

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22441

ENT 14349:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 23 08:31 AM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 31, 2022, and executed by Jeanine Thurman and Ronney Albert Thurman, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Northern Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 6, 2022, as Entry No. 97846:2022, and modified pursuant to the Modification recorded on July 13, 2023, as Entry No. 45517:2023, and modified pursuant to the Modification recorded on December 3, 2024, as Entry No. 84791:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Beginning at a point which lies East 131.00 feet from the Northwest corner of Block 3, Plat "A", Salem City Survey of Building Lots; thence East 100.00 feet; thence South 100.00 feet; thence West 100.00 feet; thence North 100.00 feet to the point of beginning. **TAX # 09-003-0005**

Purportedly known as 240 East 300 South, Salem, UT 84653-9455 (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. UT22441

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

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. UTAH04-7287

ENT 14737:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 24 08:31 AM FEE 40.00 BY KC
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 APRIL 17, 2024, and executed by PAULINA CARDONA, AN UNMARRIED WOMAN, AND AARON A KING, A SINGLE MAN, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, its successors and assigns, as Beneficiary, and HALLIDAY WATKINS MANN, P.C., as Trustee, which Trust Deed was recorded on APRIL 18, 2024, as Entry No. 25152:2024, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

COMMENCING 97.5 FEET SOUTH OF THE NORTHEAST CORNER OF LOT 1, KNIGHT SUBDIVISION, OREM, UTAH COUNTY, UTAH; THENCE SOUTH 53.5 FEET; THENCE WEST 153.45 FEET; THENCE NORTH 53.5 FEET; THENCE EAST 153.45 FEET TO THE POINT OF COMMENCEMENT.

44-015-0004

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:

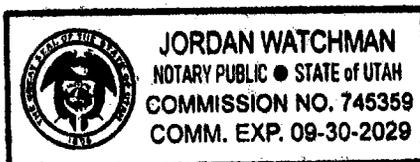


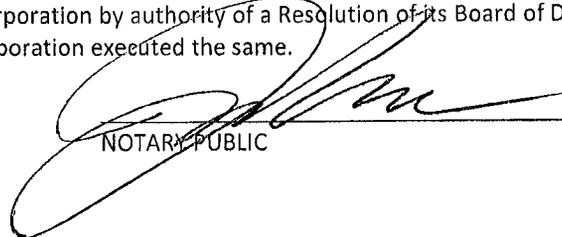
Kenyon D. Dove
Its: Authorized Agent

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

ENT 14914:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 24 10:08 AM FEE 40.00 BY CS
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

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.: 137143-UT

APN: 07:014:0013

NOTICE IS HEREBY GIVEN THAT ROBERT E. DALE AND SHELLEY A. DALE as Trustor, FIDELITY NATIONAL TITLE as Trustee, in favor of NOVELLE FINANCIAL SERVICES as Beneficiary, under the Deed of Trust dated 2/13/2003 and recorded on 2/25/2003, as Instrument No. 27840:2003 and an Affidavit recorded on 01/13/2004 as Instrument No. 4168:2004 to correct the legal description., in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING 4.00 RODS SOUTH OF THE NORTHWEST CORNER OF LOT 3, BLOCK 14, PLAT "A", SPANISH FORK CITY SURVEY OF BUILDING LOTS; THENCE EAST 6.00 RODS; THENCE SOUTH 5.00 RODS; THENCE WEST 6.00 RODS THENCE NORTH 5.00 RODS TO THE PLACE OF BEGINNING

The obligation included a Note for the principal sum of \$88,000.00.

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 2/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

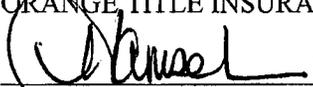
By reason of such default, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR 2003-CB3 TRUST, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2003-CB3, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee 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.

T.S. NO. 137143-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.



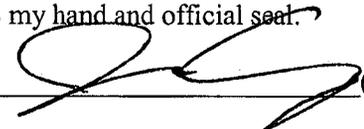
Hamsa Uchi, Authorized Agent

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  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28078

ENT 14917:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 24 10:13 AM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 11, 2022, and executed by Camery L. Hibbert and Daniel L. Hibbert, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Intercap Lending Inc. its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, as Trustee for the LB-Lodge Series VI Trust being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 13, 2022, as Entry No. 59551:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit No. 3, contained within the BROWNSTONE CONDOMINIUMS, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Utah County, Utah, as Entry No. 1372, and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the BROWNSTONE CONDOMINIUMS, recorded in Utah County, Utah, on January 17, 1985, as Entry No. 1373, in Book 2191, at Page 254, of the official records, and all amendments thereto.

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 and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act. **TAX # 35-107-0003**

Purportedly known as 1080 East 450 North, Apt. 3, Provo, UT 84606-3435 (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: 02/23/2026

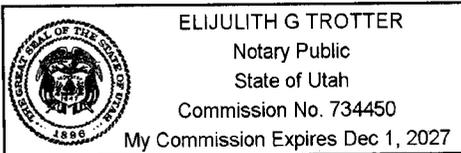
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28078

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.



Elijulith Trotter
Notary Public

Remotely Notarized with audio/video via
Simplifile

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. 92069-434F
Parcel No. 55-991-0029, 55-991-0030, 55-991-0031 and 55-991-0032

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Construction Deed of Trust executed by Zeth Realty LLC, a Utah limited liability company, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and University First Federal Credit Union is appointed trustee, and filed for record on September 11, 2024, and recorded as Entry No. 62223:2024, Records of Utah County, Utah.

ALL OF LOTS 29, 30, 31 AND 32, WESTFIELDS CENTRAL, A RESIDENTIAL SUBDIVISION IN SPRINGVILLE, UTAH COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, WHICH INCLUDE THE RIGHTS OF INGRESS AND EGRESS OVER AND ACROSS THE PRIVATE STREETS LOCATED WITHIN SAID PROJECT.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note and failed to pay the 2024 and 2025 property taxes for parcel #'s 55-991-0029, 55-991-0030, 55-991-0031 and 55-991-0032. 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 24 day of February, 2026.

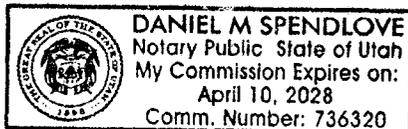
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 24 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

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. 92069-435F
Parcel No. 55-912-013

ENT 15220:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 24 03:52 PM FEE 40.00 BY CS
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Carlos Reyes and Lizeth Patino, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and University First Federal Credit Union is appointed trustee, and filed for record on January 26, 2024, and recorded as Entry No. 5212:2024, Records of Utah County, Utah.

ALL OF LOT 13, WELLSPRING SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 1, 2026 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 24 day of February, 2026.

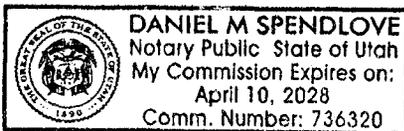
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 24 day of February, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27487

ENT 15245:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 24 04:43 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 29, 2020, and executed by Falemao Pili, as Trustor, 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 Skyline Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 3, 2020, as Entry No. 112455:2020, and corrected pursuant to the Affidavit recorded on January 9, 2026, as Entry No. 1875:2026, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 69, Plat "A", Spring Valley Townhomes, according to the official plat thereof as recorded in the office of the Utah County Recorder.

More Correctly Described As:

Lot 69, Plat "A", Spring Valley Townhomes, according to the official plat thereof as recorded in the office of the Utah County Recorder.
Together with an easement of use and enjoyment in and to the common area and facilities, including but not limited to roadways and access ways appurtenant to said Lot, as provided for in the Declaration of Spring Valley Townhomes.

TAX # 66-144-0069

Purportedly known as 9288 North Prairie Dunes Way, Eagle Mountain, UT 84005 (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: 02/24/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

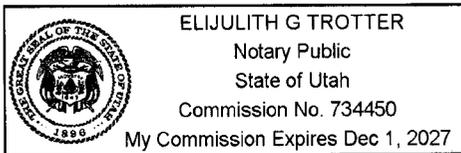
Name: Cassandra James
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27487

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.

Elizbeth Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

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.: 143714-UT

APN: 06-049-0002

NOTICE IS HEREBY GIVEN THAT JOSE L CALDERON ORTIZ A MARRIED MAN as Trustor, MONUMENT TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CASTLE & COOKE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/18/2017 and recorded on 5/22/2017, as Instrument No. 48985:2017, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING AT THE NORTHEAST CORNER OF LOT 1, BLOCK 49, PLAT "A", SPRINGVILLE CITY SURVEY OF BUILDING LOTS; THENCE SOUTH 60 FEET; THENCE WEST 7 1/2 RODS; THENCE NORTH 60 FEET; THENCE EAST 7 1/2 RODS TO BEGINNING.

The obligation included a Note for the principal sum of \$135,915.00.

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.

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.

NOTICE OF DEFAULT

T.S. NO. 143714-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 19 2026

ORANGE TITLE INSURANCE AGENCY, INC.



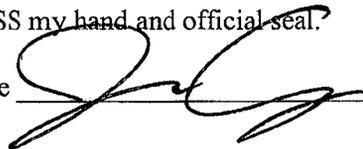
Hamsa Uchi, Authorized Agent

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 FEB 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. UT28065

ENT 15508:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 25 01:27 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 23, 2023, and executed by Kara Young, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 23, 2023, as Entry No. 40754:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1006, QUIET VALLEY AT SPANISH FORK, PLAT A2, a Master Planned Development, according to the official plat thereof as recorded in the office of the Utah County Recorder.
TAX # 50-140-1006

Purportedly known as 3417 East 1250 South, Spanish Fork, UT 84660 (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. UT28065

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

The foregoing instrument was acknowledged before me on 02/25/2026,
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

Eljolith G Trotter

Notary Public

Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive #304
Murray, Utah 84123
(801) 692-0799

ENT 15591:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 25 02:53 PM FEE 40.00 BY KC
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Lakefront at Vineyard Town Center Condominium Association, Inc., an association (the "Association") governed by, Declaration of Condominium for Lakefront at Vineyard Town Center Condominiums recorded on August 29, 2019 as entry number 84264:2019 recorded in the Recorder's Office of Utah County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Kepueli Motekiai Lauti** at 342 West 460 North, Vineyard, Utah 84059 lying in Utah County, Utah and further described as follows:

Legal Description: **UNIT 304, BUILDING M, PLAT M, LAKEFRONT @ VINEYARD TOWN CENTER, PHASE 1F CONDOS. AREA 0.029 AC. ALSO UNIT 304 (GARAGE), BUILDING M, PLAT M, LAKEFRONT @ VINEYARD TOWN CENTER, PHASE 1F CONDOS. AREA 0.006 AC. TOTAL AREA .035 AC.**
Property Address: **342 West 460 North, Vineyard, Utah 84059**
Parcel ID #: **45:76400010**

A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this February 25, 2026.

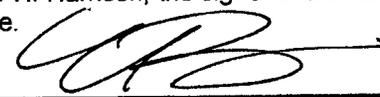
MILLER HARRISON LLC



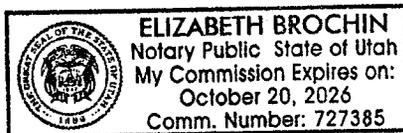
Peter H. Harrison
As authorized agent for Lakefront at Vineyard Town Center Condominium Association, Inc.

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

On February 25, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive #304
Murray, Utah 84123
(801) 692-0799

ENT 15593:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 25 02:54 PM FEE 40.00 BY KC
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Ivory Ridge Master Property Owners Association, Inc., an association (the "Association") governed by, the Second Amended and Restated Master Declaration of Covenants, Conditions, and Restrictions for Ivory Ridge, Utah County, Utah, recorded as Entry #119858:2017, on December 4, 2017 in the Recorder's Office of Utah County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Michael Ludlow** at 3081 North Park Cottage Way, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

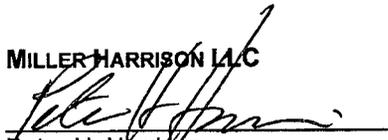
Legal Description: **LOT 112, PARKVIEW COTTAGES PUD SUB AREA 0.083 AC.**
Property Address: **3081 North Park Cottage Way, Lehi, Utah 84043**
Parcel ID #: **49:946:0112**

A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. The association further herby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this February 25, 2026.

MILLER HARRISON LLC


Peter H. Harrison

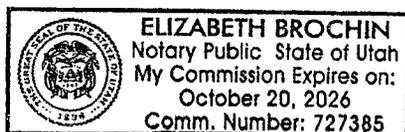
As authorized agent for Ivory Ridge Master
Property Owners Association, Inc.

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

On February 25, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25953

ENT 16033:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 26 02:47 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 26, 2024, and executed by HHSFR, LLC, a Utah Limited Liability Company, as Trustor, in favor of BPL Mortgage, LLC, a Delaware limited liability company as Beneficiary, but JPMorgan Chase Bank, National Association being the present Beneficiary, in which Bartlett Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 26, 2024, as Entry No. 57580:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 5, TEN SEVEN HUNDRED, PLAT A, including a vacation of Lots 1 and 4 of Highland Towne Center Business Park-Amended Plat B and A Vacation of Lot 3 of Highland Towne Center Business Park, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 53:652:0005**

Purportedly known as 5362 West 10700 North, Highland, UT 84003 (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

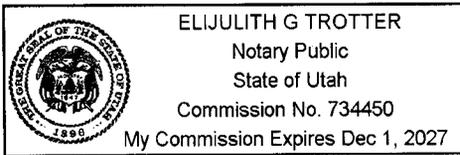
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25953

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.

Elijah 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. UT28011

ENT 16040:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 26 02:53 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 18, 2015, and executed by Braden G. Jones and Kimberly A. Jones, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding LLC, a Limited Liability Company, its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Crossland Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 20, 2015, as Entry No. 13042:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 9, Plat "D", Whispering Willow Subdivision, Spanish Fork, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 55:553:0009**

Purportedly known as 1167 North Ridge Court, Spanish Fork, UT 84660 (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: 02/26/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

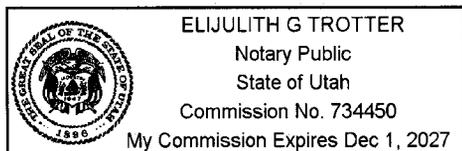
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28011

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. UT28141

ENT 16066:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 26 03:28 PM FEE 40.00 BY CS
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 25, 2016, and executed by Kevin C. Louder, 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 First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 12, 2016, as Entry No. 88239:2016, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 16, Block 4, Plat "B", Rose Garden Estates, according to the Official Plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 51:038:0016**

Purportedly known as 282 East 740 North, Orem, UT 84057 (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: 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. UT28141

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

The foregoing instrument was acknowledged before me on 02/25/2026,
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

Eljolith G Trotter
Notary Public

Remotely Notarized with audio/video via
Simplifile

ENT 16378:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Feb 27 12:24 PM FEE 40.00 BY KC
RECORDED FOR Aldridge Pite, LLP
ELECTRONICALLY RECORDED

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.: 146879-UT

APN: 45:389:0073

NOTICE IS HEREBY GIVEN THAT STEVE C. SPARKS AND JOSETTE M. SPARKS, HUSBAND AND WIFE as Trustor, FIRST AMERICAN LENDERS ADVANTAGE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GMAC MORTGAGE, LLC F/K/A GMAC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/22/2008 and recorded on 6/3/2008, as Instrument No. 64412:2008 the subject Deed of Trust was modified by Loan Modification recorded on 05/22/2017 as Instrument 48856:2017, and later was modified by Loan Modification recorded on 08/27/2021 as Instrument 149645:2021, and later was modified by Loan Modification recorded on 10/11/2022 as Instrument 108584:2022, and later was modified by Loan Modification recorded on 01/12/2024 as Instrument 2154:2024, and later was modified by Loan Modification recorded on 09/05/2024 as Instrument 60591:2024, and later was modified by Loan Modification recorded on 01/27/2025 as Instrument 5682:2025, and later was modified by Loan Modification recorded on 06/25/2025 as Instrument 47017:2025, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 73, LAKE MOUNTAIN ESTATES, PLAT "J" PHASE 3, SARATOGA SPRINGS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$225,939.00.

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. 146879-UT

By reason of such default, PHH MORTGAGE CORPORATION, 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 27 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 27 2026 before me, Arlene Rodriguez Beltran, 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 Arlene Rodriguez Beltran (Seal)

