273, in Book 11574, at Page 443, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 235, Camelot No. 2 Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office

More Correctly Described as Follows:

Lot 235, Camelot No. 2 Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

TAX # 21-27-103-001

Purportedly known as 7187 South 2075 West, West Jordan, UT 84084 (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: 03/23/2026

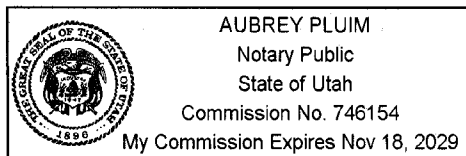
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28109

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

The foregoing instrument was acknowledged before me on 03/23/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

A Plum
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28021

14517440 B: 11648 P: 7976 Total Pages: 2
03/23/2026 03:02 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 24, 2019, and executed by Amber Bickley, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Oasis Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 24, 2019, as Entry No. 13081917, in Book 10835, at Page 4216-4233, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 3D, contained within the GATEWOOD CONDOMINIUM, A Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah. Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration of Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act. **TAX # 28-05-304-021**

Purportedly known as 810 East Gatewood Drive, Sandy, UT 84094 (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: 03/23/2026


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. UT28021

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

The foregoing instrument was acknowledged before me on 03/23/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

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

Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

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. CARR07-0988

14518471 B: 11649 P: 3265 Total Pages: 2
03/25/2026 08:07 AM 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 DECEMBER 27, 2012, and executed by KEVIN WRAY HYDE, SINGLE MAN AND MARY E HYDE AND WILLIAM R HYDE, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of JPMORGAN CHASE BANK, N.A., its successors and assigns, as Beneficiary, and JPMORGAN CHASE BANK, N.A., as Trustee, which Trust Deed was recorded on JANUARY 11, 2013, as Entry No. 11554321, in Book 10096, at Page 9558, 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:

ALL THAT PARCEL OF LAND IN SALT LAKE COUNTY, STATE OF UTAH, AS DESCRIBED IN DEED BOOK 9587, PAGE 7242, ID# 2231428020, BEING KNOWN AND DESIGNATED AS:
UNIT NO. 19, CONTAINED WITHIN WILLIAMSBURG PARK CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, AS DOC NO. 3149305, IN BOOK 78-8 OF PLATS, AT PAGE 218 (AS SAID MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM FOR WILLIAMSBURG PARK CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH, ON AUGUST 17, 1978, AS ENTRY NO. 3149306, IN BOOK 4718, AT PAGE 1201 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) OF THE OFFICIAL RECORDS. TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECTS COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES), (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

22-31-428-020-0000

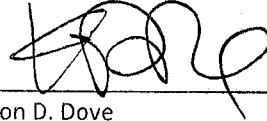
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: March 24, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On March 24, 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

14518510 B: 11649 P: 3594 Total Pages: 2
03/25/2026 08:31 AM By: ctafoya 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.: 147780-UT

APN: 20-12-477-006

NOTICE IS HEREBY GIVEN THAT ABRAHAM PEREZ, SINGLE MAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VERITAS FUNDING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/29/2015 and recorded on 10/30/2015, as Instrument No. 12161788 in Book 10375 Page 4892-4907, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 270, BLOCK 109, HOFFMAN HEIGHTS NO. 21, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

The obligation included a Note for the principal sum of \$184,594.00.
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 10/1/2025 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. 147780-UT

By reason of such default, PennyMac Loan Services, 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: MAR 23 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

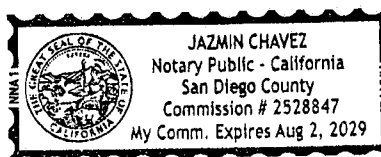
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____ } ss.
County of _____ }

On MAR 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)



2
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

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

14518527 B: 11649 P: 3742 Total Pages: 2
03/25/2026 09:10 AM By: jluca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BRUCE L. RICHARDS & ASSOCIATES
455 EAST 500 SOUTH SUITE 401 SALT LAKE CITY, UT 84111



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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Revolving Credit Deed of Trust dated January 6, 2021, executed by Jason J. Boyle and Jennifer D. Boyle, Trustors, to secure certain obligations in favor of Goldenwest Federal Credit Union, as Beneficiary, and recorded January 11, 2021, as Entry Number 13530187 in Book 11096 at Page 8860, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Revolving Credit Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 446, THE ESTATES AT ROSE CREEK PLAT
4-A, according to the official plat thereof on file and
of record in the Salt Lake County Recorder's Office.
#32-02-130-013.

Said Revolving Credit Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$90,000.00.

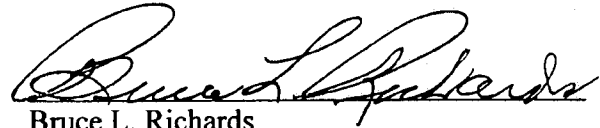
The beneficial interest under said Revolving Credit Deed of Trust and the obligations secured thereby are now owned and held by Goldenwest Federal Credit Union.

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

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

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

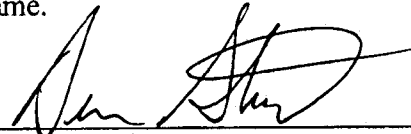
EXECUTED this 13th day of March, 2026.



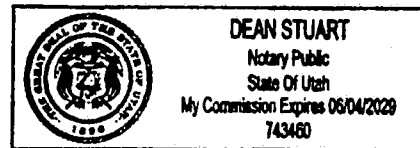
Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 13th day of March, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.



Notary Public



14518803 B: 11649 P: 5708 Total Pages: 2
03/25/2026 01:11 PM By: csummers 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.: 147879-UT

APN: 22-27-157-005-0000

NOTICE IS HEREBY GIVEN THAT GREG MATTHEWS as Trustor, STEWART T. MATHESON, ATTORNEY AT LAW as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICA'S WHOLESALE LENDER, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/6/2005 and recorded on 9/7/2005, as Instrument No. 9483776 in Book 9185 Page 1224-1234 the subject Deed of Trust was modified by Loan Modification recorded on 07/07/2022 as Instrument 13981369, Book 11354, Page 5651, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 40, SOMERSET SOUTH SUBDIVISION PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

The obligation included a Note for the principal sum of \$240,000.00.

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 11/1/2025 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. 147879-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: MAR 24 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

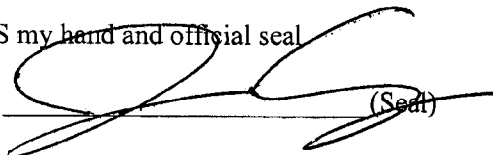
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

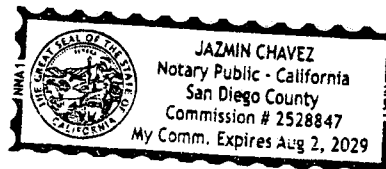
State of California } ss.
County of San Diego }

On MAR 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)



14518813 B: 11649 P: 5762 Total Pages: 2
03/25/2026 01:12 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.: 147676-UT

APN: 21-13-180-006-0000

NOTICE IS HEREBY GIVEN THAT IAN M. WENTLAND AND CHRISTIE L. WATT-WENTLAND, HUSBAND AND WIFE, AS JOINT TENANTS 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 AND LENDER'S, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/12/2022 and recorded on 4/13/2022, as Instrument No. 13932053 in Book 11328 Page 3117, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit: LOT 806, AUBURN GARDENS NO. 8, SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$417,302.00.

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 11/1/2025 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

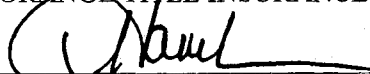
T.S. NO. 147676-UT

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: MAR 24 2026

ORANGE TITLE INSURANCE AGENCY, INC.



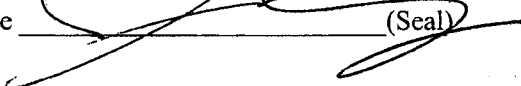
Hamsa Uchi, Authorized Agent

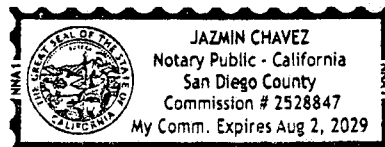
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **California** } ss.
County of **San Diego** }

On MAR 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)



14518829 B: 11649 P: 5867 Total Pages: 2
03/25/2026 01:14 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.: 146316-UT

APN: 28-29-179-011-0000

NOTICE IS HEREBY GIVEN THAT SCOTT L. ASTIN, AN UNMARRIED MAN as Trustor, WELLS FARGO BANK NORTHWEST, N.A. as Trustee, in favor of WELLS FARGO BANK, N. A. as Beneficiary, under the Deed of Trust dated 6/17/2002 and recorded on 7/5/2002, as Instrument No. 8284128 in Book 8617 Page 825-826 Affidavit Recorded on 05/12/2008 as Instrument No. 10425098, Book 9605, Page 5062-5063, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

THE FOLLOWING TRACT OF LAND IN SALT LAKE COUNTY, STATE OF UTAH, TO-WIT: LOT 406 , VICTORS POND, PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 93-10 OF PLATS AT PAGE 273 IN SALT LAKE COUNTY, UTAH

The obligation included a Note for the principal sum of \$45,000.00.

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 7/25/2025 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. 146316-UT

By reason of such default, Wells Fargo Bank, N.A., 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: MAR 24 2026

ORANGE TITLE INSURANCE AGENCY, INC.

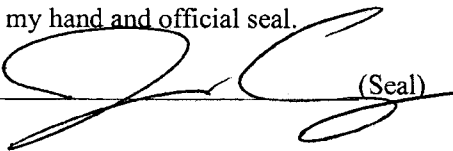


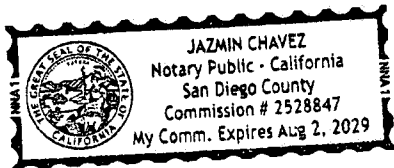
Hamsa Uchi, Authorized Agent

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 MAR 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)



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

14518869 B: 11649 P: 6136 Total Pages: 2
03/25/2026 01:38 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: GT TITLE SERVICES
1250 E 200 S STE 3DLEHI, UT 840431490



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

Information for Reference Purposes:
Loan No.: 2210-0524 // File No.: SL57244CJ
Tax Parcel No(s): 16-20-106-019
Property Address(es):
2202 S. Lake St., Salt Lake City, UT 84106

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by GRIFFITHS & TURNER / GT TITLE SERVICES, INC., a Utah licensed title insurance agency, as Trustee under the Deed of Trust dated May 10, 2024, and recorded in the official records of the Recorder's Office, Salt Lake County, Utah, on May 17, 2024, as Entry No. 14241918 (the "*Deed of Trust*").

The Deed of Trust was executed by CASHKEY HOME BUYERS, LLC, a Utah limited liability company, as Trustor, and named Sierra-West Financial, LLC, a Utah limited liability company, as Trustee of The 2202 S. Lake St. Loan Trust, u/a/d 5/10/2024, as Beneficiary, and was granted to secure the performance of Trustor's obligations under a Promissory Note dated May 10, 2024, in the original principal amount of \$407,850.00, plus, advances, penalties, interests and costs, according to the terms thereof (the "*Note*").

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

LOTS 33 AND 34, BLOCK 11, OF THE PLAT OF BLOCK 9, 10, 11, 12, AND 13, FOREST DALE,
ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE
COUNTY RECORDER, COUNTY OF SALT LAKE, STATE OF UTAH.

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

Despite any possible payment arrangement agreed to by the Beneficiary hereinafter, the Beneficiary does not necessarily intend to defer completion of foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing. This is an attempt to foreclose a security instrument and any information provided or obtained may be used for that purpose.

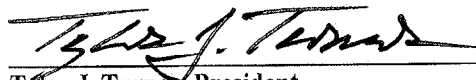
[Remainder of page intentionally left blank. Signatures appear on the following page.]

Information for Reference Purposes:
Loan No.: 2210-0524
File No.: SL57244CJ
Tax Parcel No(s): 16-20-106-019
Property Address(es):
2202 S. Lake St., Salt Lake City, UT 84106

-Signature Page to Notice of Default-


DATED this 25th day of March 2026.

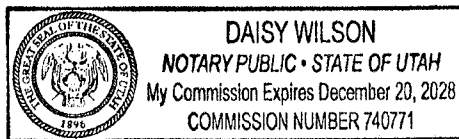
GRIFFITHS & TURNER / GT TITLE SERVICES, INC

By: 
Tyler J. Turner, President

STATE OF UTAH)
 :ss.
COUNTY OF UTAH)

On this 25th day of March 2026, personally appeared before me Tyler J. Turner, who being by me duly sworn, did say that he is the President of Griffiths & Turner / GT Title Services, Inc., a Utah corporation, and that this instrument was signed in behalf of said corporation by authority of its by-laws and said Tyler J. Turner acknowledged to me that said corporation executed the same.


NOTARY PUBLIC



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26377

14519053 B: 11649 P: 7028 Total Pages: 2
03/25/2026 03:34 PM By: jlucas 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 March 26, 2014, and executed by Cindy Janell Jones, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc, as Beneficiary, as nominee for HomeBridge Financial Services, Inc., its successors and assigns as Beneficiary, but NewRez LLC fka New Penn Financial LLC dba Shellpoint Mortgage Servicing being the present Beneficiary, in which Integrated Title Insurance Services, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 27, 2014, as Entry No. 11824646, in Book 10219, at Page 8499-8511, and modified pursuant to the Modification recorded on March 24, 2017, as Entry No. 12501551, in Book 10540, at Page 8515, and modified pursuant to the Modification recorded on September 20, 2019, as Entry No. 13078535, in Book 10833, at Page 3298, and modified pursuant to the Modification recorded on July 8, 2021, as Entry No. 13711493, in Book 11203, at Page 838, and modified pursuant to the Modification recorded on October 1, 2025, as Entry No. 14443739, in Book 11605, at Page 3627, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 12, Sunny Hollow, according to the official plat thereof, as recorded in the Office of the Salt Lake County Recorder.
TAX # 14-33-203-039

Purportedly known as 7549 West Patriot Drive, 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 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: 03/25/2026


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. UT26377

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

The foregoing instrument was acknowledged before me on 03/25/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

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

Aubrey Plum
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28189

14519060 B: 11649 P: 7045 Total Pages: 2
03/25/2026 03:38 PM By: jlucas 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 June 6, 2025, and executed by Cailey West and Trent Bockoven aka Trenton Bockoven, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Network Funding, L.P., its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Old Republic National Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 6, 2025, as Entry No. 14394432, in Book 11577, at Page 956, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 46, HILLSDALE SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 15-28-326-018**

Purportedly known as 2841 West 3100 South, 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: 03/25/2026

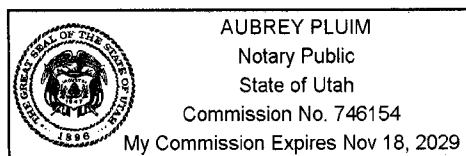
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28189

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

The foregoing instrument was acknowledged before me on 03/25/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

A. Plum
Notary Public

14519359 B: 11649 P: 8583 Total Pages: 2
03/26/2026 10:07 AM By: srigby 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 RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 147575-UT

APN: 21-18-454-019-0000

NOTICE IS HEREBY GIVEN THAT BUZZ R PHELPS, A MARRIED MAN, WHO ERRONEOUSLY ACQUIRED TITLE AS A SINGLE PERSON AND KYLIE ANN PHELPS, A NON TITLED SPOUSE SIGNING TO WAIVE HOMESTEAD RIGHTS ONLY as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY OF UTAH as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION DBA FREEDOM HOME MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/18/2021 and recorded on 11/29/2021, as Instrument No. 13833856 in Book 11274 Page 5638-5652, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 233, MISTY HILLS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$210,489.00.
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 11/1/2025 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. 147575-UT

By reason of such default, TRUIST 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: MAR 25 2026

ORANGE TITLE INSURANCE AGENCY, INC.



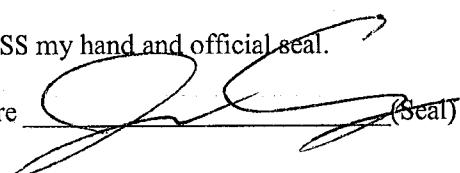
Hamsa Uchi, Authorized Agent

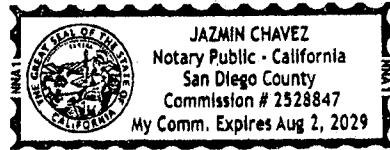
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **California** } ss.
County of **San Diego** }

On MAR 25 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25084

14519653 B: 11650 P: 444 Total Pages: 2
03/26/2026 02:58 PM By: ggasca 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 21, 2018, and executed by Craig G. Andrus and Milette Andrus, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Financial Network, Inc., DBA: Orion Lending, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Title One, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 25, 2018, as Entry No. 12778993, in Book 10677, at Page 8867-8882, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 55, Heritage Place Estates Subdivision Phase 1, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder. **TAX # 26-26-379-013**

Purportedly known as 12586 South Majestic Hill Court, Herriman, UT 84096 (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: 03/26/2026


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. UT25084

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

The foregoing instrument was acknowledged before me on 03/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

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

A Plum
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. UT27480

14519660 B: 11650 P: 470 Total Pages: 2
03/26/2026 03:00 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 March 3, 2021, and executed by Curtis Bryner and James Bryner and Maurine Bryner, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which US Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 4, 2021, as Entry No. 13586587, in Book 11130, at Page 2453-2470, and corrected pursuant to the Affidavit recorded on December 23, 2025, as Entry No. 14480725, in Book 11627, at Page 804, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 211, Sunset Hills P.U.D. Phase 2B, according to the official plat on file in the office of the Salt Lake County Recorder.

More Correctly Described As:

Lot 211, Sunset Hills P.U.D. Phase 2B, according to the 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 said declaration of covenants, conditions, and restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said common areas to and from said lot to a physically open and legally dedicated public street. **TAX # 20-21-277-001-0000**

Purportedly known as 6444 South Solar View Way, West Valley City, UT 84081 (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: 03/26/2026

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. UT27480

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

03/26/2026

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

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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27992

14519662 B: 11650 P: 491 Total Pages: 2
03/26/2026 03:01 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 August 30, 2021, and executed by Mataua Palepale and Soane Palepale, 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 Carrington Mortgage Services, LLC 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 September 3, 2021, as Entry No. 13764385, in Book 11233, at Page 8672-8686, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 53, OLD FARM ESTATES PHASE 2, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 14-29-429-014**

Purportedly known as 8161 West Jean Street, 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: 03/26/2026


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. UT27992

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

The foregoing instrument was acknowledged before me on 03/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28174

14519666 B: 11650 P: 506 Total Pages: 2
03/26/2026 03:01 PM By: ggasca 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 January 3, 2025, and executed by Hillary Ruth Timmons Westover and Steven Ethan Westover, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Omni Lending LLC, its successors and assigns as Beneficiary, but PHH Asset Services LLC being the present Beneficiary, in which Truly Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 8, 2025, as Entry No. 14333522, in Book 11543, at Page 6406, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The land hereinafter referred to is situated in the City of Cottonwood Heights, County of Salt Lake, State of UT, and is described as follows:

Parcel 1:

Lot 2, Jager Subdivision according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder, State of Utah.

Parcel 1A:

Together with a non-exclusive right of way for ingress and egress, more particularly described as follows:

Beginning 7.5 rods North from the center of Section 22, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence West 705.505 feet; thence North 2 rods; thence East 189.985 feet; thence North 8.5 feet; thence East 189.00 feet; thence South 8.5 feet; thence East 326.52 feet; thence South 2 rods to the point of beginning. **TAX # 22-22-177-024-0000**

Purportedly known as 2227 East 6595 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: 03/26/2026

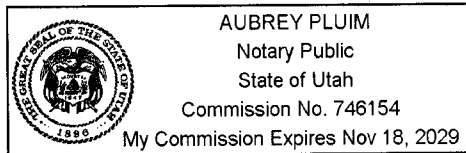
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28174

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

The foregoing instrument was acknowledged before me on 03/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Plum
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27616

14519720 B: 11650 P: 734 Total Pages: 2
03/26/2026 03:34 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 June 17, 2020, and executed by Stephani Perschon, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which ELVATED TITLE was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 13, 2020, as Entry No. 13326345, in Book 10977, at Page 7935-7952, and modified pursuant to the Modification recorded on December 5, 2022, as Entry No. 14049290, in Book 11389, at Page 1820, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 18, BROOKFIELD SUBDIVISION PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. TAX # 20-03-203-015-0000

Purportedly known as 6606 West 4145 South, 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: 03/24/2026


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. UT27616

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

The foregoing instrument was acknowledged before me on 03/24/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

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

Remotely Notarized with audio/video via
Simplifile



Notary Public

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. UTAH04-7341

14519800 B: 11650 P: 1197 Total Pages: 1
03/27/2026 08:17 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

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 MARCH 13, 2019, and executed by DUSTIN HART, SINGLE MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR VERITAS FUNDING, LLC, its successors and assigns, as Beneficiary, and SECURITY TITLE, as Trustee, which Trust Deed was recorded on MARCH 14, 2019, as Entry No. 12949331, in Book 10760, at Page 4702, 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 3, PLYMOUTH VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-10-251-017

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: March 26, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

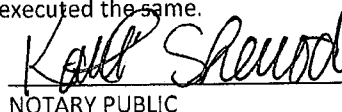


Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On March 26, 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

14519991 B: 11650 P: 2362 Total Pages: 2
03/27/2026 10:03 AM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BENNETT TUELLER JOHNSON AND DEERE
3165 E. MILLROCK DR. SUITE 500 SALT LAKE CITY, UT 84121

WHEN RECORDED, MAIL TO:

Joshua L. Lee
BENNETT TUELLER JOHNSON & DEERE
3165 East Millrock Drive, Suite 500
Salt Lake City, Utah 84121
(801) 438-2000

Parcel No. 16-09-177-015-0000

NOTICE OF DEFAULT AND ELECTION TO SELL

BENNETT TUELLER JOHNSON & DEERE, Successor Trustee under that certain All-Inclusive Trust Deed (With Assignment of Rents) dated February 13, 2026, from RUSSELL SORENSEN and MEQUETTE SORENSEN, as Trustor, with HIGHLAND TITLE AGENCY, as Trustee, in favor of TAG SLC, LLC, as Beneficiary (the "*Trust Deed*") hereby files this Notice of Default and Election to Sell. The Trust Deed was filed for recording on February 17, 2026, as Entry 14501751 in the Official Records of Salt Lake County, State of Utah. The real property encumbered by the Trust Deed is situated in Salt Lake County, Utah, and more particularly described as:

LEGAL DESCRIPTION: All of Lots 40 and 41, Block 4, DOUGLAS PARK, according to the official plat thereof on file and recorded in the Office of the Salt Lake County Recorder.

Together with one-half of the vacated alley abutting on the North.

TAX SERIAL NUMBER (TAX ID): 16-09-177-015-0000

The Trust Deed secures obligations to Beneficiary including that certain Trust Deed Note (the "*Note*") in the original principal amount of \$Undisclosed. A default of the obligations under the Note 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, hazard insurance, property taxes, trustee's and attorney's fees, and expenses that were actually incurred and Trustor committed or permitted a violation of law upon the property in violation of the Trust Deed (the "*Obligations*").

By reason of such default, the Trustee does hereby declare all sums secured by the Trust Deed immediately due and payable and elects to cause the Property to be sold, pursuant to the Trust Deed and the laws of the State of Utah, to satisfy the Obligations.

14520220 B: 11650 P: 3824 Total Pages: 2
03/27/2026 01:21 PM By: ErRomero 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.: 129704-UT

APN: 26-36-331-023-0000

NOTICE IS HEREBY GIVEN THAT JOSEPH KALUBA, A MARRIED MAN as Trustor, TRIDENT TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/16/2020 and recorded on 11/17/2020, as Instrument No. 13464205 in Book 11062 Page 1551-1568, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT T-122, PARKSIDE AT HERRIMAN TOWN CENTER PHASE 1 PLAT, 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 UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED).

MORE CORRECTLY DESCRIBED AS:

LOT T-122, PARKSIDE AT HERRIMAN TOWNE CENTER PHASE 1 PLAT, 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 UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$342,000.00.

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.

NOTICE OF DEFAULT

T.S. NO. 129704-UT

By reason of such default, PHH ASSET SERVICES 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: MAR 26 2026

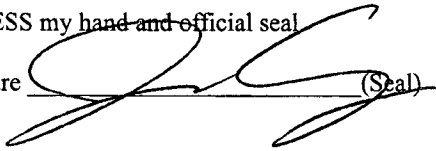
ORANGE TITLE INSURANCE AGENCY, INC.

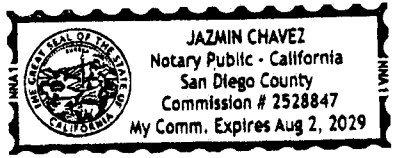

Hamsa Uchi, Authorized Agent

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 MAR 26 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal
Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28155

14520516 B: 11650 P: 5626 Total Pages: 2
03/27/2026 04:00 PM 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 March 30, 2023, and executed by Charles Vanetti II aka Charles E. Vanetti II and Kelley Anne Vanetti aka Kelley A. Vanetti, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plains Commerce Bank, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which Attorneys Title Guaranty Fund, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 4, 2023, as Entry No. 14089709, in Book 11410, at Page 5482, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 20, TOP OF THE WORLD NO - 2 SUBDIVISION, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder. **TAX # 22-36-356-006**

Purportedly known as 8409 South Top Of The World Drive, Salt Lake City a/k/a 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: 03/27/2026


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. UT28155

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

The foregoing instrument was acknowledged before me on 03/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.

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

Remotely Notarized with audio/video via
Simplifile

A Plum
Notary Public