

14521131 B: 11650 P: 9137 Total Pages: 2
03/30/2026 01:14 PM By: tpham 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.: 146903-UT

APN: 26-13-332-004-0000

NOTICE IS HEREBY GIVEN THAT BRYSON DILLMAN AND ASHLEY DILLMAN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, MERIDIAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/28/2018 and recorded on 3/29/2018, as Instrument No. 12743550 in Book 10660 Page 2157-2174, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

Lot 442, Kennecott Daybreak Village 5 Plat 6 Subdivision, amending Lot V3 of the Kennecott Master Subdivision #1 amended, 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 \$310,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2025 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, SECURITYNATIONAL MORTGAGE COMPANY, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 146903-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: MAR 27 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi
Hamsa Uchi, Authorized Agent

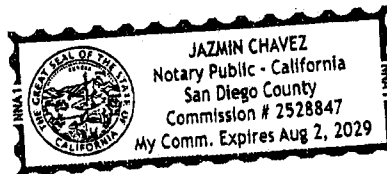
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On MAR 27 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature] (Seal)



14521174 B: 11650 P: 9374 Total Pages: 1
03/30/2026 01:37 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

ELECTRONICALLY RECORDED FOR:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 92069-330F
Parcel No. 33-22-251-085

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secured Open-End Credit – Under a Revolving Credit Line) executed by Luis Mario Cepeda, 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 November 15, 2022, and recorded as Entry No. 14042149, in Book 11385, at Page 4174, Records of Salt Lake County, Utah.

LOT T-509, BRINGHURST STATION PHASE 1, PLAT 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 25, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 30 day of March, 2026.

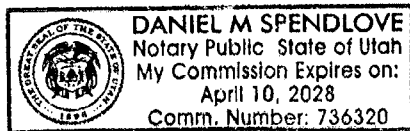
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 30 day of March, 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. UT27281

14521343 B: 11651 P: 558 Total Pages: 2
03/30/2026 02:53 PM By: asteffensen 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 9, 2022, and executed by Patrick Richard Day, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Angel Oak Mortgage Solutions LLC, its successors and assigns as Beneficiary, but Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Angel Oak Mortgage Trust 2023-1, Mortgage-Backed Certificates, Series 2023-1 being the present Beneficiary, in which North Star Title, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 14, 2022, as Entry No. 13910291, in Book 11316, at Page 4461, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 842, Deer Mountain Estates #8 Subdivision, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder. **TAX # 33-05-151-017-0000**

Purportedly known as 3987 West Deer Mountain Drive, Riverton, UT 84065 (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: 03/30/2026

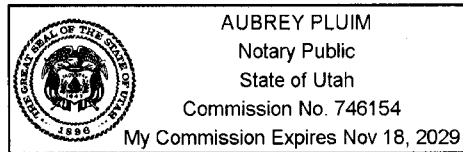
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT27281

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

The foregoing instrument was acknowledged before me on 03/30/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

14521345 B: 11651 P: 562 Total Pages: 2
03/30/2026 02:57 PM By: asteffensen 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28197

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 November 26, 2007, and executed by Ruby G. Mills, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Horizon Home Loans, a Division of First Tennessee Bank N.A., its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 27, 2007, as Entry No. 10285164, in Book 9541, at Page 4565-4577, and modified pursuant to the Modification recorded on August 11, 2022, as Entry No. 13998783, in Book 11363, at Page 5887, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT 19, CONTAINED WITHIN THE EVERGREEN MANOR CONDOMINIUM, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON MARCH 04, 1983 IN SALT LAKE COUNTY, AS ENTRY NO. 3765679, IN BOOK 80303, AT PAGE 31 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MARCH 04, 1983 IN SALT LAKE COUNTY, AS ENTRY NO. 3765680, IN BOOK 5441, AT PAGE 2307 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

UNIT 19, CONTAINED WITHIN THE EVERGREEN MANOR CONDOMINIUM, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON MARCH 04, 1983 IN SALT LAKE COUNTY, AS ENTRY NO. 3765679, IN BOOK 83-3, AT PAGE 31 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MARCH 04, 1983 IN SALT LAKE COUNTY, AS ENTRY NO. 3765680, IN BOOK 5441, AT PAGE 2307 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. **TAX # 16-27-356-007-0000**

Purportedly known as 2055 East 3335 South #19, Salt Lake City aka Millcreek, UT 84109 (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: 03/30/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28197

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

The foregoing instrument was acknowledged before me on 03/30/2026,
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

14521349 B: 11651 P: 597 Total Pages: 2
03/30/2026 03:06 PM By: asteffensen 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24288

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, 2021, and executed by Erick S. Hernandez-Perez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary as nominee for Security Home Mortgage LLC, its successors and assigns as Beneficiary, but Sailfish Servicing, LLC being the present Beneficiary, in which Vanguard Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 3, 2021, as Entry No. 13735054, in Book 11216, at Page 4855-4869, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 675, Park Ridge Subdivision Phase 6 Plat 3, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder. **TAX # 20-13-301-010**

Purportedly known as 5810 South Crest Flower Way, Salt Lake City a/k/a Kearns, UT 84118 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 03/30/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24288

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

The foregoing instrument was acknowledged before me on 03/30/2026,
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
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Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim

Notary Public

14521604 B: 11651 P: 1711 Total Pages: 2
03/31/2026 08:04 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MORTGAGE CONNECT - TSG
2850 REDHILL AVE STE 220SANTA ANA, CA 927055544

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 144671-UT

APN: 26-13-421-001-0000

NOTICE IS HEREBY GIVEN THAT GREGORY LOVE AND RACHEL H LOVE, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/4/2023 and recorded on 1/4/2023, as Instrument No. 14059175 in Book 11394 Page 4044, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 310, KENNECOTT DAYBREAK VILLAGE 5 PLAT 5 AMENDED, AMENDING LOT C-103 OF THE KENNECOTT DAYBREAK VILLAGE 5, PLAT 5 SUBDIVISION, AMENDING V3 OF THE KENNECOTT MASTER SUBDIVISION #1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$513,000.00.

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 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

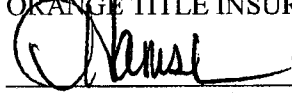
T.S. NO. 144671-UT

By reason of such default, CROSSCOUNTRY 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 30 2026

ORANGE TITLE INSURANCE AGENCY, INC.



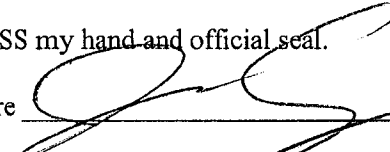
Hamsa Uchi, Authorized Agent

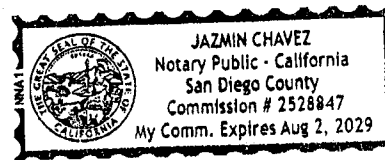
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On MAR 30 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)



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. UTAH04-7345

14521989 B: 11651 P: 4239 Total Pages: 1
03/31/2026 12:36 PM By: dsalazar 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 APRIL 9, 2024, and executed by WILSON BUITRAGO RODRIGUEZ, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR Alameda Mortgage Corporation, its successors and assigns, as Beneficiary, and Fidelity National Title Agency of Utah, LLC, as Trustee, which Trust Deed was recorded on APRIL 9, 2024, as Entry No. 14226236, in Book 11483, at Page 5435, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

BEGINNING AT A POINT WHICH IS 1189.00 FEET WEST AND 120 FEET SOUTH FROM THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE WEST 183.86 FEET; THENCE SOUTH 68.0 FEET; THENCE EAST 183.86 FEET; THENCE NORTH 68.0 FEET TO BEGINNING.
SITUATE IN SALT LAKE COUNTY, STATE OF UTAH.

14-30-426-004


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 31, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



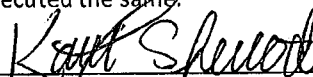
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On March 31, 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

14522010 B: 11651 P: 4340 Total Pages: 3
03/31/2026 01:04 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PARR BROWN GEE AND LOVELESS
101 SOUTH 200 EAST SUITE 700 SALT LAKE CITY, UT 84111

AFTER RECORDING PLEASE RETURN TO:

Joseph M.R. Covey
PARR BROWN GEE & LOVELESS, P.C.
101 South 200 East, Suite 700
Salt Lake City, Utah 84111

Tax Serial No. 22-10-255-037

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Joseph M.R. Covey, Esq., Trustee (“**Trustee**”), that a default has occurred under that certain Trust Deed, Security Agreement, and Fixture Filing With Assignment of Rents, dated November 12, 2025, given by, Jameson Allen Rice, as Benefits Co-Trustee of the Titan Irrevocable Trust u/a/d January 1st, 2020, as “**Trustor**”, in favor of ROTH Holdings, LLC, as “**Beneficiary**”, and recorded on November 12, 2025, as Entry No. 14465760 in Book 11618 at Page 2418, in the Official Records of Salt Lake County, Utah Recorder’s Office (“**Trust Deed**”). The Trust Deed covers certain property situated in Salt Lake County, which is more particularly described on Exhibit “A” attached hereto and incorporated herein by this reference (the “**Property**”).

The Trust Deed secures obligations under that certain Promissory Note dated November 12, 2025, given by Pipeline Asset Holdings, LLC and Jameson Allen Rice, as Benefits Co-Trustee on the Titan Irrevocable Trust u/a/d January 1st, 2020 (the “**Note**”). Notice is hereby given that a default has occurred under the Note and the Trust Deed (collectively, the “**Documents**”). The default that has occurred includes, but is not limited to, failure to pay the amounts due under the Documents.

The beneficial interest under the Trust Deed is currently held by the Beneficiary.

By reason of such default, Beneficiary has elected and does hereby declare the whole of the principal sum of the Note, together with all sums secured by the Trust Deeds, immediately due and payable, including but not limited to, attorneys’ fees and costs. All expenses, costs, and fees associated with these foreclosure proceedings are also due and payable.

Pursuant to the directions of Beneficiary, Trustee has elected and does hereby elect to sell or cause to be sold the Properties to satisfy the obligations owed to Beneficiary under the Note, which obligations are secured by the Properties.

Trustee maintains a bona fide office in accordance with UCA § 57-1-21(1)(b) at 101 South 200 East, Suite 700, Salt Lake City, Utah 84111 (Parr Brown Gee & Loveless, P.C.). Trustee can be contacted concerning the Trust Deed and/or the Property at such office during regular business

hours of 9:00 a.m. to 5:00 p.m. Monday through Friday, excluding state and federal holidays.
Trustee's phone number at this bona fide office is (801) 532-7840.

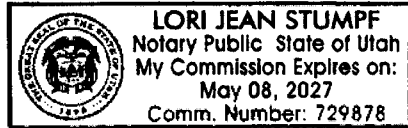
NOTICE IS ALSO GIVEN THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 31st day of March 2026.


Joseph M.R. Covey, Trustee

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

The foregoing instrument was acknowledged before me on this 31st day of March 2026, by Joseph M.R. Covey, the above-referenced Trustee.



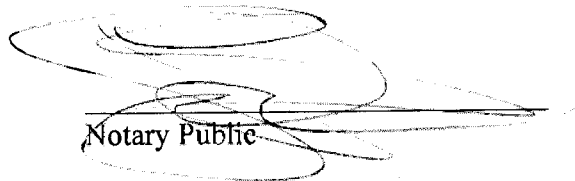

Notary Public

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 1, HOLLADAY PINES ESTATES, a Planned Unit Development, according to the official plat thereof on file and of Record in the SALT LAKE Recorder's Office.

Property address: 4968 South Holladay Pines Court, Holladay, Utah 84117

Tax Parcel No. 22-10-255-037

14522178 B: 11651 P: 5846 Total Pages: 2
03/31/2026 03:08 PM By: tpham 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27780

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 3, 2022, and executed by Jennifer Ann Gustavson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for All Credit Considered Mortgage, Inc., its successors and assigns as Beneficiary, but Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for Residential Investment Trust being the present Beneficiary, in which Inwest Title Services was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 8, 2022, as Entry No. 14012912, in Book 11371, at Page 41, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

PARCEL 1:

COMMENCING AT A POINT SOUTH 89°51'10" EAST 494.2 FEET, OF THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 0°08'50" EAST 167.5 FEET, THENCE SOUTH 89° 51'10" EAST 165.8 FEET, THENCE SOUTH 0°08'50" WEST 167.5 FEET, THENCE NORTH 89° 51'10" WEST 165.8 FEET, TO THE POINT OF BEGINNING.

PARCEL 1A:

TOGETHER WITH A RIGHT OF WAY OVER THE FOLLOWING DESCRIBED PROPERTY: COMMENCING 214.5 FEET WEST AND 167.5 FEET NORTH OF THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SAID SECTION 15, AND RUNNING THENCE NORTH 30 FEET; THENCE EAST 824.5 FEET; THENCE SOUTH 30 FEET; THENCE WEST 824.5 FEET TO THE PLACE OF BEGINNING. SITUATE IN SALT LAKE COUNTY, STATE OF UTAH. **TAX # 22-15-157-004**

Purportedly known as 2062 East Hedgewood Court, Holladay, UT 84121 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 03/31/2026


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. UT27780

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

The foregoing instrument was acknowledged before me on 03/31/2026,
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

14522182 B: 11651 P: 5874 Total Pages: 2
03/31/2026 03:08 PM By: ErRomero 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28210

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, 2024, and executed by Adam T. Houskeeper, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for RanLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which Title Guarantee Settlement Services was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 24, 2024, as Entry No. 14255709, in Book 11499, at Page 7306, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 29 and the East 3 feet of Lot 28, Wasatch Acres, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder, State of Utah.

Less and excepting any solar panels and their associated components, including but not limited to solar array mounting racks, array DC disconnect, inverter, battery pack, power meter, utility meter, kilowatt meter, backup generator and charge controller. **TAX # 21-36-177-003-0000**

Purportedly known as 8082 South Adams Street, Midvale, UT 84047 (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: 03/31/2026

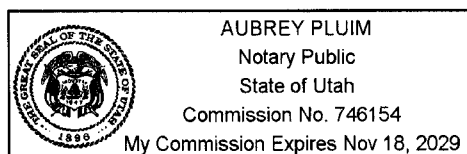
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28210

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

The foregoing instrument was acknowledged before me on 03/31/2026,
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. UT28069

14522186 B: 11651 P: 5899 Total Pages: 2
03/31/2026 03:09 PM By: ErRomero 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 8, 2023, and executed by Jake Charles Quintana, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for PHH Mortgage Corporation dba Liberty Reverse Mortgage, its successors and assigns as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which Richlands Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 13, 2023, as Entry No. 14117169, in Book 11425, at Page 4357, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 13, Block 2, Utahna Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

More Correctly Described As:

Lot 13, Block 2, Utahna Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's office.

Less that portion on the rear deeded to Provo-Jordan River Parkway Authority by Warranty Deed recorded February 19, 1975 as Entry No. 2685680 in Book 3788 at Page 54 of Official Records. **TAX # 15-14-126-017-000**

Purportedly known as 1373 South Utahna Drive, Salt Lake City, UT 84104 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on October 19, 2025. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 03/31/2026

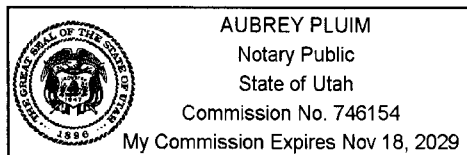
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28069

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

The foregoing instrument was acknowledged before me on 03/31/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1839

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Broadway Park Lofts Unit Owners Association (the "Association") is the beneficiary under the Declaration of Condominium and Bylaws for Broadway Park Lofts recorded on April 27, 2010 as Entry No. 10941449 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by David Daniel Miramontes, located at 360 W 300 S #234, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 234, BROADWAY PARK LOFTS FIRST AMENDED 9891-9043
10024-0278
Parcel ID #: 15-01-187-131-0000

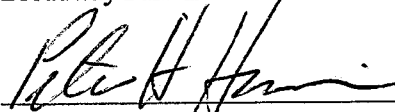
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

DATE FILED: March 31, 2026.

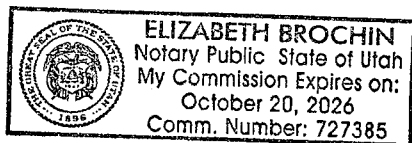
Broadway Park Lofts Unit Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, *Attorney-in-Fact*

On March 31, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



14522298 B: 11651 P: 6952 Total Pages: 1
03/31/2026 04:09 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2377

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Wilshire Homeowners Association (the "Association") is the beneficiary under the Amended and Restated Declaration of Condominium for The Wilshire Homeowners Association recorded on May 8, 2025 as Entry No. 14382195 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Cole Adams, located at 426 S 1000 E #803, Salt Lake City, Utah 84102, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT PH3, THE WILSHIRE CONDM .035963% INT 5644-0333 5681-0222 6193-0979 6256-1062 8384-7278 8396-8375
Parcel ID #: 16-05-335-040-0000

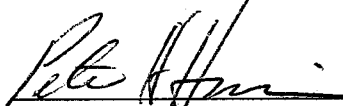
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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


DATE FILED: March 31, 2026.

The Wilshire Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, *Attorney-in-Fact*

On March 31, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

 ELIZABETH BROCHIN
Notary Public State of Utah
My Commission Expires on:
October 20, 2026
Comm. Number: 727385


Notary Public

14522563 B: 11651 P: 8561 Total Pages: 2
04/01/2026 10:21 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 148180-UT

APN: 20-14-333-010-0000

NOTICE IS HEREBY GIVEN THAT BRETT H. ROBINSON, A MARRIED MAN as Trustor, NATIONS TITLE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS A UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/21/2009 and recorded on 7/27/2009, as Instrument No. 10762546 in Book 9749 Page 2255-2262 the subject Deed of Trust was modified by Loan Modification recorded on 02/10/2015 as Instrument 11990095, Book 10294, Page 7929-7937, and later was modified by Loan Modification recorded on 12/23/2020 as Instrument 13509571, Book 11086, Page 2450-2463, and later was modified by Loan Modification recorded on 10/28/2025 as Instrument 14455691, Book 11612, Page 2913., 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 327, COPPER CITY 1, PLAT "D", 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 \$169,874.00. 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. 148180-UT

By reason of such default, ONITY MORTGAGE CORPORATION FKA 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: MAR 31 2026

ORANGE TITLE INSURANCE AGENCY, INC.



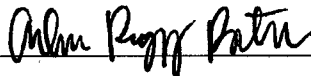
Hamsa Uchi, Authorized Agent

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 31 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  (Seal)



14522768 B: 11651 P: 9882 Total Pages: 2
04/01/2026 01:43 PM By: srigby 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.: 144777-UT

APN: 15-35-252-004-0000

NOTICE IS HEREBY GIVEN THAT DEVIN DESWERT, SINGLE MAN as Trustor, BARLETT TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/27/2016 and recorded on 8/1/2016, as Instrument No. 12332963 in Book 10459 Page 1476-1493, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 27, RIVERFRONT MASTER PLANNED MIXED USE DISTRICT PHASE 1C-2, ACCORDING TO THE OFFICIAL PLAT THEROF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER

The obligation included a Note for the principal sum of \$305,602.00.
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

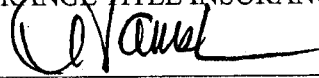
T.S. NO. 144777-UT

By reason of such default, LAKEVIEW LOAN SERVICING, 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: APR 01 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

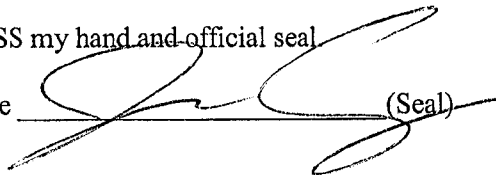
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

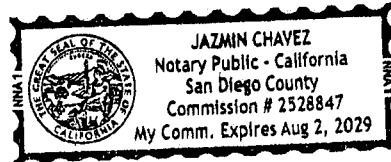
On APR 01 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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. UT28076

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 5, 2025, and executed by Neil R. Gause, Individually and as Trustee of the Neil R. Gause Living Trust dated September 6, 2023, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HighTechLending Inc., its successors and assigns as Beneficiary, but PHH Mortgage Corporation being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 9, 2025, as Entry No. 14382334, in Book 11570, at Page 465, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Parcel 1:

Beginning at a point in the center of 1700 East Street, said point being 1760 feet East, South 47 degrees 06° East 634.3 feet; thence South 80 degrees 13' East 400 feet to the center line of Section 16, Township 3 South, Range 1 East, Salt Lake Base and Meridian, and South 891.0 feet from the Northwest corner of the Southwest quarter of Section 16, Township 3 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 103.0 feet; thence West 153.0 feet; thence North 103.0 feet; thence East 153.0 feet to the point of beginning.

Less and excepting therefrom a parcel of land being a part of an entire tract of land located in the Southwest Quarter of Section 16, Township 3 South, Range 1 East, Salt Lake Base and Meridian, for the improvement of 1700 East Street. The boundaries of said parcel are described as follows:

Beginning at the Southeast Corner of said entire tract at a point on the quarter section line which lies North 0 degrees 27°40" East 1158.63 feet, more or less, from the South Quarter Corner of said Section 16; thence along the South line of said entire tract, West 34.53 feet to a point 31.00 feet perpendicularly distant Westerly from the centerline of 1700 East Street; thence parallel to the centerline of 1700 East Street, North 0 degrees 17°10" East 103.00 feet, more or less, to the north line of said entire tract; thence along said North line, East 34.85 feet to the quarter section line; thence along said quarter section line South 0 degrees 27°40" West 103.00 feet, more or less, to the point of beginning.

Parcel 2:

Located in the Southwest Quarter Section 16, T3S, R1E, SLB&M

Beginning at a point being North 0 degrees 27°40" East 10.32 feet along the East line from the Southeast corner of Lot 1 of Willowview Cove Subdivision as found and on file at the Salt Lake County Recorder's Office, and running; thence North 0 degrees 27°40" East 3.68 feet along the East line of said Lot 1 to the Northwest corner of Parcel B; thence East 109.44 feet along the North line of said Parcel B to the West line of 1700 East Street; thence Southwesterly 4.38 feet along the arc of a 15.00 foot radius curve to the right, (center bears North 86 degrees 10°39" West and the chord bears South 12 degrees 11°12" West 4.36 feet with a central angle of 16 degrees 43°42"), along the West line of said 1700 East Street to the South side of a block wall; thence North 89 degrees 41°20" West 108.55 feet along the South side of said block wall to the point of beginning

More Correctly Described As:

Parcel 1:

Beginning at a point in the center of 1700 East Street, said point being 1760 feet East, South 47 degrees 06' East 634.3 feet; thence South 80 degrees 13' East 400 feet to the center line of Section 16, Township 3 South, Range 1 East, Salt Lake Base and Meridian, and South 891.0 feet from the Northwest corner of the Southwest quarter of Section 16, Township 3 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 103.0 feet; thence West 153.0 feet; thence North 103.0 feet; thence East 153.0 feet to the point of beginning.

Less and excepting therefrom a parcel of land being a part of an entire tract of land located in the Southwest Quarter of Section 16, Township 3 South, Range 1 East, Salt Lake Base and Meridian, for the improvement of 1700 East Street.

The boundaries of said parcel are described as follows:

Beginning at the Southeast Corner of said entire tract at a point on the quarter section line which lies North 0 degrees 27'40" East 1158.63 feet, more or less, from the South Quarter Corner of said Section 16; thence along the South line of said entire tract, West 34.53 feet to a point 31.00 feet perpendicularly distant Westerly from the centerline of 1700 East Street; thence parallel to the centerline of 1700 East Street, North 0 degrees 17'10" East 103.00 feet, more or less, to the north line of said entire tract; thence along said North line, East 34.85 feet to the quarter section line; thence along said quarter section line South 0 degrees 27'40" West 103.00 feet, more or less, to the point of beginning.

Parcel 2:

Located in the Southwest Quarter Section 16, T3S, R1E, SLB&M

Beginning at a point being North 0 degrees 27'40" East 10.32 feet along the East line from the Southeast corner of Lot 1 of Willowview Cove Subdivision as found and on file at the Salt Lake County Recorder's Office, and running; thence North 0 degrees 27'40" East 3.68 feet along the East line of said Lot 1 to the Northwest corner of Parcel B; thence East 109.44 feet along the North line of said Parcel B to the West line of 1700 East Street; thence Southwesterly 4.38 feet along the arc of a 15.00 foot radius curve to the right, (center bears North 86 degrees 10'39" West and the chord bears South 12 degrees 11'12" West 4.36 feet with a central angle of 16 degrees 43'42"), along the West line of said 1700 East Street to the South side of a block wall; thence North 89 degrees 41'20" West 108.55 feet along the South side of said block wall to the point of beginning. **TAX # 28-16-376-017-0000 & 28-16-376-056-000**

Purportedly known as 10824 South 1700 East, Sandy, UT 84092 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on October 26, 2025. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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


Dated: 04/01/2026

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. UT28076

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

The foregoing instrument was acknowledged before me on 04/01/2026
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

14522903 B: 11652 P: 645 Total Pages: 2
04/01/2026 02:52 PM By: asteffensen 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27152

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 9, 2021, and executed by Michael R. Christensen, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which American Secure Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 20, 2021, as Entry No. 13850612, in Book 11284, at Page 3469, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 50, WINGATE VILLAGE TOWNHOUSES PLAT "C", a Planned Unit Development Subdivision according to the official plat thereof, as recorded in the office of the County Recorder of SALT LAKE County, State of Utah. Together with the right and easement of use and enjoyment in and to the common area described, and as provided for, in said Declaration of Easements, Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented).

More Correctly Described As:

Lot 50, WINGATE VILLAGE TOWN HOUSES PLAT "C", a Planned Unit Development Subdivision according to the official plat thereof, as recorded in the office of the County Recorder of SALT LAKE County, State of Utah. Together with the right and easement of use and enjoyment in and to the common area described, and as provided for, in said Declaration of Easements, Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented). **TAX # 08-34-177-083**

Purportedly known as 475 North Redwood Road, Unit 50, Salt Lake City, UT 84116 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/01/2026

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. UT27152

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

04/01/2026

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
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Remotely Notarized with audio/video via
Simplifile

Aubrey Plum
Notary Public

14523037 B: 11652 P: 1629 Total Pages: 2
04/01/2026 04:44 PM By: asteffensen 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.: 147768-UT

APN: 20-13-227-009-0000

NOTICE IS HEREBY GIVEN THAT ERIN H. STEPHENS AND JOHN A. STEPHENS, WIFE AND HUSBAND, AS JOINT TENANTS as Trustor, FIDELITY NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NEWREZ LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/1/2021 and recorded on 6/7/2021, as Instrument No. 13685011 in Book 11187 Page 958-972, 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 17, VALLEY VIEW PARK 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 \$294,400.00.
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.

14524019 B: 11652 P: 6662 Total Pages: 2
04/03/2026 12:21 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-18959
SK File No. GHID01-0077

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 12/16/2024, and executed by CODY WAILES, WHO ACQUIRED TITLE AS AN UNMARRIED MAN AND TERI CLAIBORNE, WHO ACQUIRED TITLE AS AN UNMARRIED WOMAN, NOW HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SPRING EQ, LLC ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and LINEAR TITLE, as Trustee, which Trust Deed was recorded on 12/20/2024, as Instrument No. 14327397, in Book 11540, Page 2192, 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 18, WESTWARD TERRACE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

Being the same property as conveyed from Robert J. Panunzio Jr. and Jessica L. Panunzio to Cody Wailes, an unmarried man and Teri Claiborne, an unmarried woman, joint tenants as set forth in Deed Book 10481 Page 1108 dated 09/27/2016, recorded 09/27/2016, SALT LAKE County, UTAH.

APN: 14-36-281-016

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 10/1/2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff..

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

SIGNATURE PAGE TO FOLLOW.


NOTICE OF DEFAULT

T.S. NO. 26-18959

DATED: April 3, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

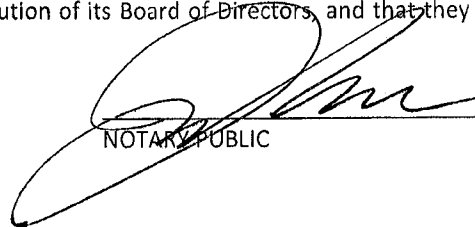


JC H. Sessions
Its: Authorized Agent

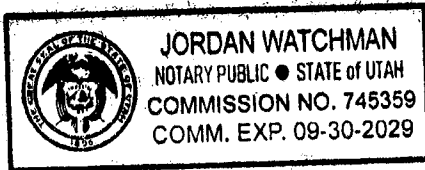
STATE OF UTAH

COUNTY OF WEBER

On 4/3/2026, personally appeared before me, JC H. Sessions, 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



14524020 B: 11652 P: 6664 Total Pages: 2
04/03/2026 12:21 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-18942
SK File No. GHID01-0075

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 4/6/2022, and executed by KELLIE ANDERSON AND BRIAN ANDERSON, WIFE AND HUSBAND, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on 4/11/2022, as Instrument No. 13929725, in Book 11327, Page 1448, 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 8, TAYLORS PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "98-3P" OF PLATS, AT PAGE 46 OF THE OFFICIAL RECORDS OF THE SALT LAKE RECORDER.

APN: 21-11-203-011

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 11/1/2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff..

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

SIGNATURE PAGE TO FOLLOW.

NOTICE OF DEFAULT

T.S. NO. 26-18942

DATED: April 3, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

JC Sessions
JCH. Sessions
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 4/3/2026, personally appeared before me, JC H. Sessions, 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.

Jordan Watchman
NOTARY PUBLIC

