

When Recorded Mail To:  
Jenkins Bagley Sperry, PLLC  
Attn: Bruce C. Jenkins  
285 W. Tabernacle St., Suite 301  
St. George, UT 84770

14524601 B: 11653 P: 137 Total Pages: 2  
04/06/2026 09:56 AM By: ECarter Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: JENKINS BAGLEY SPERRY, PLLC  
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION**  
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by The Oquirrh Park Phase 2 Condominium Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium for Oquirrh Park Phase 2 Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 30, 1999, as Entry No. 7478251, and any amendments thereto, concerning real property reputed to be owned by **Steven Porter, a married man and Kathryn Porter, a married woman, as joint tenants ("Owner")**, covering real property located at 10847 S Pine Shadow Rd ("Property"), and more particularly described as follows:

Unit 16, contained within the Oquirrh Park Phase 2 Condominium, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah.

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The non-exclusive right to use and enjoy the Common Areas and facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be Amended or Supplemented) and the Utah Condominium Ownership Act.

Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record

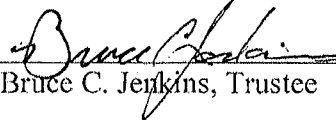
PARCEL NUMBER: 27-18-428-020-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on January 3, 2026, as Entry No. 14494190. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

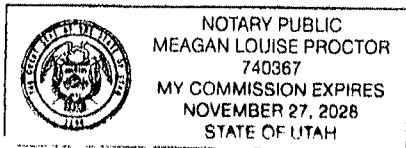
DATED this 1<sup>st</sup> day of April ~~March~~ 2026.

JENKINS BAGLEY SPERRY, PLLC

  
Bruce C. Jenkins, Trustee

STATE OF UTAH )  
: ss.  
County of Washington )

On the 1<sup>st</sup> day of April, 2026, personally appeared before me Bruce C. Jenkins, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



  
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Bruce C. Jenkins, Esq.  
285 W. Tabernacle St., Suite 301, St. George, UT 84770  
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays  
Phone: (435) 656-5008, Fax: (435) 656-8201

**THIS IS AN ATTEMPT TO FORECLOSE ON A SECURITY INSTRUMENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

14524603 B: 11653 P: 142 Total Pages: 3  
04/06/2026 09:59 AM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: TERRY JESSOP & BITNER  
311 S STATE ST, #450 SALT LAKE CITY, UT 84111

After Recording Return To:  
Douglas A. Oviatt, Successor Trustee  
TERRY JESSOP & BITNER  
311 South State Street, Suite 450  
Salt Lake City, Utah 84111

### NOTICE OF DEFAULT

On or about the 1<sup>st</sup> day of October, 2010, Ryan J. Gardner, Sonja L. Gardner, and Linda DeHaas, as Trustor, executed and delivered an All-Inclusive Deed of Trust Deed with Assignment of Rents ("Trust Deed") to Guardian Title Company of Utah, as Trustee and James S. Eakins, Sr., and Mary Jean Eakins, as Beneficiary, to secure certain obligations set forth therein including, without limitation, the payment of that certain Secured Promissory Note ("Note") in the original amount of \$375,500.00 in favor of James S. Eakins, Sr., and Mary Jean Eakins. The Trust Deed was recorded in the Salt Lake County Recorder's Office on October 5, 2010, as Entry No. 11046696 in Book 9865 at Page 6992 of the Official Records. The Trust Deed covers real property situated in Salt Lake County, State of Utah, being more particularly described as follows:

See Attached Exhibit A.

**Tax ID No. 28-10-226-096**

Douglas A. Oviatt, as Successor Trustee, hereby gives notice that certain obligations in the Note and Trust Deed have been breached as follows:

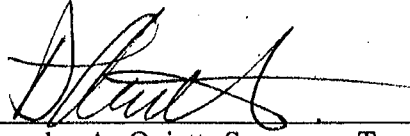
1. Failure to pay the full amount of \$266,388.95 plus \$35.30 per diem as of March 26, 2026, plus all fees and accrued and accruing interest on the total unpaid balance of the Note, pursuant to the Note;
2. Failure to pay late fees for each past due installment;
3. Failure to pay real property taxes for the years 2024 and 2025;
4. Failure to maintain the property in good and proper condition; and
5. Cost of a Foreclosure Report in a sum not less than \$300.00.

Under the provisions of said Note and Trust Deed, the entire principal and interest are due and owing, together with the amounts in default, plus accrued and accruing interest on the total unpaid balance of the Note.

Subject to the foregoing, the undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the Trust Deed to satisfy the obligations thereby

secured, all as provided by Title 57, Chapter 1, Utah Code Annotated (1953, as amended and supplemented).


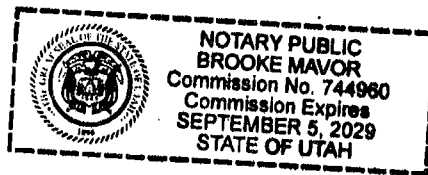
DATED the 3rd day of April, 2026.



Douglas A. Oviatt, Successor Trustee  
Terry Jessop & Bitner  
Telephone: 801/534-0909, 8:30am to 5:00pm

STATE OF UTAH  
§  
County of Salt Lake

On this 3rd day of April, 2026, personally appeared before me Douglas A. Oviatt, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is signed on the foregoing instrument and duly acknowledged to me that he signed it voluntarily for its stated purposes.

  
Notary Public

I:\616099\1\NOD & RFN.wpd

**EXHIBIT A  
LEGAL DESCRIPTION**

**PARCEL 1:**

Lot 2, EAKINS SUBDIVISION, according to the official plat thereof, recorded in Book 2008P of Plats at Page 254, records of Salt Lake County, State of Utah.

**PARCEL 2:**

Together with a right of way and easement for access to said Lot 2, EAKINS SUBDIVISION, according to the official plat thereof, recorded in Book 2008P of Plats at Page 254, records of Salt Lake County, State of Utah, as disclosed in that certain Declaration of Access Easement, dated September 20, 2006, and recorded October 3, 2006, in Book 9360, at Page 4938, as Entry No. 9864623, being more particularly described as follows:

A parcel of land lying in the Northeast Quarter of Section 10, Township 3 South, Range 1 East, Salt Lake Base and Meridian, Salt Lake County, Utah (basis of bearing being South 00°05'34" West 2641.07 feet along the East line of the Northeast Quarter of said Section 10), more particularly described as follows:

Beginning at a point on the North right of way line of 9600 South Street, said point being South 00°05'34" West 1310.52 feet and West 760.61 feet from the Northeast corner of said Section 10, and running thence North 00°33'00" East 137.11 feet; thence North 89°27'00" West 20 feet; thence South 00°33'00" West 137.11 feet more or less to the North right of way line of 9600 South Street; thence South 89°27'00" East 20 feet along said right of way to the point of beginning.

(For reference purposes only: Tax Parcel No. 28-10-226-096)

WHEN RECORDED, RETURN TO:  
MILLER HARRISON LLC  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2714

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Encore at Miller Crossing Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for Encore at Miller Crossing recorded on August 23, 2017 as Entry No. 12601719 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jeremiah Aragon, located at 12466 South Duet Drive, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 2026, ENCORE AT MILLER CROSSING PHASE 2A 10727-0844  
10841-0219  
Parcel ID #: 26-25-452-026-0000

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.

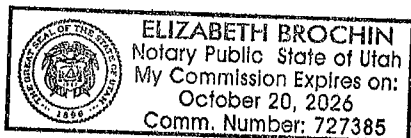
DATE FILED: April 6, 2026.


Encore at Miller Crossing Owners Association, Inc.

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
\_\_\_\_\_  
Douglas Shumway, *Attorney-in-Fact*

On April 6, 2026, personally appeared before me Douglas Shumway, 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, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2717

14524850 B: 11653 P: 1619 Total Pages: 1  
04/06/2026 01:55 PM By: ECarter Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Saddlebrook Condominium Association (the "Association") is the beneficiary under the Declaration of Condominium for Saddlebrook Condominiums recorded on February 2, 2018 as Entry No. 12709696 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Erika Ramos, located at 14643 South McKellen Drive D-304, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 304, SADDLEBROOK BUILDING D CONDOMINIUM 10683-2456 10761-0041**

Parcel ID #: **33-07-427-054-0000**

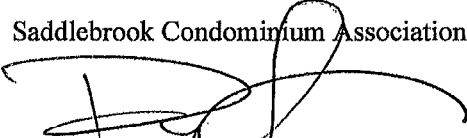
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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.

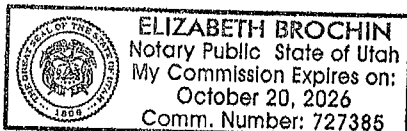
DATE FILED: April 6, 2026.


STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

Saddlebrook Condominium Association

  
\_\_\_\_\_  
Douglas Shumway, *Attorney-in-Fact*

On April 6, 2026, personally appeared before me Douglas Shumway, 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, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1969

14524857 B: 11653 P: 1668 Total Pages: 1  
04/06/2026 01:58 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Villages at Westridge Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for The Villages at Westridge recorded on July 17, 2013 as Entry No. 11686073 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Karina Soto and Jonathan Jesus Castaneda, located at 5708 West Rose Ridge Lane, West Valley City, Utah 84118, lying in Salt Lake County, Utah and further described as follows:

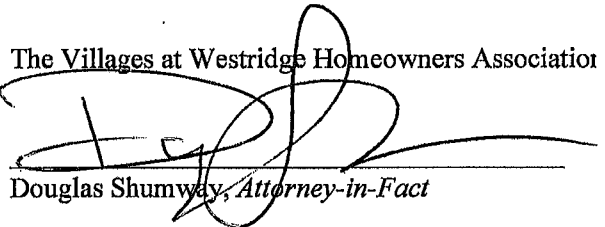
Legal Description: **LOT 501, VILLAGES AT WESTRIDGE PH 5 PUD.**  
Parcel ID #: **20-11-478-132-0000**

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.

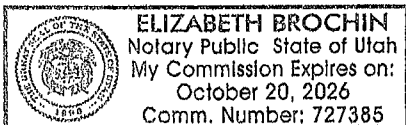
In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through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

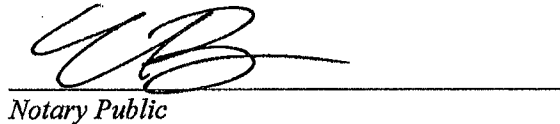
DATE FILED: April 6, 2026.

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

The Villages at Westridge Homeowners Association  
  
Douglas Shumway, *Attorney-in-Fact*

On April 6, 2026, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

14524859 B: 11653 P: 1670 Total Pages: 1  
04/06/2026 01:59 PM By: tpham 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: 2583

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Little Valley Owners Association, Inc., (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Gateway to Little Valley recorded on January 22, 2021 as Entry No. 13540701 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Elizabeth Michelle Serna and Bryce Andrew Mansfield, located at 8445 West Loveridge Drive, Magna, Utah 84044, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 1300, GATEWAY TO LITTLE VALLEY PHASE 3  
Parcel ID #: 14-32-332-023-0000

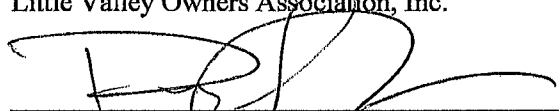
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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.

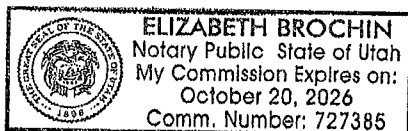
DATE FILED: April 6, 2026.

Little Valley Owners Association, Inc.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
\_\_\_\_\_  
Douglas Shumway, Attorney-in-Fact

On April 6, 2026, personally appeared before me Douglas Shumway, 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, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2839

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Montebello at Liberty Village Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions and Reservation of Easement for Montebello at Liberty Village recorded on November 6, 2020 as Entry No. 13454035 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jose Juan Zavala and Aurora Zavala, located at 6162 South Miramonte Way, Kearns, Utah 84118, lying in Salt Lake County, Utah and further described as follows:

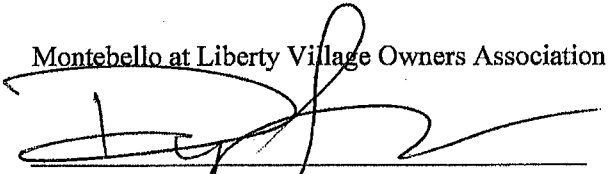
**Legal Description: LOT T-29, MONTEBELLO AT LIBERTY VILLAGE. 11017-0144**  
**Parcel ID #: 21-18-352-045-0000**

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.


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DATE FILED: April 6, 2026.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

Montebello at Liberty Village Owners Association  
  
Douglas Shumway, *Attorney-in-Fact*

On April 6, 2026, personally appeared before me Douglas Shumway, 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*

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2839

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Montebello at Liberty Village Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions and Reservation of Easement for Montebello at Liberty Village recorded on November 6, 2020 as Entry No. 13454035 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jose Juan Zavala and Aurora Zavala, located at 6162 South Miramonte Way, Kearns, Utah 84118, lying in Salt Lake County, Utah and further described as follows:

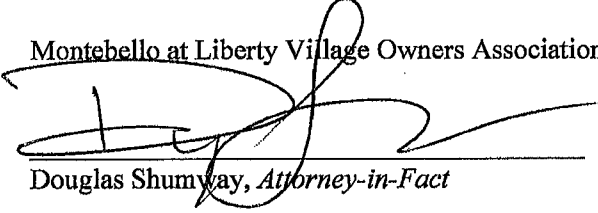
Legal Description: **LOT T-29, MONTEBELLO AT LIBERTY VILLAGE. 11017-0144**  
Parcel ID #: **21-18-352-045-0000**

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: April 6, 2026.

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

Montebello at Liberty Village Owners Association  
  
\_\_\_\_\_  
Douglas Shumway, *Attorney-in-Fact*

On April 6, 2026, personally appeared before me Douglas Shumway, 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*

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2839

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Montebello at Liberty Village Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions and Reservation of Easement for Montebello at Liberty Village recorded on November 6, 2020 as Entry No. 13454035 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jose Juan Zavala and Aurora Zavala, located at 6162 South Miramonte Way, Kearns, Utah 84118, lying in Salt Lake County, Utah and further described as follows:

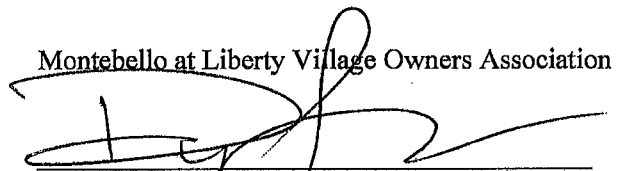
Legal Description: **LOT T-29, MONTEBELLO AT LIBERTY VILLAGE. 11017-0144**  
Parcel ID #: **21-18-352-045-0000**

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: April 6, 2026.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

Montebello at Liberty Village Owners Association  
  
\_\_\_\_\_  
Douglas Shumway, *Attorney-in-Fact*

On April 6, 2026, personally appeared before me Douglas Shumway, 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*

When Recorded Return To:

Brandon T. Johnson  
Farnsworth Johnson PLLC  
180 North University Avenue, Suite 260  
Provo, Utah 84601

14524921 B: 11653 P: 2103 Total Pages: 2  
04/06/2026 02:58 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To MIKE KROG  
5885 W 10620 N HIGHLAND, UT 84003



### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN:

That Farnsworth Johnson PLLC, as trustee ("*Trustee*"), gives notice of default of the obligations of the Deed of Trust and Assignment of Rents, dated November 18th, 2024, executed by 132 S, A Series of Lighthouse HSS, LLC, as trustor ("*Trustor*"), in favor of Robert Ming (an individual) 17968 Mayerling Street Granada Hills, CA 91344 as Beneficiary (the "*Beneficiary*"), and filed for record November 20th, 2024, and recorded as ID: 14315959 B: 11533 P: 7676 Total Pages: 5 in the official records of the Salt Lake County Recorder's Office, State of Utah, affecting the real property described as follows (the "*Property*"):

**BEGINNING AT A POINT 82 1/2 FEET SOUTH OF THE NORTHEAST CORNER OF LOT 4, BLOCK 56, PLAT B, SALT LAKE CITY SURVEY; AND RUNNING THENCE THENCE SOUTH 42 1/2 FEET; THENCE WEST 135 FEET; THENCE NORTH 42 1/2 FEET; THENCE EAST 135 FEET TO THE PLACE OF BEGINNING.**

Tax ID Number: 16-05-133-018

Said obligations include, but are not limited to, a promissory note (the "*Note*") dated November 18th, 2024, for an original principal balance of \$518,000.00. A breach of, and default in, the obligations outlined in the Note for which the Property was conveyed as security has occurred in the following particulars: failure of the Trustor to repay and satisfy all requirements of the Note (including all interest, fees, and principal due) before the Maturity Date (as defined in the Note). In addition, Trustor is liable for the cost for all past accrued and subsequently accruing interest and late fees. Furthermore, Beneficiary has incurred, and will incur costs, expenses, trustee's fees, and attorney's fees in enforcing the terms of the Note. A full itemization of the default amounts and the sum required to cure the same may be obtained from Farnsworth Johnson PLLC at the above address.

By reason of such defaults, Trustee does hereby declare all sums secured thereby immediately due and payable and elects to cause the Property to be sold to satisfy the obligations secured thereby. **THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

[Signature page follows]



When Recorded Return To:

Brandon T. Johnson  
Farnsworth Johnson PLLC  
180 North University Avenue, Suite 260  
Provo, Utah 84601

14524923 B: 11653 P: 2107 Total Pages: 2  
04/06/2026 02:58 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MIKE KROG  
5685 W 10620 NHIGHLAND, UT 84003



### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN:

That Farnsworth Johnson PLLC, as trustee ("*Trustee*"), gives notice of default of the obligations of the Deed of Trust and Assignment of Rents, dated April 26, 2024, executed by 246 E, A Series of Lighthouse HSS, LLC, as trustor ("*Trustor*"), in favor of Robert Ming (an individual) 1798 Mayerling Street Granada Hills, CA 91344 as Beneficiary (the "*Beneficiary*"), and filed for record April 29, 2024, and recorded as Document ID 14233973 Book: 11487 Page: 7917 Total Pages: 5 in the official records of the Salt Lake County Recorder's Office, State of Utah, affecting the real property described as follows (the "*Property*");

COMMENCING AT A POINT 455.95 FEET EAST AND 10 FEET SOUTH OF THE NORTHWEST CORNER OF LOT 10, BLOCK 41, TEN ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 95.2 FEET; THENCE WEST 41 FEET; THENCE NORTH 95.2 FEET; THENCE EAST 41 FEET TO BEGINNING.

Tax ID Number: 16-19-130-004

Said obligations include, but are not limited to, a promissory note (the "*Note*") dated April 26, 2024, for an original principal balance of \$427,000.00. A breach of, and default in, the obligations outlined in the Note for which the Property was conveyed as security has occurred in the following particulars: failure of the Trustor to repay and satisfy all requirements of the Note (including all interest, fees, and principal due) before the Maturity Date (as defined in the Note). In addition, Trustor is liable for the cost for all past accrued and subsequently accruing interest and late fees. Furthermore, Beneficiary has incurred, and will incur costs, expenses, trustee's fees, and attorney's fees in enforcing the terms of the Note. A full itemization of the default amounts and the sum required to cure the same may be obtained from Farnsworth Johnson PLLC at the above address.

By reason of such defaults, Trustee does hereby declare all sums secured thereby immediately due and payable and elects to cause the Property to be sold to satisfy the obligations secured thereby. **THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

[Signature page follows]



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. UTAH04-7349

14525099 B: 11653 P: 3080 Total Pages: 1  
04/06/2026 04:37 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title Insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated SEPTEMBER 19, 2022, and executed by LISA HARRISON, MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and NORTH STAR TITLE, as Trustee, which Trust Deed was recorded on SEPTEMBER 20, 2022, as Entry No. 14018978, in Book 11373, at Page 9146, 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 7, BLOCK 43, KEARNS TOWNSITE PLAT "5", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

21-07-452-009


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: April 6, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

  
\_\_\_\_\_  
JC H. SESSIONS

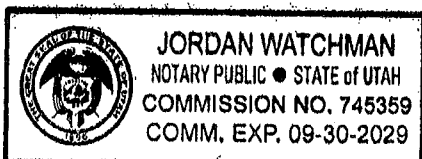
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 6, 2026, before me, the undersigned, a Notary Public, personally appeared, 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



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. UTAH04-7350

14525103 B: 11653 P: 3086 Total Pages: 1  
04/06/2026 04:42 PM By: ECarter 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 JULY 13, 2021, and executed by DAVID GALLO AND MONIQUE GALLO, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and SECURED LAND TITLE, as Trustee, which Trust Deed was recorded on JULY 21, 2021, as Entry No. 13723406, in Book 11209, at Page 8653, 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 145, COPPERTREE (A RESIDENTIAL SUBDIVISION), ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

14-20-351-047

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: April 6, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

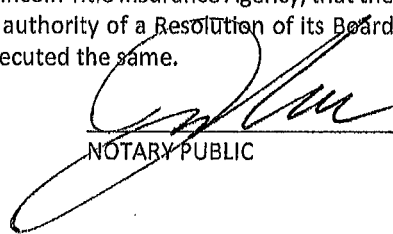
  
\_\_\_\_\_  
JCH. SESSIONS

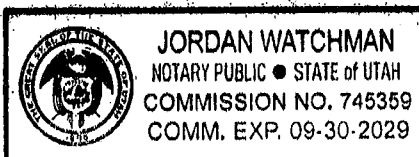
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 6, 2026, before me, the undersigned, a Notary Public, personally appeared, 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



3  
RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

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

14525205 B: 11653 P: 3753 Total Pages: 3  
04/07/2026 08:50 AM By: salvarado Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To BRUCE L RICHARDS & ASSOCIATES  
455 EAST 500 SOUTH SUITE 401 SALT LAKE CITY, UT 84111



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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated September 8, 2023, executed by Brittany Bunker as Trustor, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded September 13, 2023, as Entry Number 14151911, in Book 11444, at Page 4631, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

See attached Exhibit A.  
#20-34-150-152.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$73,500.00.

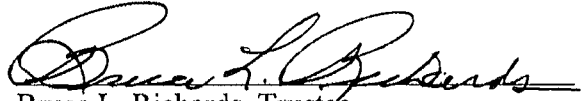
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

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

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

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

EXECUTED this 27<sup>th</sup> day of March, 2026.



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

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

On the 27th day of March, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.

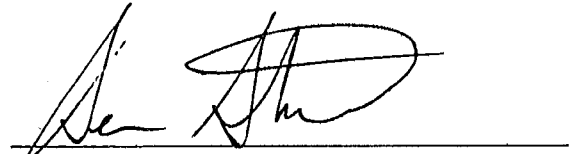
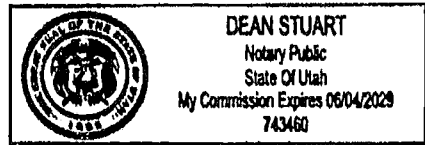
  
\_\_\_\_\_  
Notary Public

Exhibit A

Lot 59, contained within Cottages at Jordan Hills Villages Amended, as the same is identified on the Plat recorded in the office of the Recorder of Salt Lake County, Utah (as said Plat may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions for Cottages at Jordan Hills Villages, recorded in the office of the Recorder of Salt Lake County, Utah (as said Declaration may have heretofore been amended or supplemented), together with and subject to the appurtenant rights and obligations as a Member of Cottages at Jordan Hills Owners Association.  
#20-34-150-152.

**WHEN RECORDED RETURN TO:**

Jeffrey T. Colemere, Esq.  
Colemere Gibbs, PLLC  
13961 S. Minuteman Dr., Suite 100  
Draper, UT 84020

14525488 B: 11653 P: 5293 Total Pages: 2  
04/07/2026 01:24 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: COLEMERE GIBBS & STOUT, PLLC  
13691 S. MINUTEMAN DR. STE 100DRAPER, UT 84020

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN, by Jeffrey T. Colemere, Trustee, of the law firm of Colemere Gibbs, PLLC, that a default has occurred under a certain written Trust Deed (the "Trust Deed"), dated April 1, 2022, executed by Michael Carlton, as Trustor, in favor of the Frank H. Carlton Family Trust, dated July 25, 1990 (or its assigns), as Beneficiary. The Trust Deed was filed for record on April 6, 2022, as Entry No. 13927256, at Book No. 11325 and Page No. 7969 in the office of the County Recorder of Salt Lake County, State of Utah, all relating to and describing the real property situated at 571 & 573 K Street, Salt Lake City, Utah 84103 in Salt Lake County, State of Utah and more particularly described as follows:

Commencing at the Southeast corner of Lot 4 in Block 165 (Plat D) of the Salt Lake City Survey, running North 55 feet; thence West 165 feet; thence South 55 feet; thence East 165 feet to the point of beginning.

Tax Serial No. 09-32-107-008-0000

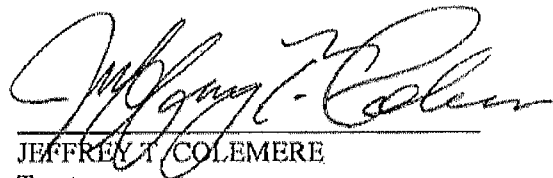
That the default which has occurred is the breach of obligations under the Trust Deed and Note Secured by Trust Deed, dated April 1, 2022 (the "Note"), which includes the failure of the Trustor to make payments, which are now subject to interest at the default rate of four percent (4%) per annum, attorneys' fees and costs. Under the provisions of the Note and Trust Deed, the principal balance is accelerated and now due, together with the accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all expenses and fees of these foreclosure proceedings.

The Trustee hereby 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, the Beneficiary, and/or the Beneficiary's agent, does not necessarily intend to instruct the 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 foreclosure a security instrument and any information obtained will be used for that purpose.

DATED this 7th day of April 2026.



JEFFREY T. COLEMERE

Trustee

13961 S. Minuteman Dr., Ste. 100

Draper, UT 84020

Office Hours: 8:30 a.m. – 5:00 p.m. MST

[jeff@cgslaw.com](mailto:jeff@cgslaw.com)

(801) 364-4040

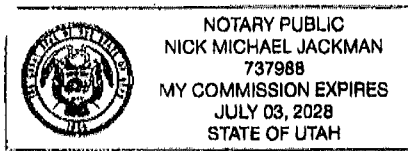
ACKNOWLEDGEMENT

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

The foregoing instrument was acknowledged before me on the 7th day of April 2026 by Jeffrey T. Colemere, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document, and acknowledged that he executed the same.

*Nick Michael Jackman*

\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires:



14525658 B: 11653 P: 6420 Total Pages: 2  
04/07/2026 04:23 PM By: salvarado 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.: 147542-UT

APN: 16-29-258-007-0000

NOTICE IS HEREBY GIVEN THAT PENOBSCOT FOREST BRIGHAM as Trustor, FIRST AMERICAN TITLE INSURANCE CO A/AN CORPORATION as Trustee, in favor of NAVY FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 3/29/2023 and recorded on 4/18/2023, as Instrument No. 14095008 in Book 11413 Page 3761, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 106, IN BUILDING 1, CONTAINED WITHIN THE BRICKYARD CONDOMINIUMS, PHASE 1, A UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH. TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION OF SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

The obligation included a Note for the principal sum of \$100,000.00.

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

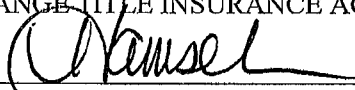
T.S. NO. 147542-UT

By reason of such default, NAVY FEDERAL CREDIT UNION, 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 03 2026

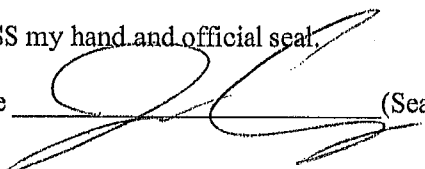
ORANGE TITLE INSURANCE AGENCY, INC.

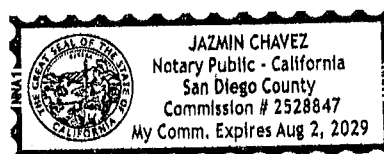
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 03 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. UTAH04-7360

14525660 B: 11653 P: 6445 Total Pages: 1  
04/07/2026 04:25 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JULY 23, 2021, and executed by JULISSA HERRERA AN UNMARRIED WOMAN, JULIETTE HERRERA AN UNMARRIED WOMAN, AND JERREN BENNETT AN UNMARRIED MAN, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR RANLIFE, INC., its successors and assigns, as Beneficiary, and TITLE GUARANTEE SETTLEMENT SERVICES, as Trustee, which Trust Deed was recorded on JULY 27, 2021, as Entry No. 13728006, in Book 11212, at Page 4544, 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 201A, MEADOW GREEN FARMS NO. 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

21-33-305-018

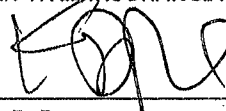
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: April 7, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



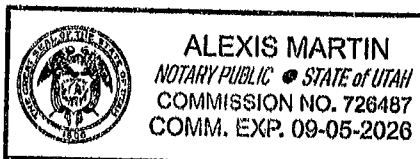
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 7, 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

14525664 B: 11653 P: 6452 Total Pages: 1  
04/07/2026 04:26 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7361

## 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 July 10, 2017, and executed by ROBERT RALSTON, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SecurityNational Mortgage Company, its successors and assigns, as Beneficiary, and Old Republic National Title, as Trustee, which Trust Deed was recorded on July 10, 2017, as Entry No. 12572944, in Book 10576, at Page 3972, 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 19, DUBLIN TOWN NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

20-12-376-018


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: April 7, 2026

LINCOLN TITLE INSURANCE AGENCY

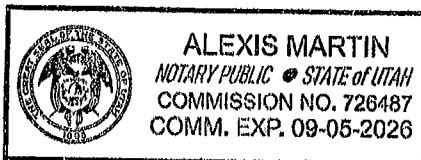
By:

  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 7, 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

14525664 B: 11653 P: 6452 Total Pages: 1  
04/07/2026 04:26 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7361

## 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 July 10, 2017, and executed by ROBERT RALSTON, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SecurityNational Mortgage Company, its successors and assigns, as Beneficiary, and Old Republic National Title, as Trustee, which Trust Deed was recorded on July 10, 2017, as Entry No. 12572944, in Book 10576, at Page 3972, 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 19, DUBLIN TOWN NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

20-12-376-018


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: April 7, 2026

LINCOLN TITLE INSURANCE AGENCY

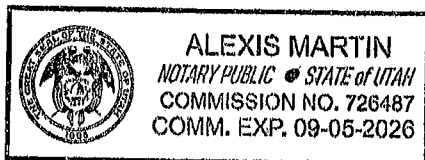
By:

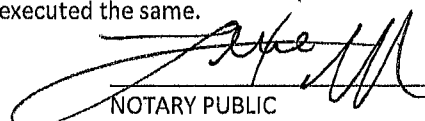
  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 7, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
\_\_\_\_\_  
NOTARY PUBLIC

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7359

14525679 B: 11653 P: 6499 Total Pages: 1  
04/07/2026 04:31 PM By: csummers 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 NOVEMBER 26, 2019, and executed by EMALIE HUGHES, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR FINANCE OF AMERICA MORTGAGE LLC, its successors and assigns, as Beneficiary, and PINNACLE TITLE INSURANCE AGENCY CORP., as Trustee, which Trust Deed was recorded on NOVEMBER 27, 2019, as Entry No. 13136158, in Book 10866, at Page 6814, 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:

THE NORTH 11 FEET OF LOT 12 AND ALL OF LOT 13, BLOCK 3, REYNOLDS SUBDIVISION NO. 2, AS SHOWN BY THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

TOGETHER WITH 1/2 VACATED ALLEY ABUTTING ON THE NORTH AND WEST.

14-29-102-019-0000

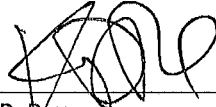
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

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

DATED: April 7, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

  
\_\_\_\_\_  
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 7, 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

After Recording Mail To:  
Western Mortgage Services  
Po Box 1387  
Bountiful, UT 84011

14525941 B: 11653 P: 8201 Total Pages: 1  
04/08/2026 01:03 PM By: salvarado Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: WESTERN MORTGAGE SERVICES  
1584 S 500 W #101 BOUNTIFUL, UT 84010

## Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated September 26, 2025, executed by Nathaniel Allen, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which Edwin B. Parry, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake, State of Utah, on September 26, 2025, as Entry No. 14441752 Book 11604 Page 962, of Official Records, all relating to and describing the real property situated in the County of Salt Lake, State of Utah, particularly described as follows:

**LEGAL DESCRIPTION:** ALL OF LOT 61, THE PRESTWICK SUBDIVISION, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder in Plat Book 2022P, at Page 63, of official records.

**Property Addresses:** 3478 South Wick Place #61, South Salt Lake, Utah 84115

**Parcel Number:** 16-31-102-080

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$375,000.00, interest at the rate of 12.50% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is Ivan Orville Jensen, Trustee of the Ivan Orville Jensen Family Trust, Dated June 5<sup>th</sup>, 2017. The promissory note obligation is in default. This note is due for November, 2025 – April, 2026, in the amount of \$4,002.22 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrear on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$375,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 7<sup>th</sup> day of April, 2026  
Edwin B. Parry, Attorney at Law

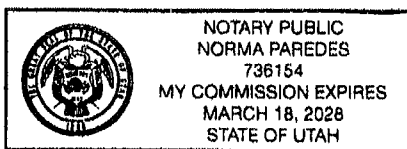


Edwin B. Parry, Attorney at Law, Trustee  
P. O. Box 1387, Bountiful, UT 84011

State of Utah            }  
                                  : SS.  
County of Salt Lake    }

On this 7<sup>th</sup> day of April, 2026 personally appeared before me Edwin B. Parry, Attorney at Law, of Salt Lake County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:  
Seal:



  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28291

14526174 B: 11653 P: 9628 Total Pages: 2  
04/08/2026 03:24 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 20, 2003, and executed by Robin L. Archer, as Trustor, in favor of Pryme Investment & Mortgage Brokers Inc as Beneficiary, but PNC Bank, National Association s/b/m to National City Mortgage Co. being the present Beneficiary, in which First American Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 25, 2003, as Entry No. 8542958, in Book 8744, at Page 866-873, and modified pursuant to the Modification recorded on November 2, 2016, as Entry No. 12403555, in Book 10495, at Page 4234-4240, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 16, OQUIRRH SHADOWS NO. 8, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. **TAX # 20-24-255-037**

Purportedly known as 4996 West 6515 South, West Jordan, UT 84084 aka 84081 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 04/08/2026


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. UT28291

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

The foregoing instrument was acknowledged before me on 04/08/2026,  
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

14526280 B: 11654 P: 270 Total Pages: 2  
04/08/2026 04:45 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 147966-UT

APN: 21-03-478-021-0000

NOTICE IS HEREBY GIVEN THAT JORDAN W. DAVIS, UNMARRIED MAN as Trustor, NOVATION TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VERITAS FUNDING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/13/2022 and recorded on 6/17/2022, as Instrument No. 13971477 in Book 11349 Page 1668, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 41, WOODHAVEN VILLAGE NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.  
LOT 41, WOODHAVEN VILLAGE NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

MORE CORRECTLY DESCRIBED AS:

LOT 41, WOODHAVEN VILLAGE #5, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$492,800.00.  
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. 147966-UT

By reason of such default, AMERIHOM MORTGAGE COMPANY, 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 07 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 APR 07 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Jazmin Chavez* (Seal)



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. UTAH04-7363

14526282 B: 11654 P: 273 Total Pages: 1  
04/08/2026 04:46 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MARCH 4, 2021, and executed by JED A BENSON AND JERRI L QUISTBERG, JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on MARCH 5, 2021, as Entry No. 537139, in the Official Records of TOOELE County, State of Utah, describing land therein situated in TOOELE County, Utah, and more particularly as follows:

LOT 1, LITTLE MOUNTAIN SUBDIVISION NO 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE TOOELE COUNTY RECORDER, STATE OF UTAH.

09-027-0-0001

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: April 8, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



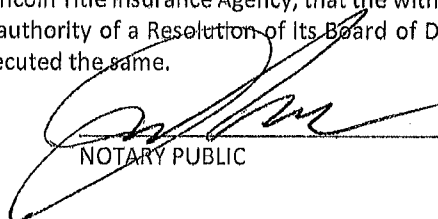
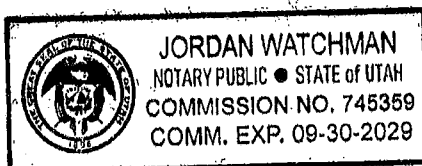
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 8, 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

14526296 B: 11654 P: 300 Total Pages: 2  
04/09/2026 08:07 AM By: vanguyen 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.: 147972-UT

APN: 21-07-231-012-0000

NOTICE IS HEREBY GIVEN THAT JOSE ISABEL ALAMOS, A MARRIED MAN as Trustor, UTAH MOUNTAIN TITLE AND ESCROW INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/28/2016 and recorded on 10/31/2016, as Instrument No. 12402706 in Book 10494 Page 9453-9466, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 54, BLOCK 98, HOFFMAN HEIGHTS # 15, ACCORDING TO THE OFFICIAL RECORDED 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 \$191,468.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 147972-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: APR 08 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

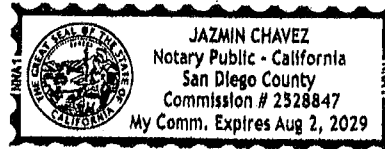
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 08 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)



14526296 B: 11654 P: 300 Total Pages: 2  
04/09/2026 08:07 AM By: vanguyen 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.: 147972-UT

APN: 21-07-231-012-0000

NOTICE IS HEREBY GIVEN THAT JOSE ISABEL ALAMOS, A MARRIED MAN as Trustor, UTAH MOUNTAIN TITLE AND ESCROW INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/28/2016 and recorded on 10/31/2016, as Instrument No. 12402706 in Book 10494 Page 9453-9466, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 54, BLOCK 98, HOFFMAN HEIGHTS # 15, ACCORDING TO THE OFFICIAL RECORDED 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 \$191,468.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

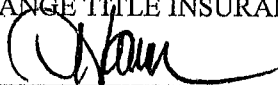
NOTICE OF DEFAULT

T.S. NO. 147972-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: APR 08 2026

ORANGE TITLE INSURANCE AGENCY, INC.




Hamsa Uchi, Authorized Agent

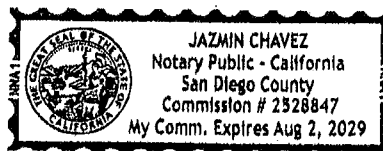
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 08 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:  
Eagle Gate Title Insurance Agency, Inc.  
59 West University Parkway  
Orem, UT 84058  
File No. RIV-108418-CM  
Parcel ID #: Property 1:  
08-27-426-007-0000

14526527 B: 11654 P: 1391 Total Pages: 1  
04/09/2026 12:26 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: EAGLE GATE TITLE INSURANCE AGENCY, INC.  
59 W UNIVERSITY PKWY OREM, UT 84058

Recorder's Use)

(See Above for County

**NOTICE OF DEFAULT AND ELECTION TO SELL**

On or about December 8, 2022, Cain Arellano as trustor(s), executed a trust deed to secure the performance by the trustor(s) of promissory note obligations in favor of AAP Holdings, LLC, as Beneficiary, and Richland Title of Utah, as original Trustee. The trust deed was recorded on December 12, 2022, as Entry No. 14051744 in book 11390 at page 3505, in the office of the Salt Lake County recorder, Utah, and covers the following real property:

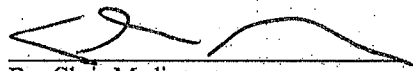
The North 12 1/2 feet of Lot 8, all of Lot 9, and the South feet of Lot 10, BLOCK 3, BYERS & TOLLES ADDITION, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

The payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance and other obligations under the promissory note and trust deed are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorney's fees. Accordingly, the trustee has elected to sell the property described in the trust deed.

DATED: April 9th, 2026

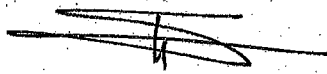
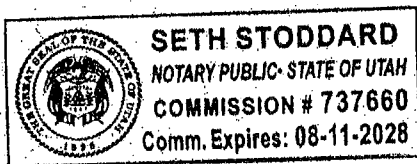
Eagle Gate Title Insurance Agency, Inc.



By: Chris Madison  
Its: Vice President  
59 West University Parkway  
Orem, Utah 84058  
Office Hours: 9:00 a.m. - 5:00 p.m.  
801-901-3780

State of Utah )  
 )  
County of Salt Lake )

On the 9th day of April, 2026 personally appeared before me Chris Madison, signer of the within instrument, who duly acknowledged to me that he is the Vice President of Eagle Gate Title Insurance Agency, Inc., executed the same pursuant to its by-laws (or by a resolution of its Board of Directors).

  
\_\_\_\_\_  
Notary Public

14526542 B: 11654 P: 1444 Total Pages: 2  
04/09/2026 12:43 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100 IRVINE, 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.: 140399-UT

APN: 16-18-405-003-0000

NOTICE IS HEREBY GIVEN THAT JESSICA JACKMAN 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 5/12/2021 and recorded on 5/12/2021, as Instrument No. 13661355 in Book 11173 Page 5444-5459, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1:

BEGINNING ON THE SOUTH LINE OF DOWNINGTON AVENUE 166 1/2 FEET SOUTH AND 238.33 FEET EAST FROM THE NORTHWEST CORNER OF LOT 8, BLOCK 4, FIVE ACRE PLAT "A", BIG FIELD SURVEY AND RUNNING THENCE EAST 31.20 FEET; THENCE SOUTH 117 FEET; THENCE WEST 31.20 FEET; THENCE NORTH 117 FEET TO THE PLACE OF BEGINNING.

PARCEL 1A:

TOGETHER WITH A RIGHT OF WAY OVER THE FOLLOWING TRACT OF LAND:  
BEGINNING AT A POINT 117 FEET SOUTH FROM THE NORTHWEST CORNER OF SAID LOT 8, THENCE SOUTH 49 1/2 FEET; THENCE EAST 726 FEET TO THE WEST LINE OF 4TH EAST STREET; THENCE NORTH 49 1/2 FEET; THENCE WEST 726 FEET TO THE PLACE OF BEGINNING.

PARCEL 1B:

TOGETHER WITH A RIGHT OF WAY OVER THE FOLLOWING TRACT OF LAND:  
BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 8 AND RUNNING THENCE EAST 726 FEET TO THE WEST LINE OF 4TH EAST STREET; THENCE NORTH 3.6 FEET; THENCE WEST 726 FEET; THENCE SOUTH 3.6 FEET TO THE PLACE OF BEGINNING.

The obligation included a Note for the principal sum of \$465,500.00.  
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 11/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, ONSLOW BAY FINANCIAL 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

NOTICE OF DEFAULT

T.S. NO. 140399-UT

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 08 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 APR 08 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Jazmin Chavez* (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28324

**14526643 B: 11654 P: 2179 Total Pages: 2**  
**04/09/2026 03:10 PM By: csummers Fees: \$40.00**  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 1, 2021, and executed by Cade Benton Call, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 3, 2021, as Entry No. 13764048, in Book 11233, at Page 6932-6947, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 144, MOUNTAIR ACRES ADDITION NO. 4, according to the Official Plat thereof on file and of record in the Office of the Salt Lake County Recorder

More Correctly Described As:

Lot 144, MOUNTAIR ACRES ADDITION NO. 4, according to the official plat thereof on file and of record in the office of the Recorder of Salt Lake County, State of Utah, filed for record as Entry No. 964815 in Book J at Page 65 of Official Records. **TAX # 16-28-307-007-0000**

Purportedly known as 1462 East 3115 South, Salt Lake City aka Millcreek, UT 84106 (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: 04/09/2026


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. UT28324

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

The foregoing instrument was acknowledged before me on 04/09/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Aubrey Pluim  
Notary Public

Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28203

14526649 B: 11654 P: 2230 Total Pages: 2  
04/09/2026 03:11 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### **NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 13, 2012, and executed by Mark R. Gillett and Johanna M. Gillett, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Direct Mortgage, Corp., its successors and assigns as Beneficiary, but GITSIT Solutions, LLC f/k/a Kondaur Capital Corporation being the present Beneficiary, in which Cornerstone Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 18, 2012, as Entry No. 11473647, in Book 10057, at Page 3610-3616, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 739, Oquirrh Highlands No. 7, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 20-23-351-014-0000**

Purportedly known as 6280 West Graceland Way, West Jordan, UT 84081 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustees 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: 04/09/2026

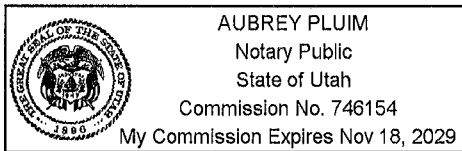
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28203

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

The foregoing instrument was acknowledged before me on 04/09/2026,  
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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21584

14526650 B: 11654 P: 2232 Total Pages: 2  
04/09/2026 03:12 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 25, 2019, and executed by Hector Mejia, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Stearns Lending LLC, its successors and assigns as Beneficiary, but Servbank, N.A. fka Servbank, SB being the present Beneficiary, in which Hickman Land Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 30, 2019, as Entry No. 13111953, in Book 10853, at Page 1596-1610, and modified pursuant to the Modification recorded on March 3, 2022, as Entry No. 13903029, in Book 11312, at Page 5375, and modified pursuant to the Modification recorded on August 11, 2025, as Entry No. 14420489, in Book 11592, at Page 170, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 28, CHARLESTOWN SUBDIVISION, according to the official plat of said subdivision, on file and of record in the office of the recorder of Salt Lake County, Utah. **TAX # 21-18-153-001**

Purportedly known as 4787 West Hobbson Drive, Salt Lake City, UT 84118 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/09/2026


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. UT21584

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

The foregoing instrument was acknowledged before me on 04/09/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

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

Aubrey Plum  
Notary Public

Remotely Notarized with audio/video via Simplifile

14526874 B: 11654 P: 3557 Total Pages: 2  
04/10/2026 08:32 AM By: csummers 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.: 148503-UT

APN: 28-31-456-001-0000

NOTICE IS HEREBY GIVEN THAT DUSTIN K WRIGHT AND LINDSAY C WRIGHT, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE COMPANY as Trustee, in favor of CITIMORTGAGE, INC. as Beneficiary, under the Deed of Trust dated 3/8/2007 and recorded on 3/16/2007, as Instrument No. 10036117 in Book 9436 Page 1494-1512, 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 NO. 126, CONTAINED WITHIN BELLEVUE PHASE 1, A PLANNED COMMUNITY, AS THE SAME IS IDENTIFIED IN THE PLAT MAP RECORDED IN THE SALT LAKE COUNTY, UTAH AS ENTRY NO. 9000671 IN BOOK 2004P AT PAGE 56 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF BELLVUE, A PLANNED COMMUNITY RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 9140466 IN BOOK 9023 AT PAGE 4303 OF THE OFFICIAL RECORDS OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN SUPPLEMENTED), TOGETHER WITH AN UNDIVIDED PERCENTAGE OF OWNERSHIP INTEREST IN THE ASSOCIATION.

The obligation included a Note for the principal sum of \$480,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 148503-UT

By reason of such default, U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CMALT REMIC 2007-A4 - REMIC PASS-THROUGH CERTIFICATES. SERIES 2007-A4, 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 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.




Hamsa Uchi, Authorized Agent

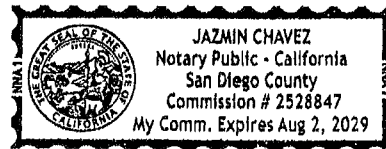
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 09 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)



14527201 B: 11654 P: 5234 Total Pages: 2  
04/10/2026 01:30 PM By: tpham 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.: 147401-UT

APN: 26-13-421-006-0000

NOTICE IS HEREBY GIVEN THAT CHRISTOPHER MITCHELL, UNMARRIED MAN as Trustor, STEWART TITLE COMPANY 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 12/20/2021 and recorded on 12/20/2021, as Instrument No. 13851020 in Book 11284 Page 5922, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 311, 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 AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$510,154.00.  
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. 147401-UT

By reason of such default, ONSLOW BAY FINANCIAL 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 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

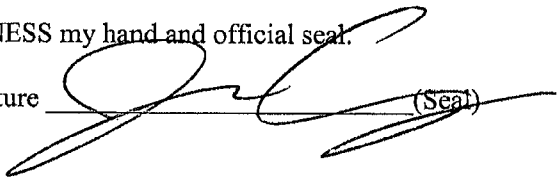
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

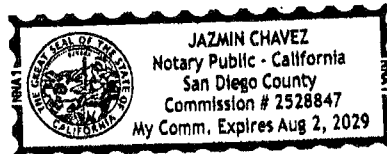
On APR 09 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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)



14527204 B: 11654 P: 5238 Total Pages: 2  
04/10/2026 01:31 PM By: vanguyen 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.: 147447-UT

APN: 34-04-351-010-0000

NOTICE IS HEREBY GIVEN THAT NOLA A WALKER, A MARRIED WOMAN as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/30/2020 and recorded on 10/30/2020, as Instrument No. 13445990 in Book 11051 Page 2532-2547, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1012, SOUTH MOUNTAIN PHASE 3D SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$432,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT


T.S. NO. 147447-UT

By reason of such default, ONSLOW BAY FINANCIAL 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 09 2026

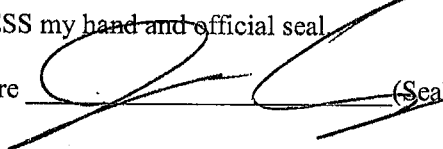
ORANGE TITLE INSURANCE AGENCY, INC.

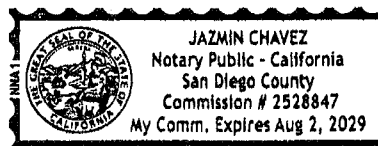
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 09 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)



14527222 B: 11654 P: 5332 Total Pages: 1  
04/10/2026 01:55 PM By: ECarter Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: WESTERN MORTGAGE SERVICES  
1584 S 500 W #101BOUNTIFUL, UT 84010

After Recording Mail To:  
Western Mortgage Services  
Po Box 1387  
Bountiful, UT 84011

## Notice of Default and Election to Sell

Notice is hereby given by **Edwin B. Parry, Attorney at Law**, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated **September 3, 2025**, executed by **Antonio Villagran-Rios and Justina Velez and Antonio Villagran Velez**, all as **Joint Tenants**, as the Trustor, in favor of **Western Mortgage Services Corporation** as Beneficiary, in which **Edwin B. Parry, attorney-at-law** was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of **Salt Lake, State of Utah**, on **September 3, 2025**, as **Entry No. 14431063 Book 11598 Page 992**, of Official Records, all relating to and describing the real property situated in the **County of Salt Lake, State of Utah**, particularly described as follows:

**LEGAL DESCRIPTION:** LOT 10-A, COLUMBUS FARMS AMENDED, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office, State of Utah.

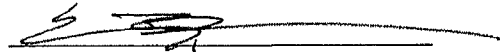
**Property Addresses:** 457 East Stephe Marie Lane, South Salt Lake, Utah 84115

**Parcel Number:** 16-19-406-044

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of **\$155,000.00**, interest at the rate of **15.00% per annum**. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is **Ricore Services, LLC**. The promissory note obligation is in default. This note is due for **February, 2026 – April, 2026**, in the amount of **\$1,959.89 per month** together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any **arrears on prior liens, mortgages and trust deed loans**. Under the provisions of the Promissory Note and Trust Deed, the principal balance of **\$155,000.00** is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this **10<sup>th</sup>** day of **April, 2026**  
**Edwin B. Parry, Attorney at Law**

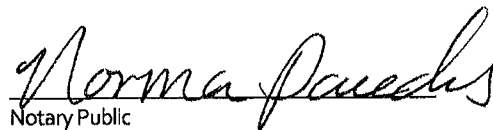
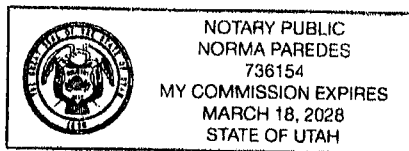


**Edwin B. Parry, Attorney at Law, Trustee**  
P. O. Box 1387, Bountiful, UT 84011

State of Utah }  
                              : SS.  
County of Salt Lake }

On this **10<sup>th</sup>** day of **April, 2026** personally appeared before me **Edwin B. Parry, Attorney at Law**, of **Salt Lake County**, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

My Commission Expires:  
Seal:



Notary Public

14527447 B: 11654 P: 6232 Total Pages: 2  
04/10/2026 03:11 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ADVANCED TITLE  
6707 S 1300 E STE 100SALT LAKE CITY, UT 841212718

After Recording Return To:  
EVN Law, LLC  
130 North Main Street  
Bountiful, UT 84010

**NOTICE OF DEFAULT AND ELECTION TO SELL**

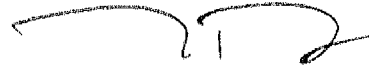
Innovazione, LLC, as trustor, executed a trust deed dated February 8, 2024 to secure the performance of promissory note obligations. The trust deed was filed for record on February 9, 2024, with recorder's entry No. 14203206, in Book 11471 at Page 330, Salt Lake County, Utah, and covers the following real property:

See Exhibit "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all other obligations under the promissory note and trust deed, are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the trust deed.

DATED: April 10, 2026

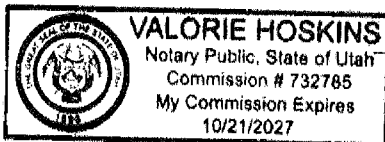
EVN Law, LLC



\_\_\_\_\_  
Thor Roundy, Manager  
130 North Main Street  
Bountiful, UT 84010  
Office Hours: 9:00 am- 5:00 pm  
801-852-2333

State of Utah                    )  
  : ss.  
County of Davis                )

On this 10<sup>th</sup> day of April 2026 personally appeared Thor Roundy, an authorized officer of EVN Law, LLC, trustee, proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document, and acknowledged that he executed the same.



Valorie Hoskins  
Notary Public

Exhibit "A"

Lot 435, 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 office of the  
Salt Lake County Recorder, State of Utah.

Tax ID # 26-13-198-007

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 52983

14527472 B: 11654 P: 6334 Total Pages: 2  
04/10/2026 03:16 PM By: ECarter 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 10, 2016, and executed by John Wilson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Northwest Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 10, 2016, as Entry No. 12297819, in Book 10440, at Page 7362-7380, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 13H, contained within The Bonneville Tower Condominium, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah, as Entry No. 2609075 (as said Map may have heretofore been amended or supplemented) and in the Declaration of Condominium for Bonneville Tower Condominiums recorded in Salt Lake County, Utah as Entry No. 2609076, in Book 3545, at Page 145 (as said Declaration may heretofore been amended or supplemented), of the Official Records.

Together with: (a) the undivided interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit; (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 Act. **TAX # 09-32-362-102**

Purportedly known as 777 East South Temple Street #13H, Salt Lake City, UT 84102 (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: 04/10/2026


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. 52983

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

The foregoing instrument was acknowledged before me on 04/10/2026,  
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

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. UTAH04-7364

14527515 B: 11654 P: 6559 Total Pages: 1  
04/10/2026 03:42 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MARCH 29, 2022, and executed by JOSE A AGUILAR PALMEROS, MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR VERITAS FUNDING LLC, its successors and assigns, as Beneficiary, and DHI TITLE AGENCY, as Trustee, which Trust Deed was recorded on MARCH 30, 2022, as Entry No. 13922866, in Book 11323, at Page 4001, 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 102, OF GATEWAY TO LITTLE VALLEY PHASE 1A PLAT, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

14-32-329-003-0000


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

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

DATED: April 10, 2026

LINCOLN TITLE INSURANCE AGENCY

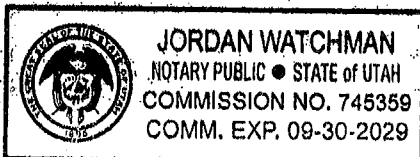
By:

  
\_\_\_\_\_  
Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 10, 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