

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28310

14527711 B: 11654 P: 7641 Total Pages: 2  
04/13/2026 09:32 AM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 29, 2015, and executed by Amy Krahenbuhl, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Direct Mortgage, Corp., its successors and assigns as Beneficiary, but PHH Asset Services LLC being the present Beneficiary, in which Pinnacle Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 30, 2015, as Entry No. 12041863, in Book 10320, at Page 2286-2300, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 1 Morley Subdivision, as shown by the official plat thereof on file and of record in the Salt Lake County Recorders Office.

More Correctly Described As:

Lot 1, Morley Subdivision, as shown by the official plat thereof on file and of record in the Salt Lake County Recorders Office. **TAX # 27-16-126-042**

Purportedly known as 10293 South 2950 West, South Jordan, UT 84095 (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. UT28310

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

14528639 B: 11655 P: 3016 Total Pages: 2  
04/14/2026 01:11 PM By: dsalazar 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.: 136480-UT

APN: 20-34-482-003

NOTICE IS HEREBY GIVEN THAT MIKE B SANDOVAL AND LACEY E SANDOVAL, HUSBAND AND WIFE, AS JOINT TENANTS 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 7/28/2020 and recorded on 8/4/2020, as Instrument No. 13350744 in Book 10992 Page 9310-9325, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 856, OAKS AT JORDAN HILLS VILLAGES PHASE 8, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$272,000.00.

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 1/1/2025 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, 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.

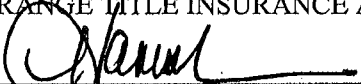
NOTICE OF DEFAULT

T.S. NO. 136480-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 10 2026

ORANGE TITLE INSURANCE AGENCY, INC.

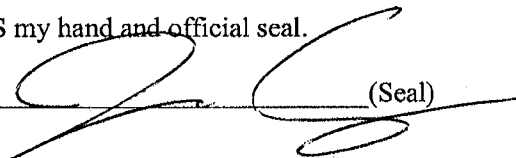
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

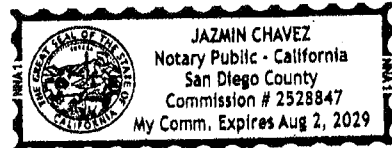
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On APR 10 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)



RECORDING REQUESTED BY:  
TITLE365

WHEN RECORDED RETURN TO:

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

14528701 B: 11655 P: 3339 Total Pages: 2  
04/14/2026 01:42 PM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: TITLE365 COMPANY- NEWPORT  
4695 MACARTHUR CT STE 550NEWPORT BEACH, CA 926601858

## NOTICE OF DEFAULT

T.S. NO.: 146146-UT

APN: 20-26-278-002-0000

NOTICE IS HEREBY GIVEN THAT ANOURAT KAYKEO, A SINGLE WOMAN as Trustor, PINNACLE TITLE INSURANCE AGENCY CORP. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DIRECT MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/4/2021 and recorded on 10/5/2021, as Instrument No. 13790911 in Book 11249 Page 6571-6585, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 225, SOMMERGLEN HEIGHTS AT THE HIGHLANDS PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

The obligation included a Note for the principal sum of \$405,000.00.

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 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, SELECT PORTFOLIO SERVICING, INC., 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. 146146-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 10 2026

ORANGE TITLE INSURANCE AGENCY, INC.

*Hamsa Uchi*  
Hamsa Uchi, Authorized Agent

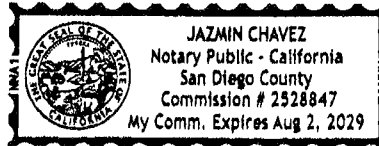
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On APR 10 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)



14528710 B: 11655 P: 3395 Total Pages: 1  
04/14/2026 01:54 PM By: aallen 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: 1696

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Herriman Village, a Planned Unit Development (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Herriman Village recorded on May 27, 2003 as Entry No. 8663031 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Zaira Barquero, located at 5592 West Eagle Peak Drive, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

**Legal Description: LOT 108, HERRIMAN VILLAGE PUD AMENDED. 9119-7190 09177-2197 10620-5265 10759-4780**  
**Parcel ID #: 26-36-302-032-0000**

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 14, 2026.

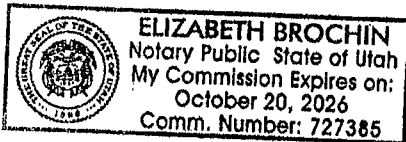
Herriman Village, a Planned Unit Development

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
Peter H. Harrison, *Attorney-in-Fact*

On April 14, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



14528710 B: 11655 P: 3395 Total Pages: 1  
04/14/2026 01:54 PM By: aallen 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: 1696

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Herriman Village, a Planned Unit Development (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Herriman Village recorded on May 27, 2003 as Entry No. 8663031 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Zaira Barquero, located at 5592 West Eagle Peak Drive, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 108, HERRIMAN VILLAGE PUD AMENDED. 9119-7190 09177-2197 10620-5265 10759-4780**  
Parcel ID #: **26-36-302-032-0000**

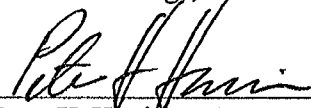
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

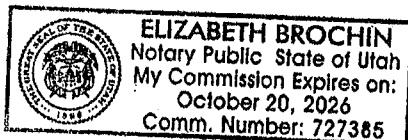
DATE FILED: April 14, 2026.


Herriman Village, a Planned Unit Development

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
\_\_\_\_\_  
Peter H. Harrison, *Attorney-in-Fact*

On April 14, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



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

14528736 B: 11655 P: 3450 Total Pages: 1  
04/14/2026 02:05 PM By: dsalazar 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: 2649

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Vista Montana, Inc., Homeowners Association (the "Association") is the beneficiary under the Amended and Restated Covenants, Conditions and Restrictions of Vista Montana recorded on February 21, 2001 as Entry No. 7824972 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Janyssa Miller, successor trustee of the Jack L. Harry Family Trust dated 01/09/2013, located at 47 W San Rafael Court, West Jordan, Utah 84088, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT #47, VISTA MONTANA PHASE 1, P U D. 4069-434 4433-0804 9039-6819 9043-668 10096-7030**

Parcel ID #: **21-33-428-006-0000**

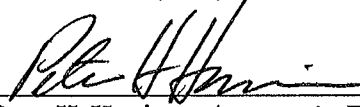
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 14, 2026.

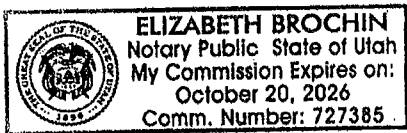
Vista Montana, Inc., Homeowners Association

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
\_\_\_\_\_  
Peter H. Harrison, *Attorney-in-Fact*

On April 14, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28359

14528819 B: 11655 P: 3973 Total Pages: 2  
04/14/2026 03:21 PM By: EMehanovic 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 3, 2025, and executed by Scott Larson and Crystal Deschamp, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security Home Mortgage, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 4, 2025, as Entry No. 14393014, in Book 11576, at Page 3236, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 340, Juniper Estates Subdivision Phase 3, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 32-03-259-004**

Purportedly known as 6581 West Shawnee Marie Way, Herriman, UT 84096 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/14/2026


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. UT28359

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

The foregoing instrument was acknowledged before me on 04/14/2026,  
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. UT28323

14528840 B: 11655 P: 4090 Total Pages: 2  
04/14/2026 03:32 PM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated December 29, 2021, and executed by Albert Daniel Heer, 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 JP Morgan Chase being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 29, 2021, as Entry No. 13858817, in Book 11289, at Page 20, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 152, WESTWOOD NO. 3 SUBDIVISION, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-17-155-012**

Purportedly known as 3747 West Rivendell Road, Taylorsville, UT 84129 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 04/14/2026

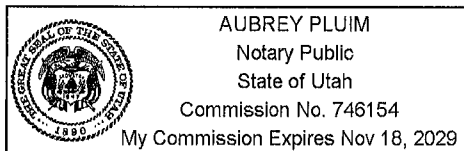
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28323

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

The foregoing instrument was acknowledged before me on 04/14/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

Aubrey Plum  
Notary Public

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

14528898 B: 11655 P: 4457 Total Pages: 2  
04/14/2026 04:23 PM By: EMehanovic 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

---

**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 Wingate Village Town Home Owner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions Establishing a Plan of Town Homes Ownership for Wingate Village Town Homes ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 5, 2003, as Entry No. 8805327, and any amendments thereto, concerning real property reputed to be owned by **Angelica Isabella Thompson, a Single Person and Miquelle Angelinan Thompson, a Single Person, Joint Tenants ("Owner")**, covering real property located at 475 N Redwood Rd #44 ("Property"), and more particularly described as follows:

LOT 44, WINGATE VILLAGE TOWN HOUSES PLAT "B", A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED)

SUBJECT TO taxes and assessments not delinquent, reservations, restrictions, easements and right of way of record.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 08-34-177-075-0000.

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 February 19, 2026 as Entry No. 14502629. A breach of, and default in, the obligations for which the Property is security has



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26331

14529112 B: 11655 P: 5852 Total Pages: 2  
04/15/2026 10:41 AM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 27, 2018, and executed by Marc E. Gaynor, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Title Resources Guaranty Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 3, 2018, as Entry No. 12896354, in Book 10735, at Page 3796-3813, and modified pursuant to the Modification recorded on August 9, 2021, as Entry No. 13738707, in Book 11218, at Page 7817-7824, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 171, Park Ridge Subdivision, Phase 1, Plat 3, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 20-13-327-003-0000**

Purportedly known as 5364 West Stone Flower Way, Salt Lake City a/k/a Kearns, UT 84118 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/13/2026


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. UT26331

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

The foregoing instrument was acknowledged before me on 04/13/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Remotely Notarized with audio/video via  
Simplifile

Aubrey Pluim  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26331

14529112 B: 11655 P: 5852 Total Pages: 2  
04/15/2026 10:41 AM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 27, 2018, and executed by Marc E. Gaynor, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Title Resources Guaranty Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 3, 2018, as Entry No. 12896354, in Book 10735, at Page 3796-3813, and modified pursuant to the Modification recorded on August 9, 2021, as Entry No. 13738707, in Book 11218, at Page 7817-7824, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 171, Park Ridge Subdivision, Phase 1, Plat 3, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 20-13-327-003-0000**

Purportedly known as 5364 West Stone Flower Way, Salt Lake City a/k/a Kearns, UT 84118 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/13/2026

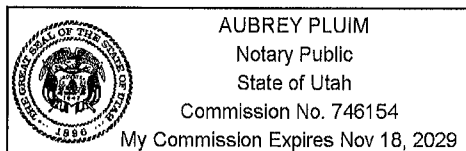
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26331

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

The foregoing instrument was acknowledged before me on 04/13/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

Aubrey Pluim  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27638

14529476 B: 11655 P: 8073 Total Pages: 2  
04/15/2026 03:13 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 March 14, 2025, and executed by Justin Douglas Bishop and Wade Howlett and Audrey A. Howlett, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but 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 March 14, 2025, as Entry No. 14358225, in Book 11556, at Page 6089, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 35, West Haven No. 1 Subdivision, according to the Official Plat thereof recorded in the Salt Lake County Recorder's Office. **TAX # 15-29-154-008**

Purportedly known as 3882 West Detevis Circle, West Valley City, UT 84120 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/15/2026


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. UT27638

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

The foregoing instrument was acknowledged before me on 04/15/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Aubrey Plum

Notary Public

Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28356

14529492 B: 11655 P: 8158 Total Pages: 2  
04/15/2026 03:17 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 April 8, 2008, and executed by Myron M. Mathews, as Trustor, in favor of Flagship Financial Group, LLC as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which FOUNDERS TITLE COMPANY was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 23, 2008, as Entry No. 10407895, in Book 9598, at Page 504-525, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The West 15 ½ feet of Lot 11, all of Lot 12, and the East 14 feet of Lot 13, Block 14, Jordan Place, a subdivision of part of Section 2 and 3, Township 1 South, Range 1 West, Salt Lake Meridian.  
Subject to easements, covenants, conditions and restrictions of record and taxes for the current year.  
**TAX # 15-02-353-017**

Purportedly known as 1208 Gillespie Avenue, Salt Lake City, UT 84104 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the 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.

s 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: 04/15/2026

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. UT28356

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

The foregoing instrument was acknowledged before me on 04/15/2026,  
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. UT28353

14529498 B: 11655 P: 8189 Total Pages: 2  
04/15/2026 03:18 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 October 3, 2024, and executed by Jonna Michelle Wright and Marc Wright, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 9, 2024, as Entry No. 14298299, in Book 11524, at Page 233, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 701, South Jordan High Pointe PUD, Phase 7- Plat A, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 27-17-362-002-0000**

Purportedly known as 10972 South Kelso Dune Drive, South Jordan, UT 84009 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/15/2026


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. UT28353

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

The foregoing instrument was acknowledged before me on 04/15/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Remotely Notarized with audio/video via  
Simplifile

Aubrey Plum  
Notary Public

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28316

14529538 B: 11655 P: 8463 Total Pages: 2  
04/15/2026 03:56 PM By: EMehanovic Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 17, 2021, and executed by Tyler Robert Krein and Kira Krein, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 17, 2021, as Entry No. 13850420, in Book 11284, at Page 2331, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 9, contained within THE MARY CONDOMINIUMS, as the same is identified in the Plat filed in the office of the Salt Lake County Recorder, Utah, on November 5, 2021 as Entry No. 13817347 in Book 2021P of Plats at Page 284 and in the declaration recorded November 5, 2021 as Entry No. 13817348 in Book 11265 at Page 1503 (as said declaration may have been subsequently restated, amended and/or supplemented). TOGETHER WITH the undivided ownership interest in and to the Common Areas and Facilities defined under said declaration. **TAX # 08-25-380-014**

Purportedly known as 351 West 800 North #9, Salt Lake City, UT 84103 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/14/2026

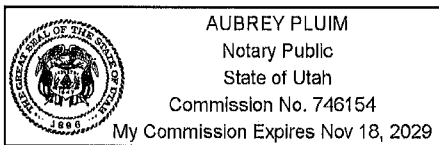
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28316

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

The foregoing instrument was acknowledged before me on 04/14/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Remotely Notarized with audio/video via  
Simplifile

A. Pluim  
Notary Public

**14529590 B: 11655 P: 8732 Total Pages: 2**  
**04/16/2026 08:23 AM By: EMehanovic 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.: 147089-UT

APN: 14-35-429-034-0000

NOTICE IS HEREBY GIVEN THAT TROY WILLIAM FLAGG, AN UNMARRIED MAN 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 4/19/2024 and recorded on 4/24/2024, as Instrument No. 14231619 in Book 11486 Page 5655 the subject Deed of Trust was modified by Loan Modification recorded on 02/11/2025 as Instrument 14345906, Book 11549, Page 7901, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 60, MADISON PLACE, A PLANNED UNIT DEVELOPMENT, 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 \$416,768.00.  
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 3/1/2025 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. 147089-UT

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

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

DATED: APR 15 2026

ORANGE TITLE INSURANCE AGENCY, INC.

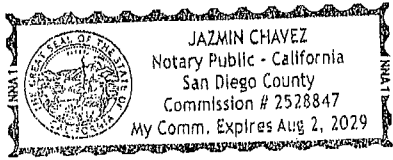
*Hamsa Uchi*  
Hamsa Uchi, Authorized Agent

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 15 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:  
HP Lane, LLC  
PO Box 4760  
Scottsdale, AZ 85261

14529647 B: 11655 P: 9211 Total Pages: 2  
04/16/2026 10:06 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH HARTVIGSEN PLLC  
257 EAST 200 SOUTH, SUITE 500SALT LAKE CITY, UT 84111

## NOTICE OF DEFAULT ELECTION TO SELL

**TRUSTEE:** Jennifer Bowen-Crockett of the law firm of Smith Hartvigsen, PLLC  
**DATE OF TRUST DEED:** June 4, 2025  
**BENEFICIARY:** HP LANE, LLC  
**TRUSTOR:** 45TH SOUTH, LLC  
**RECORDED:** June 5, 2025, Entry No. 14393888, B. 11576, P. 7792, Official Records, Salt Lake County, UT

### I. PROPERTY SUBJECT TO THIS NOTICE

The real property subject to this Notice of Default (the "Property") is described as follows:

Lot 3, Holladay Park Lane, Vacating and Amending "North Holladay Gateway", according to the plat thereof as recorded in the office of the Salt Lake County Recorder. Tax Parcel No. 22-03-252-059, and addressed at 4444 S Holladay Park Ln

Lot 4, Holladay Park Lane, Vacating and Amending "North Holladay Gateway", according to the plat thereof as recorded in the office of the Salt Lake County Recorder. Tax Parcel No. 22-03-252-061, and addressed at 4450 S Holladay Park Ln

Lot 5, Holladay Park Lane, Vacating and Amending "North Holladay Gateway", according to the plat thereof as recorded in the office of the Salt Lake County Recorder. Tax Parcel No. 22-03-401-016, and addressed at 4452 S Holladay Park Ln

### II. OBLIGATION SECURED

The Trust Deed secures a promissory note in the original principal amount of \$1,323,825.75, together with interest, fees, and other amounts as provided therein and in the Trust Deed.

### III. DEFAULT

A breach of the obligations secured by the Trust Deed has occurred. The nature of the default is as follows: UNIMAK LLC, as a successor in interest to the Trustor, has sold, transferred, or otherwise conveyed all or a portion of its interest in the Property without the prior written consent of Beneficiary, in violation of the Trust Deed. Under the terms of the Trust Deed, such unauthorized transfer constitutes a default and authorizes Beneficiary, at its option, to declare all sums secured thereby immediately due and payable. Beneficiary has exercised that option and has accelerated the indebtedness secured by the Trust Deed.

### IV. RIGHT TO CURE / REINSTATE

The Trustor and all other persons claiming an interest in the Property have the right to cure the default and reinstate the Trust Deed by paying the full amount due under the Trust Deed of \$1,323,825.75, plus interest, and attorney fees, at any time within ninety days after the date of this Notice of Default. In addition, Beneficiary may, in its sole discretion, elect to consent to the transfer or otherwise waive the default upon such terms and conditions as Beneficiary deems appropriate. If the default is not timely cured or otherwise resolved, the Trustee may proceed with a sale of the Property in accordance with the terms of the Trust Deed and applicable law.



When recorded return to:  
HP Lane, LLC  
PO Box 4760  
Scottsdale, AZ 85261

14529647 B: 11655 P: 9211 Total Pages: 2  
04/16/2026 10:06 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH HARTVIGSEN PLLC  
257 EAST 200 SOUTH, SUITE 500SALT LAKE CITY, UT 84111

## NOTICE OF DEFAULT ELECTION TO SELL

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**DATE OF TRUST DEED:** June 4, 2025  
**RECORDED:** June 5, 2025, Entry No. 14393888, B. 11576, P. 7792, Official Records, Salt Lake County, UT  
**BENEFICIARY:** HP LANE, LLC  
**TRUSTOR:** 45TH SOUTH, LLC

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Lot 3, Holladay Park Lane, Vacating and Amending "North Holladay Gateway", according to the plat thereof as recorded in the office of the Salt Lake County Recorder. Tax Parcel No. 22-03-252-059, and addressed at 4444 S Holladay Park Ln

Lot 4, Holladay Park Lane, Vacating and Amending "North Holladay Gateway", according to the plat thereof as recorded in the office of the Salt Lake County Recorder. Tax Parcel No. 22-03-252-061, and addressed at 4450 S Holladay Park Ln

Lot 5, Holladay Park Lane, Vacating and Amending "North Holladay Gateway", according to the plat thereof as recorded in the office of the Salt Lake County Recorder. Tax Parcel No. 22-03-401-016, and addressed at 4452 S Holladay Park Ln

### II. OBLIGATION SECURED

The Trust Deed secures a promissory note in the original principal amount of \$1,323,825.75, together with interest, fees, and other amounts as provided therein and in the Trust Deed.

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A breach of the obligations secured by the Trust Deed has occurred. The nature of the default is as follows: UNIMAK LLC, as a successor in interest to the Trustor, has sold, transferred, or otherwise conveyed all or a portion of its interest in the Property without the prior written consent of Beneficiary, in violation of the Trust Deed. Under the terms of the Trust Deed, such unauthorized transfer constitutes a default and authorizes Beneficiary, at its option, to declare all sums secured thereby immediately due and payable. Beneficiary has exercised that option and has accelerated the indebtedness secured by the Trust Deed.

### IV. RIGHT TO CURE / REINSTATE

The Trustor and all other persons claiming an interest in the Property have the right to cure the default and reinstate the Trust Deed by paying the full amount due under the Trust Deed of \$1,323,825.75, plus interest, and attorney fees, at any time within ninety days after the date of this Notice of Default. In addition, Beneficiary may, in its sole discretion, elect to consent to the transfer or otherwise waive the default upon such terms and conditions as Beneficiary deems appropriate. If the default is not timely cured or otherwise resolved, the Trustee may proceed with a sale of the Property in accordance with the terms of the Trust Deed and applicable law.



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. UTAH04-7369

14529784 B: 11656 P: 6 Total Pages: 1  
04/16/2026 12:17 PM By: EMehanovic 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 5, 2021, and executed by JUAN RAZON AND AURORA RAZON, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and INWEST TITLE SERVICES, INC., as Trustee, which Trust Deed was recorded on NOVEMBER 5, 2021, as Entry No. 13817695, in Book 11265, at Page 4143, 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:

**PARCEL 1:**

ALL OF LOT 34, BUILDING 3907, CONTAINED WITHIN WILDWOOD COVE P.U.D., AS SAID LOT IS IDENTIFIED IN THE PLAT OF SAID DEVELOPMENT, RECORDED IN SALT LAKE COUNTY, UTAH, JUNE 1, 1998, AS ENTRY NO. 6980020, IN BOOK 98-6P, AT PAGE 127, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, RECORDED IN SALT LAKE COUNTY, UTAH, ON JUNE 1, 1998, AS ENTRY NO. 6980021, IN BOOK 7994, AT PAGE 645 OF OFFICIAL RECORDS.

**PARCEL 1A:**

TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, WHICH INCLUDE, WITHOUT LIMITATION, AN EASEMENT FOR VEHICULAR INGRESS AND EGRESS OVER AND ACROSS SAID COMMON AREAS TO AND FROM SAID LOT AND 4000 WEST STREET, A PHYSICALLY OPEN AND LEGALLY DEDICATED PUBLIC STREET.

15-29-353-034

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 16, 2026

**LINCOLN TITLE INSURANCE AGENCY**

By:



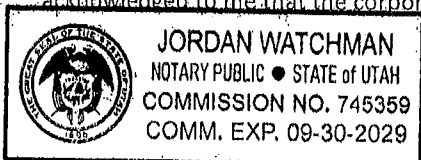
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 16, 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. UTAH04-7372

14529801 B: 11656 P: 292 Total Pages: 1  
04/16/2026 12:26 PM By: EMehanovic 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 3, 2020, and executed by ALEX JAMES TRUJILLO, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, its successors and assigns, as Beneficiary, and 1ST LIBERTY TITLE, LC, as Trustee, which Trust Deed was recorded on NOVEMBER 3, 2020, as Entry No. 13450169, in Book 11053, at Page 8036, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

BEGINNING AT A POINT 33 FEET WEST AND SOUTH 00°52' EAST 568 FEET FROM THE SOUTHEAST CORNER OF CHAMBERS TOWNSITE ADDITION NO. 1, BEING IN THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 1 SOUTH RANGE 2 WEST, SALT LAKE MERIDIAN AND RUNNING THENCE SOUTH 00°52' EAST 50 FEET; THENCE SOUTH 88°53' WEST 118 FEET; THENCE NORTH 00°52' WEST 50 FEET; THENCE NORTH 88°53' EAST 118 FEET TO THE PLACE OF BEGINNING.

14-30-252-025


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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

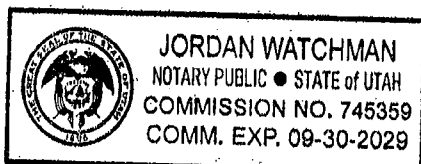
By:

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

STATE OF UTAH

COUNTY OF WEBER

On April 16, 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

14529802 B: 11656 P: 293 Total Pages: 1  
04/16/2026 12:26 PM By: EMehanovic 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. UTAH04-7370

## 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 11, 2019, and executed by JESSICA MARIE ALLEN AND NATHAN WADE HINTZE, JOINT TENANTS, 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 INTEGRATED TITLE INSURANCE SERVICES, LLC, as Trustee, which Trust Deed was recorded on SEPTEMBER 12, 2019, as Entry No. 13072777, in Book 10829, at Page 8030, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 3, WALNUT HILLS PLAT A, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

20-14-478-003

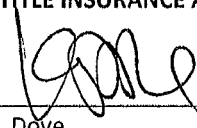
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

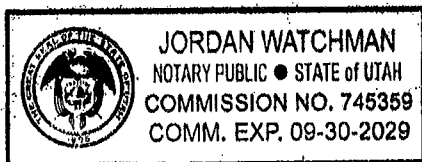
By:

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

STATE OF UTAH

COUNTY OF WEBER

On April 16, 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. UTAH04-7371

14529807 B: 11656 P: 321 Total Pages: 1  
04/16/2026 12:29 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MAY 12, 2016, and executed by RACHEL GLAITTLI, MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and MERIDIAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on MAY 12, 2016, as Entry No. 12278555, in Book 10430, at Page 6843, 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 703, GOLDEN ACRES NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

22-30-128-011

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, 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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



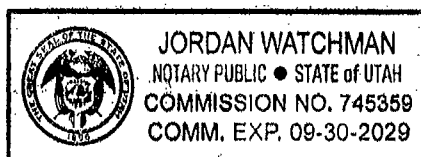
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 16, 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

14529918 B: 11656 P: 973 Total Pages: 2  
04/16/2026 01:38 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.: 143301-UT

APN: 28-18-180-011-0000

NOTICE IS HEREBY GIVEN THAT SUMANDEEP K GILL, A SINGLE WOMAN as Trustor, FIRST AMERICAN TITLE INSURANCE 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 11/15/2019 and recorded on 11/19/2019, as Instrument No. 13128128 in Book 10862 Page 1875-1891, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 56, RED SAGE, 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 \$289,964.00.

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

NOTICE OF DEFAULT

T.S. NO. 143301-UT

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

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 14 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.

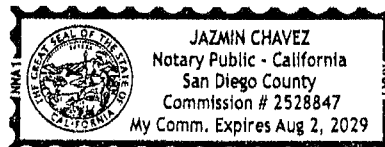
State of California } ss.  
County of San Diego }

On APR 14 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)



14529920 B: 11656 P: 976 Total Pages: 2  
04/16/2026 01:38 PM By: ctafoya 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.: 136044-UT

APN: 26-35-176-015

NOTICE IS HEREBY GIVEN THAT TRISTAN BROWN AND CHYANNE FRAMPTON, TENANTS IN COMMON, WITH RIGHT OF SURVIVORSHIP as Trustor, REI TITLE LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR OCMBC, INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/13/2023 and recorded on 1/13/2023, as Instrument No. 14062446 in Book 11395 Page 9683, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT BEING SOUTH 1,876.00 FEET AND WEST 115.83 FEET FROM THE NORTH QUARTER CORNER OF SECTION 35, TOWNSHIP 3 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE WEST 150.00 FEET; THENCE NORTH 165.39 FEET; THENCE NORTH 89°59'46" EAST 150.00 FEET; THENCE SOUTH 165.40 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$536,750.00.  
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 12/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

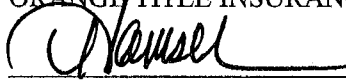
T.S. NO. 136044-UT

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

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

DATED: APR 13 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

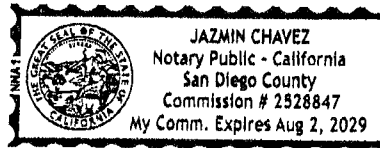
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 13 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26095

14530031 B: 11656 P: 1438 Total Pages: 2  
04/16/2026 02:59 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 12, 2019, and executed by Staci Sadler, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Flagstar Bank, FSB, its successors and assigns as Beneficiary, but Massachusetts Mutual Life Insurance Company being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 12, 2019, as Entry No. 12933069, in Book 10752, at Page 2937-2952, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit No. 80, contained within the SAN FRANCISCO CONDOMINIUMS PHASE II PROJECT, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah as Entry No. 3877984 and in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the SAN FRANCISCO CONDOMINIUMS PHASE II PROJECT, recorded in Salt Lake County, Utah as Entry No. 3840735 in Book 5488 at Page 2493, and in the First Supplement to Declaration of Covenants, Conditions and Restrictions and Bylaws of the SAN FRANCISCO CONDOMINIUMS PHASE II PROJECT, recorded in Salt Lake County, Utah as Entry No. 3877985 in Book 5512, Page 2703 of Official Records.

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, (c) the nonexclusive right to use and enjoy the common areas and facilities included in said condominium project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act. **TAX # 21-10-479-023**

Purportedly known as 1424 West Telegraph Hill Dr, Taylorsville, UT 84123 (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: 04/16/2026


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. UT26095

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

The foregoing instrument was acknowledged before me on 04/16/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Remotely Notarized with audio/video via  
Simplifile

Aubrey Pluim  
Notary Public

TS No.: 2026-00034-UT

14530210 B: 11656 P: 2718 Total Pages: 4  
04/17/2026 08:51 AM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PREMIUM TITLE TSG  
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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

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

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TS No: 2026-00034-UT

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

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

The past due amount is **\$9,283.09** as of **04/15/2026**, and will increase until your account becomes current.

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

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

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

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: Deutsche Bank National Trust Company, as Trustee for Argent Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-W8, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 **between the hours of 8:00 AM to 5:00 PM Mountain time on Monday through Friday.**

**NOTICE IS HEREBY GIVEN:** That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 04/21/2004, executed by: ARLAN JACKSON, A MARRIED MAN, as Trustor(s) to secure certain obligations in favor of ARGENT MORTGAGE COMPANY, LLC., as Beneficiary, recorded on 04/27/2004, as Instrument No. 9045318, Book 8978, page 8570 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$126,000.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 12/01/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

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

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

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

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

Dated: April 16, 2026

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

By: \_\_\_\_\_

(signature)

Name: Kevin S. Parke

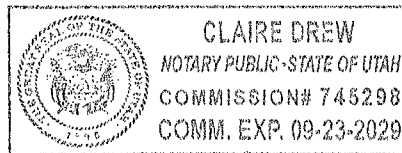
Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On April 16, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

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



## Exhibit A

### Legal Description

LOT 24, FAIRWAY ESTATES, PHASE 1, ACCORDING TO THE OFFICIAL PLAT  
THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN Number :           21-33-479-032-0000

TS No.: 2026-00031-UT

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

**14530216 B: 11656 P: 2749 Total Pages: 4**  
**04/17/2026 08:57 AM By: EMehanovic Fees: \$40.00**  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PREMIUM TITLE TSG  
7730 MARKET CENTER AVE STE 100EL PASO, TX 799128424

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

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TS No: 2026-00031-UT

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

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

The past due amount is **\$19,800.06** as of **04/15/2026** and will increase until your account becomes current.

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

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

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

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-RP1, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, **(844) 960-8299** between the hours of **8:00 AM to 5:00 PM Mountain time on Monday through Friday.**

**NOTICE IS HEREBY GIVEN:** That **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE** is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 08/25/2000, executed by: Dwight Howard Egan and Leslie Ann Egan, as Trustor(s) to secure certain obligations in favor of PNC Mortgage Corp. of America, an Ohio Corporation as Beneficiary, recorded 08/30/2000, as Instrument No. 7709033, Book 8384, page 4893-4904 of Official Records in the Office of the Recorder of Salt Lake COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$535,000.00 That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: Installment of Principal and Interest plus impounds and/or advances which became due on 12/01/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

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

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

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

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

Dated: April 16, 2026

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

By: \_\_\_\_\_

(signature)

Name: Kevin S. Parke

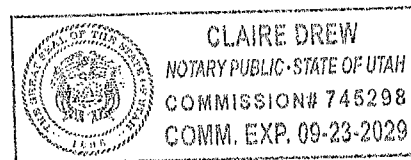
Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On April 16, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

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



## Exhibit A

### Legal Description

PARCEL 1:  
LOT 39, QUAIL VALLEY NO. 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS  
RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, SERIAL  
# 22-34-357-016.

PARCEL 2:  
LOT 40, QUAIL VALLEY NO. 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS  
RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, SERIAL  
# 22-34-357-017.

APN Number : 22-34-357-016-0000 & 22-34-357-017-0000

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

14530277 B: 11656 P: 3066 Total Pages: 2  
04/17/2026 10:20 AM By: tpham 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 Serenity at Jordan Landing Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium for Serenity at Jordan Landing ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 12, 2003, as Entry No. 8814384, and any amendments thereto, concerning real property reputed to be owned by **Adrian Gonzalez, an unmarried man ("Owner")**, covering real property located at 6851 S Romney Park Dr #10 ("Property"), and more particularly described as follows:

UNIT NO. 10, BUILDING "G", CONTAINED WITHIN THE SERENITY AT JORDAN LANDING, PHASE 9, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORDS OF SURVEY MAP RECORDED ON SEPTEMBER 12, 2003, IN SALT LAKE COUNTY, AS ENTRY NO. 8814377, IN BOOK 2003P, AT PAGE 284 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN SALT LAKE COUNTY, AS ENTRY NO. 8814384, IN BOOK 880, AT PAGE 6482 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

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

With all the covenants and warranties of title from Grantors in favor of Grantee as are generally included with a conveyance of real property by warranty deed under Utah law, except for, however, the Property is subject to: (a) leases, rights of way, easements, reservations, plat maps, covenants, conditions, and restrictions appearing of record and enforceable in law; (b) zoning and other regulatory laws and ordinances affecting the Property, and (c) real property taxes and assessments for the year 2024 and thereafter.

PARCEL NUMBER: 21-20-354-058-0000.

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 22, 2026 as Entry No. 14491452. 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.

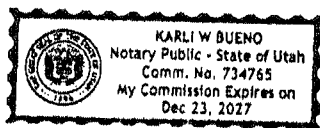
DATED this 15<sup>th</sup> day of April 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 15<sup>th</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.



Karli W. Bueno  
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.**

14530373 B: 11656 P: 3458 Total Pages: 1  
04/17/2026 11:13 AM 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 #304  
Murray, Utah 84123  
(801) 692-0799

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT Daybreak Eastlake Village Condominium Owners' Association, Inc., an association (the "Association") governed by, the Declaration of Condominium of Eastlake Village Condominiums in Salt Lake County, Utah, recorded as Entry #10179918, on July 31, 2007, in the Recorder's Office of Salt Lake County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Brandon Cruise Juarez** at 4538 West South Jordan Parkway #107, South Jordan, Utah 84009 lying in Salt Lake County, Utah and further described as follows:

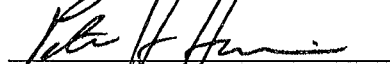
Legal Description: **BLDG B, UNIT 7, KENNECOTT DAYBREAK CONDOMINIUM PLAT 8A-2. 9674-7753 9765-8683**  
Property Address: **4538 West South Jordan Parkway #107, South Jordan, Utah 84009**  
Parcel ID #: **27-18-134-020-0000**

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. 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/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this April 16, 2026.

MILLER HARRISON LLC



Peter H. Harrison

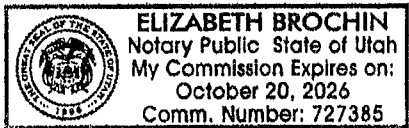
As authorized agent for Daybreak Eastlake Village Condominiums Owners' Association, Inc.

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

On April 16, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public



14530377 B: 11656 P: 3465 Total Pages: 1  
04/17/2026 11:13 AM By: EMehanovic 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 #304  
Murray, Utah 84123  
(801) 692-0799

**NOTICE OF DEFAULT AND ELECTION TO SELL**

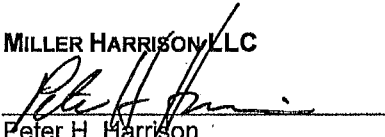
NOTICE IS HEREBY GIVEN THAT Cottages at Jordan Hills Owners Association, Inc., an association (the "Association") governed by, the Declaration of Covenants, Conditions, and Restrictions for Cottages at Jordan Hills, recorded as Entry #12705966, on January 29, 2018, in the Recorder's Office of Salt Lake County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Fabian Estrada** at 7867 South Hephaestus Lane, West Jordan, Utah 84088 lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 47, COTTAGES AT JORDAN HILLS VILLAGES AMENDED 10681-908210763-2369**  
Property Address: **7867 South Hephaestus Lane, West Jordan, Utah 84088**  
Parcel ID #: **20-34-150-147-0000**

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. 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.

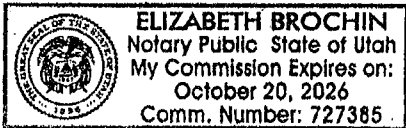
IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this April 16, 2026.

MILLER HARRISON LLC  
  
Peter H. Harrison  
As authorized agent for Cottages at Jordan Hills Owners Association, Inc.

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

On April 16, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

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



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

14530377 B: 11656 P: 3465 Total Pages: 1  
04/17/2026 11:13 AM By: EMehanovic 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**

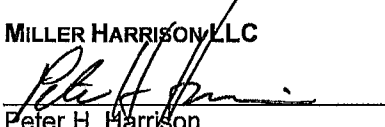
NOTICE IS HEREBY GIVEN THAT Cottages at Jordan Hills Owners Association, Inc., an association (the "Association") governed by, the Declaration of Covenants, Conditions, and Restrictions for Cottages at Jordan Hills, recorded as Entry #12705966, on January 29, 2018, in the Recorder's Office of Salt Lake County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Fabian Estrada** at 7867 South Hephaestus Lane, West Jordan, Utah 84088 lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 47, COTTAGES AT JORDAN HILLS VILLAGES AMENDED 10681-908210763-2369**  
Property Address: **7867 South Hephaestus Lane, West Jordan, Utah 84088**  
Parcel ID #: **20-34-150-147-0000**

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. 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.

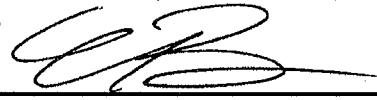
In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/the have discharged personal liability through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

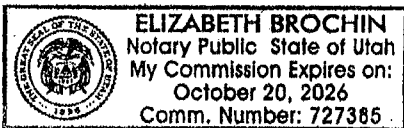
IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this April 16, 2026.

MILLER HARRISON LLC  
  
Peter H. Harrison  
As authorized agent for Cottages at Jordan Hills Owners Association, Inc.

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

On April 16, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

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



When Recorded Return To:

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

14530584 B: 11656 P: 5014 Total Pages: 3  
04/17/2026 01:30 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MICHAEL KROG  
5665 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 Aug 5th, 2024, executed by 2327 S 700 E, a series of Lighthouse HSS, LLC, as trustor ("*Trustor*"), in favor of SCOTT ROSS Trustee for Hammer Head Trust, dated May 8th, 2024, 11681 S 700 E STE 150 Draper, UT 84020 as Beneficiary (the "*Beneficiary*"), and filed for record August 7, 2024, and recorded as Document ID 14273700 Book: 11509 Page: 9535 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 49 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 2, BLOCK 4, FOREST DALE; THENCE EAST 100 FEET; THENCE NORTH 43 FEET; THENCE WEST 100 FEET; THENCE SOUTH 43 FEET TO BEGINNING. LESS AND EXCEPTING THEREFROM: A PARCEL OF LAND IN FEE FOR THE RECONSTRUCTION AND WIDENING OF EXISTING HIGHWAY STATE ROUTE 80, BEING PART OF AN ENTIRE TRACT OF PROPERTY, SITUATE IN BLOCK 4, FOREST DALE SUBDIVISION, A SUBDIVISION OF BLOCK 44, 10 ACRE PLAT "A", BIG FIELD SURVEY, NW1/4 SECTION 20, T. 1S, R. 1E, SLB&M. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT AND THE EASTERLY RIGHT OF WAY LINE OF THE EXISTING 700 EAST STREET OF SAID PROJECT, WHICH POINT IS 49.00 FEET N. 0°27'58" E. FROM THE SOUTHWEST CORNER OF LOT 2 OF SAID SUBDIVISION; AND RUNNING THENCE N. 0°27'58" E. 32.70 FEET, MORE OR LESS, ALONG SAID EASTERLY RIGHT OF WAY LINE TO A POINT OPPOSITE APPROXIMATE ENGINEERS STATION 86+77.88; THENCE S. 1°11'52" E. 32.72 FEET, MORE OR LESS TO SAID SOUTHERLY BOUNDARY LINE AT A POINT 66.88 FEET PERPENDICULARLY DISTANT EASTERLY FROM THE CENTERLINE OF SAID 700 EAST STREET, OPPOSITE APPROXIMATE ENGINEERS STATION 86+45.18; THENCE N. 89°34'51" W. 0.95 FEET TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAPS OF SAID PROJECT ON FILE IN THE OFFICE OF THE UTAH DEPARTMENT OF TRANSPORTATION. (NOTE: ROTATE ABOVE BEARINGS 0°27'58" COUNTER-CLOCKWISE TO EQUAL RECORD BEARINGS.)

Tax ID Number: 16-20-152-028

Said obligations include, but are not limited to, a promissory note (the "Note") dated Aug 5th, 2024, for an original principal balance of \$476,000.00. 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

14530584 B: 11656 P: 5014 Total Pages: 3  
04/17/2026 01:30 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To MICHAEL KROG  
5665 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 Aug 5th, 2024, executed by 2327 S 700 E, a series of Lighthouse HSS, LLC, as trustor ("*Trustor*"), in favor of SCOTT ROSS Trustee for Hammer Head Trust, dated May 8th, 2024, 11681 S 700 E STE 150 Draper, UT 84020 as Beneficiary (the "*Beneficiary*"), and filed for record August 7, 2024, and recorded as Document ID 14273700 Book: 11509 Page: 9535 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 49 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 2, BLOCK 4, FOREST DALE; THENCE EAST 100 FEET; THENCE NORTH 43 FEET; THENCE WEST 100 FEET; THENCE SOUTH 43 FEET TO BEGINNING. LESS AND EXCEPTING THEREFROM: A PARCEL OF LAND IN FEE FOR THE RECONSTRUCTION AND WIDENING OF EXISTING HIGHWAY STATE ROUTE 80, BEING PART OF AN ENTIRE TRACT OF PROPERTY, SITUATE IN BLOCK 4, FOREST DALE SUBDIVISION, A SUBDIVISION OF BLOCK 44, 10 ACRE PLAT "A", BIG FIELD SURVEY, NW1/4 SECTION 20, T. 1S, R. 1E, SLB&M. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT AND THE EASTERLY RIGHT OF WAY LINE OF THE EXISTING 700 EAST STREET OF SAID PROJECT, WHICH POINT IS 49.00 FEET N. 0°27'58" E. FROM THE SOUTHWEST CORNER OF LOT 2 OF SAID SUBDIVISION; AND RUNNING THENCE N. 0°27'58" E. 32.70 FEET, MORE OR LESS, ALONG SAID EASTERLY RIGHT OF WAY LINE TO A POINT OPPOSITE APPROXIMATE ENGINEERS STATION 86+77.88; THENCE S. 1°11'52" E. 32.72 FEET, MORE OR LESS TO SAID SOUTHERLY BOUNDARY LINE AT A POINT 66.88 FEET PERPENDICULARLY DISTANT EASTERLY FROM THE CENTERLINE OF SAID 700 EAST STREET, OPPOSITE APPROXIMATE ENGINEERS STATION 86+45.18; THENCE N. 89°34'51" W. 0.95 FEET TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAPS OF SAID PROJECT ON FILE IN THE OFFICE OF THE UTAH DEPARTMENT OF TRANSPORTATION. (NOTE: ROTATE ABOVE BEARINGS 0°27'58" COUNTER-CLOCKWISE TO EQUAL RECORD BEARINGS.)

Tax ID Number: 16-20-152-028

Said obligations include, but are not limited to, a promissory note (the "Note") dated Aug 5th, 2024, for an original principal balance of \$476,000.00. 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

14530589 B: 11656 P: 5045 Total Pages: 2  
04/17/2026 01:34 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MICHAEL 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 November 8th, 2024, executed by 648 E Garfield, a series of Lighthouse HSS, LLC, as trustor ("*Trustor*"), in favor of DME ENTERPRISES, LLC 5696 WEST CARSON DRIVE HIGHLAND, UT, 84003 as Beneficiary (the "*Beneficiary*"), and filed for record November 12, 2024, and recorded as Document ID 14312636 Book: 11531 Page: 9162 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*"):

LOTS 18 AND 19, BLOCK 3, ROSEDALE 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 1/2 VACATED ALLEY ABUTTING ON THE SOUTH. LESS AND EXCEPTING THE WEST 1 FOOT OF LOT 19, BLOCK 3, ROSEDALE ADDITION CONVEYED BY QUIT-CLAIM DEED RECORDED JANUARY 28, 2014 AS ENTRY NO. 11796102 IN BOOK 10207 AT PAGE 7339 OF OFFICIAL RECORDS, SALT LAKE COUNTY.

Tax ID Number: 16-18-481-024

Said obligations include, but are not limited to, a promissory note (the "*Note*") dated November 8th, 2024, for an original principal balance of \$448,000.00. 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.**



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22219

**14530788 B: 11656 P: 6012 Total Pages: 2**  
**04/17/2026 03:12 PM By: EMehanovic 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 6, 1999, and executed by Linda M. Brecke, as Trustor, in favor of Academy Mortgage Corporation, a Utah Corporation as Beneficiary, but True Note Capital, LLC being the present Beneficiary, in which Landmark Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 13, 1999, as Entry No. 7488996, in Book 8315, at Page 8176, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 401, Green Tree No. 4, according to the official plat thereof, filed in Book "74-3" of Plats at Page 39 of the Official Records of the Salt Lake County Recorder. **TAX # 21-08-276-014**

Purportedly known as 4857 South Forest Circle, Taylorsville, UT 84129 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 04/17/2026


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. UT22219

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

The foregoing instrument was acknowledged before me on 04/17/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

	AUBREY PLUIM Notary Public State of Utah Commission No. 746154 My Commission Expires Nov 18, 2029
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Remotely Notarized with audio/video via  
Simplifile

Aubrey Plum  
Notary Public

14531400 B: 11656 P: 9721 Total Pages: 1  
04/20/2026 02:36 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 11176-550F  
Parcel No. 15-02-353-017

NOTICE OF DEFAULT

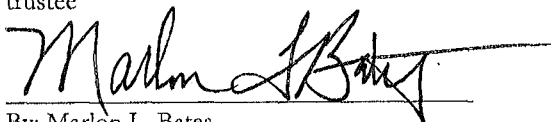
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Myron M. Matthews, as trustor(s), in which VAMCU Federal Credit Union is named as beneficiary, and First American Title Company is appointed trustee, and filed for record on September 21, 2007, and recorded as Entry No. 10228277, in Book 9517, at Page 5877, Records of Salt Lake County, Utah.

THE WEST 15 ½ FEET OF LOT 11, ALL OF LOT 12 AND THE EAST 14 FEET OF LOT 13, BLOCK 14, JORDAN PLACE, A SUBDIVISION OF PART OF SECTION 2 AND 3, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 28, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 20 day of April, 2026.


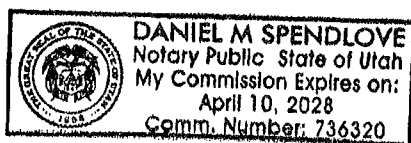
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 20 day of April, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28333

14531581 B: 11657 P: 494 Total Pages: 2  
04/20/2026 03:57 PM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 1, 2019, and executed by Rourk McRae and Michelle Clayburn, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Utah First Federal Credit Union, its successors and assigns as Beneficiary, in which Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 6, 2019, as Entry No. 13117527, in Book 10856, at Page 5064-5079, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 10, White City No. 35, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.  
**TAX # 28-09-305-035**

Purportedly known as 9934 South Sandridge Drive, Sandy, UT 84092 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the 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: 04/20/2026


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. UT28333

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

The foregoing instrument was acknowledged before me on 04/20/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

A. 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. UT12123

**14531593 B: 11657 P: 586 Total Pages: 2**  
**04/20/2026 04:03 PM By: srigby Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: HALLIDAY, WATKINS & MANN, P.C.**  
**376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111**

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 15, 2015, and executed by Lauren Muzio and Elisabeth Turner, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cottonwood Title Insurance Agency, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 15, 2015, as Entry No. 12132735, in Book 10361, at Page 7583 - 7595, and modified pursuant to the Modification recorded on November 21, 2022, as Entry No. 14044506, in Book 11386, at Page 5971, and modified pursuant to the Modification recorded on April 24, 2025, as Entry No. 14375333, in Book 11566, at Page 1009, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 1, Building No. 4, contained within the Rosecrest Village PLAT 2, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah as Entry No. 10012784 in Book 2007P at Page 73, and in the Declaration of Covenants, Conditions and Restrictions of Rosecrest Village Townhomes recorded in Salt Lake County, Utah as Entry No. 9916077 in Book 9383 at Page 7780 (as said Map and Declaration may be amended and/or supplemented). Together with all appurtenant rights in and to the Common Areas and Limited Common Areas as provided for in said plat and said Declaration of Covenants, Conditions, and Restrictions. **TAX # 32-12-253-060**

Purportedly known as 5066 West Arete Way, Herriman, UT 84096 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/20/2026


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. UT12123

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

The foregoing instrument was acknowledged before me on 04/20/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

A. 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. UT28110

14531596 B: 11657 P: 611 Total Pages: 2  
04/20/2026 04:05 PM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 25, 2013, and executed by Janet B. Wilcox and Ron Wilcox, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Citibank, N.A., its successors and assigns as Beneficiary, but NewRez LLC dba Shellpoint Mortgage Servicing being the present Beneficiary, in which First American Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 3, 2013, as Entry No. 11610743, in Book 10123, at Page 9694-9709, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

COMMENCING AT A POINT 418.3 FEET WEST AND 8 FEET SOUTH FROM THE SOUTHEAST CORNER OF LOT 36, SECTION 36, TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE WEST 75 FEET; THENCE SOUTH 127 FEET; THENCE EAST 75 FEET; THENCE NORTH 127 FEET TO THE POINT OF BEGINNING, BEING A PART OF LOT 23, SECTION 36 TOWNSHIP 2 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN. **TAX # 21-36-179-016**

Purportedly known as 396 West Harvard Drive, Midvale, UT 84047 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/20/2026


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. UT28110

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

The foregoing instrument was acknowledged before me on 04/20/2026,  
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

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 1649

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Copper Rim at Master, Inc., (the "Association") is the beneficiary under the Master Declaration of Covenants, Conditions, and Restrictions, and Reservation of Easements for Copper Rim recorded on August 25, 2020 as Entry No. 13379270 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Brandee Lin Crockett and D'Shaun Crockett, located at 7391 South Olivine River Lane, West Jordan, Utah 84081, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 314, COPPER RIM PHASE 3A**  
Parcel ID #: **20-26-176-048-0000**

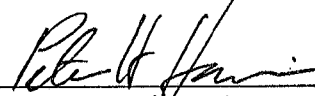
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 21, 2026.

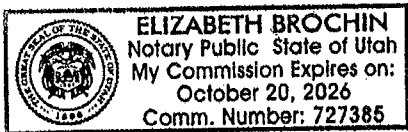
Copper Rim Master Association, Inc.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter H. Harrison, *Attorney-in-Fact*

On April 21, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



When Recorded Return To:

Parsons Behle & Latimer  
201 S. Main Street, Suite 1800  
Salt Lake City, UT 84111  
Attention: Michael R. Brown

14532143 B: 11657 P: 3629 Total Pages: 3  
04/21/2026 03:02 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: PARSONS BEHLE & LATIMER  
201 SOUTH MAIN, SUITE 1500SALT LAKE CITY, UT 84111

Parcel No. 14-25-101-006-0000

Space above for County Recorder's Use

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default by 2819 Holdings LLC, a Utah limited liability company ("Trustor"), in the payment when due of all the indebtedness evidenced by that certain Promissory Note executed by Trustor and dated September 6, 2023 (the "Note"), in the principal amount of \$3,000,000.00, which Note is payable to First Utah Bank, a Utah state chartered bank ("Lender"), and which Note is secured by that certain Deed of Trust effective September 6, 2023, and recorded on September 7, 2023, in the Office of the Recorder of Salt Lake County, State of Utah as Entry No. 14149956 in Book 11443 beginning at Page 3437 (the "Deed of Trust"), which Deed of Trust was executed by Trustor in favor of Lender as the original Trustee, and Lender as Beneficiary.

Michael R. Brown, an active member of the Utah State Bar residing in Utah, has been substituted as the Successor Trustee (hereafter "Trustee"), pursuant to the certain Substitution of Trustee dated April 21, 2026 and recorded on April 21, 2026 as Entry No. 14531910 in Book 11657 beginning at Page 2554 in the Office of the Recorder of Salt Lake County, State of Utah. The Trust Deed encumbers the following described real property situated in Salt Lake County, State of Utah ("Trust Property"):

**Commonly known as 2819 South 5600 West, West Valley City, Utah 84120-4605**

**Tax Serial/Parcel No.: 14-25-101-006-0000**

PARCEL 1:

Lot 5d, Highbury Shoppes Subdivision, Amending Lot 5 of Highbury Commons at Lake Park to create Lots 5a, 5b, 5c, 5d, 5e and 5f, as recorded in the office of the Salt Lake County Recorder, Utah Public Recorder.

PARCEL 1A:

Together with a nonexclusive easement for ingress and egress by vehicular and pedestrian traffic and vehicular parking upon, over and across that portion of the common facilities located on the grantor's Lot from time to time, except for those

areas developed to service facilities or drive-up or drive-through customer service facilities. The rights of ingress, egress and parking set forth in this Section shall apply to the common facilities for each lot. As granted in that certain Grant of Easements and Declaration of Covenants, Conditions and Restrictions recorded October 16, 2006 as Entry No. 9876676 in Book 9365, Page 6981 and Amendment to Grant of Easements and Declaration of Covenants, Conditions and Restrictions recorded November 26, 2013 as Entry No. 11766926 in Book 10195, Page 5141.

PARCEL 1B:

Together with a perpetual non-exclusive, non-assignable easement over the above-referenced Lot 5f for the placement, use and reasonable access to a trash dumpster.

As granted in that certain Supplemental Restrictive Covenant and Easement recorded July 5, 2011 as Entry No. 11207933 in Book 9934, Page 8565.

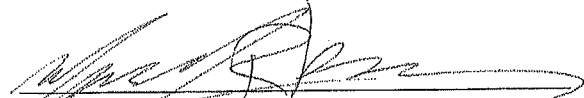
A breach of the obligation for which the Trust Property was given as security has occurred. The Trustee does hereby elect to sell or cause the Trust Property to be sold to satisfy the obligations secured by the Deed of Trust, including appropriate fees, charges, and expenses incurred by Lender and Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal, accrued interest, late charges, attorneys' fee and all other amounts payable by Trustor under the terms of the Note and the Deed of Trust.

The nature of such breach is the failure of the Trustor to pay the amounts due under the Note. As a result of the payment breach, among other breaches, the entire balance owed by Trustor under the Note is immediately due and payable in full. The amount owed by Trustor to Lender includes the principal balance and accrued interest in the amount of \$3,028,294.63 as of March 31, 2026, together with all interest, costs, fees, and subsequent sums advanced by Lender pursuant to the terms and conditions of Note and the Deed of Trust, including without limitation attorneys' fees, all of which are declared to be due and payable.

[Signature Page Follows]

DATED this 21st day of April 2026.

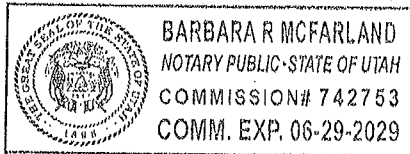
SUCCESSOR TRUSTEE:

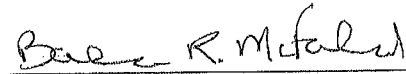


Michael R. Brown  
Parsons Behle & Latimer  
201 S. Main Street, Suite 1800  
Salt Lake City, UT 84111

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before me this 21st day of April 2026, by Michael R. Brown, in his capacity as the Successor Trustee.



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

14532223 B: 11657 P: 4292 Total Pages: 1  
04/21/2026 04:02 PM By: vanguyen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attn: Marlon L. Bates  
15 West South Temple, Ste 600  
Salt Lake City, Utah 84101  
Telephone No. (801) 531-7870  
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)  
Trustee No. 67152-240F  
Parcel No. 28-21-101-014

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by David L. Halling and Kelly Halling, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on November 16, 2022, and recorded as Entry No. 14042946, in Book 11385, at Page 8525, Records of Salt Lake County, Utah.

LOT 109, LEXINGTON RIDGE NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the August 31, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 21 day of April, 2026.

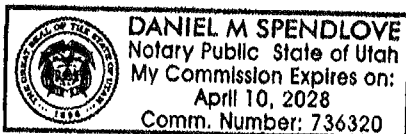
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 21 day of April, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28297

14532253 B: 11657 P: 4344 Total Pages: 2  
04/21/2026 04:24 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 11, 2022, and executed by Natalie N. Hess, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Land Home Financial Services, its successors and assigns as Beneficiary, but Finance of America Reverse LLC being the present Beneficiary, in which Cottonwood Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 18, 2022, as Entry No. 13872272, in Book 11295, at Page 8221, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 737, HILLSDALE SUBDIVISION NO. 6 AMENDED & EXTENDED, according to the official plat thereof, recorded in the office of the County Recorder of Salt Lake County, Utah. **TAX # 15-28-129-006**

Purportedly known as 2861 South 2955 West, West Valley City, UT 84119 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on November 27, 2025. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

04/21/2026  
Dated: \_\_\_\_\_


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. UT28297

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

The foregoing instrument was acknowledged before me on 04/21/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Aubrey Plum  
Notary Public

Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28327

14532363 B: 11657 P: 5002 Total Pages: 2  
04/22/2026 09:16 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 24, 2000, and executed by Darvel E. Miller and Katherine A. Miller, as Trustors, in favor of World Savings Bank, FSB, A Federal Savings Bank as Beneficiary, in which First American Title Company of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 30, 2000, as Entry No. 7648452, in Book 8364, at Page 5005, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 227, Block 61, HOFFMAN HEIGHTS #9, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 27-07-378-001-0000**

Purportedly known as 5305 South 4620 West, 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 Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 04/21/2026


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. UT28327

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

The foregoing instrument was acknowledged before me on 04/21/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

A Plum  
Notary Public

Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28443

14532706 B: 11657 P: 7285 Total Pages: 2  
04/22/2026 03:12 PM By: tpham Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 30, 2021, and executed by Salvador Miramontes and Monica Miramontes, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 2, 2021, as Entry No. 13733325, in Book 11215, at Page 5892-5906, and modified pursuant to the Modification recorded on September 8, 2022, as Entry No. 14012672, in Book 11370, at Page 8737, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 11, Lake Park Meadows, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder. **TAX # 15-30-176-024-0000**

Purportedly known as 2972 S Lakemeadow Dr, West Valley City, UT 84120 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/22/2026


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. UT28443

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

The foregoing instrument was acknowledged before me on 04/22/2026,  
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

14533103 B: 11657 P: 9276 Total Pages: 1  
04/23/2026 12:27 PM By: csummers 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: 2807

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Scandia Village Homeowners Association (the "Association") is the beneficiary under the Amended Declaration of Covenants, Conditions, Restrictions and Bylaws for Scandia Village Condominiums recorded on May 14, 2009 as Entry No. 10702576 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Lynette M. Dickerson, located at 3077 East Nordic Drive, Sandy, Utah 84093, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 15-B, BLDG. 15 SCANDIA VILLAGE, CONDM 1.90 PER CENT**  
**INT: 4590-0178 5508-0082 7965-0455 8942-6744**  
Parcel ID #: **22-35-327-031-0000**

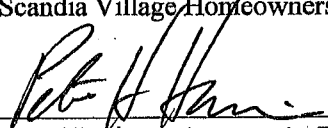
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 23, 2026.

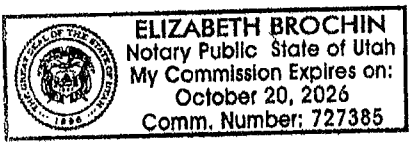
Scandia Village Homeowners Association

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter Harrison, *Attorney-in-Fact*

On April 23, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28325

14533293 B: 11658 P: 489 Total Pages: 2  
04/23/2026 03:53 PM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 19, 2023, and executed by Kyler Story, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which Utah First was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 24, 2023, as Entry No. 14166610, in Book 11452, at Page 2994, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 203, WINDY RIVER SUBDIVISION, Plat B, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder, State of Utah. **TAX # 27-26-130-017**

Purportedly known as 11844 South Reeves Lane, Riverton, UT 84065-4119 (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: 04/23/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28325

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

The foregoing instrument was acknowledged before me on 04/23/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

A. 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. UT28314

14533294 B: 11658 P: 491 Total Pages: 2  
04/23/2026 03:54 PM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 11, 2023, and executed by Alvaro Arias and Astrid Arias fka Sonia Astrid Arias and Irma Arias, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Utah First Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 17, 2023, as Entry No. 14129663, in Book 11432, at Page 3078, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 2, SHALEAH ESTATES SUBDIVISION, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 27-08-151-003**

Purportedly known as 9755 South 4000 West, South Jordan, UT 84009-9338 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/23/2026

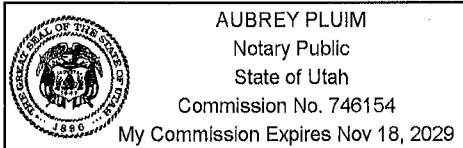
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28314

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

The foregoing instrument was acknowledged before me on 04/23/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



Aubrey Pluim  
Notary Public

Remotely Notarized with audio/video via  
Simplifile

14533620 B: 11658 P: 2214 Total Pages: 2  
04/24/2026 10:49 AM By: jlucas 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.: 147500-UT

APN: 26-22-269-003-0000

NOTICE IS HEREBY GIVEN THAT RILEE BIRDSLEY AND BRAYDEN PACKER, JOINT TENANTS as Trustor, COTTONWOOD TITLE INSURANCE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DIRECT MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/3/2025 and recorded on 2/4/2025, as Instrument No. 14343097 in Book 11548 Page 4280, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 440, DAYBREAK VILLAGE 9 PLAT 5, AMENDING LOT Z101 OF THE VP DAYBREAK OPERATIONS-INVESTMENTS PLAT 1, LOT P-115 OF THE DAYBREAK VILLAGE 12A PLAT 4 & LOT V5 OF THE KENNECOTT MASTER SUBDIVISION #1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER ON JUNE 24, 2024 AS ENTRY NO. 14256089 IN BOOK 2024P AT PAGE 157.

The obligation included a Note for the principal sum of \$598,852.00.

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. 147500-UT

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

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

DATED: APR 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi  
Hamsa Uchi, Authorized Agent

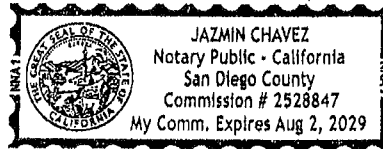
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 22 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature] (Seal)



14533627 B: 11658 P: 2258 Total Pages: 2  
04/24/2026 10:51 AM By: ctafoya Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ORANGE TITLE INSURANCE AGENCY  
374 EAST 720 SOUTHOREM, UT 84058

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 149000-UT

APN: 08-22-380-003-0000

NOTICE IS HEREBY GIVEN THAT JEFFERY S LOGSDON AND TRACY LOGSDON as Trustor, MONUMENT TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DIRECT MORTGAGE CORP, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/18/2008 and recorded on 9/22/2008, as Instrument No. 10525046 in Book 9644 Page 5175-5182, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 38, NEW ROSE PARK NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS FILED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

The obligation included a Note for the principal sum of \$134,228.00.  
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 8/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

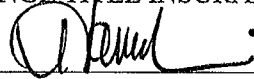
T.S. NO. 149000-UT

By reason of such default, UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR LVS TITLE TRUST XIII, 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 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.



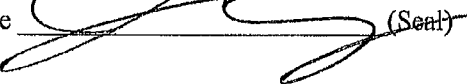
Hamsa Uchi, Authorized Agent

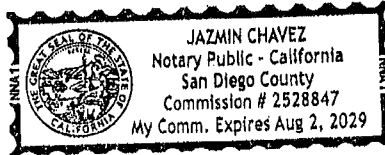
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 22 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)



14533631 B: 11658 P: 2298 Total Pages: 2  
04/24/2026 10:51 AM By: jlucas 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.: 146687-UT

APN: 20-14-303-005-0000

NOTICE IS HEREBY GIVEN THAT WILFORD T. PRATER, A SINGLE MAN as Trustor, TRULY TITLE, INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR KIND LENDING, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/25/2023 and recorded on 8/25/2023, as Instrument No. 14145178 in Book 11440 Page 7242, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 6, WOODVIEW ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$245,000.00.  
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 10/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 146687-UT

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

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

DATED: APR 22 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 22 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Arlene Rodriguez Beltran* (Seal)



14533631 B: 11658 P: 2298 Total Pages: 2  
04/24/2026 10:51 AM By: jlucas 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.: 146687-UT

APN: 20-14-303-005-0000

NOTICE IS HEREBY GIVEN THAT WILFORD T. PRATER, A SINGLE MAN as Trustor, TRULY TITLE, INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR KIND LENDING, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/25/2023 and recorded on 8/25/2023, as Instrument No. 14145178 in Book 11440 Page 7242, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 6, WOODVIEW ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$245,000.00.  
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 10/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

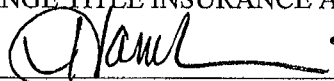
T.S. NO. 146687-UT

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

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

DATED: APR 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

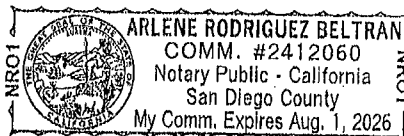
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On APR 22 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Arlene Rodriguez Beltran (Seal)



14533645 B: 11658 P: 2374 Total Pages: 2  
04/24/2026 10:54 AM By: jlucas Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Phone: (801) 476-0303  
T.S. NO.: 26-19353  
SK NO.: GHID01-0080

## 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 JUNE 11, 2025, and executed by BEVERLY JEANNINE RANSON AND JOSEPH RANSON, WIFE AND HUSBAND AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY; AS NOMINEE FOR WEST CAPITAL LENDING, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and GUARDIAN TITLE COMPANY OF UTAH, as Trustee, which Trust Deed was recorded on JULY 21, 2025, as Entry No. 14411793, in Book 11587, Page 1539, 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:

SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH. WEST 60.38 FEET OF LOT 2, BLOCK 5, ROSE PARK PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN: 08-26-382-017-0000

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

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

DATED: April 24, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



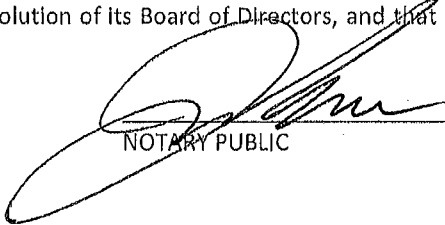
JC H. Sessions

Its: Authorized Agent

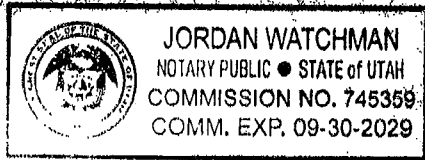
STATE OF UTAH

COUNTY OF WEBER

On April 24<sup>th</sup>, 2026, personally appeared before me, JC H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC



14533745 B: 11658 P: 3009 Total Pages: 2  
04/24/2026 12:24 PM By: jlucas 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.: 146862-UT

APN: 28-21-177-095-0000

NOTICE IS HEREBY GIVEN THAT KHALID ALKHALAYLEH AND ANDREA ALKHALAYLEH, HUSBAND AND WIFE as Trustor, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/12/2021 and recorded on 11/17/2021, as Instrument No. 13826497 in Book 11270 Page 2898-2912, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1, ROSEBUD ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$815,776.00.

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, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF BRAVO RESIDENTIAL FUNDING TRUST 2023-NQM2, 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. 146862-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 22 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 22 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:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2868

**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 Jose Joaquin Donoso and Patricia Zaragoza Lopez, located at 8579 West Meadow Bank Way, Magna, Utah 84044, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 1077, GATEWAY TO LITTLE VALLEY PHASE 1B PLAT 11195-6442**  
Parcel ID #: **14-32-330-006-0000**


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 24, 2026.

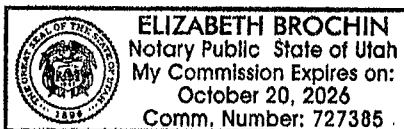
Little Valley Owners Association, Inc.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter Harrison, *Attorney-in-Fact*

On April 24, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2885

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN THAT the Rosecrest Village Homeowners Association, Inc., (the "Association") is the beneficiary under the Amended Declaration of Covenants, Conditions, and Restrictions of Rosecrest Village Townhomes recorded on November 21, 2006 as Entry No. 9916077 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Isaiah Tapusoa and Sosefina Pututau, located at 14613 South Auroral Way, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 6, BLDG 2, ROSECREST VILLAGE PL 2. 9902-9372 09921-4599  
Parcel ID #: 32-12-253-076-0000

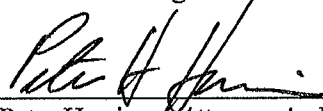
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 24, 2026.

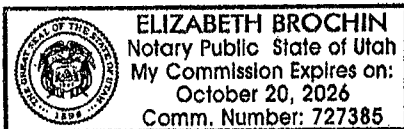
Rosecrest Village Homeowners Association, Inc.

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

  
Peter Harrison, *Attorney-in-Fact*

On April 24, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26659

**14534038 B: 11658 P: 4891 Total Pages: 2**  
**04/24/2026 03:28 PM By: jlucas Fees: \$40.00**  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 12, 2024, and executed by Eric Zupon, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Zions Bancorporation, N.A. dba Zions Bank, its successors and assigns as Beneficiary, but ZIONS BANCORPORATION, N.A. dba Zions Bank being the present Beneficiary, in which Zions Bancorporation, N.A. dba Zions Bank was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 12, 2024, as Entry No. 14227416, in Book 11484, at Page 2006, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 5, contained within C STREET TOWNHOMES, PUD, a Planned Unit Development, as the same is identified in the Plat recorded in Salt Lake County, Utah as Entry No. 14029446, in Book 2022P, at Page 241 and in the Declaration of Covenants, Conditions and Restrictions recorded in Salt Lake County, Utah as Entry No. 14175893, in Book 11456, at Page 8186 (as said Plat and Declaration may have heretofore been amended or supplemented). Together with the appurtenant undivided ownership interest in and to the common areas and facilities as defined and described in said Plat and Declaration. **TAX # 21-25-476-026**

Purportedly known as 107 W Ryker Ln Unit 5, Midvale, UT 84047 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/24/2026

HALLIDAY, WATKINS & MANN, P.C.:


By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26659

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

04/24/2026

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

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

Aubrey Pluim  
Notary Public

Remotely Notarized with audio/video via  
Simplifile

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28369

14534049 B: 11658 P: 4960 Total Pages: 2  
04/24/2026 03:31 PM By: jlucas Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated March 19, 2025, and executed by Vicki L. Curtis, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which Utah First Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 24, 2025, as Entry No. 14361397, in Book 11558, at Page 2900, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit G-2, contained within the Country View Condominiums Phase A, a Utah condominium project as identified in the Record of Survey Map recorded November 14, 2003 as Entry No. 8894258, in Book 2003P, at Page 357 of Plats, as said Record of Survey Map may have been amended and/or supplemented and as further defined and described in the Declaration of Condominium of COUNTRY VIEW CONDOMINIUMS, recorded November 14, 2003, as Entry No. 8894265, in Book 8911, at Page 5157 as said Declaration may have been amended and/or supplemented in the Office of the Recorder of Salt Lake County, Utah.

More Correctly Described As Follows:

Unit G-2, contained within the Country View Condominiums Phase A, a Utah condominium project, as identified in the Record of Survey Map recorded November 14, 2003 as Entry No. 8894258, in Book 2003P, at Page 357 of Plats, (as said Record of Survey Map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of COUNTRY VIEW CONDOMINIUMS, recorded November 14, 2003, as Entry No. 8894265, in Book 8911, at Page 5157 (as said Declaration may have been amended and/or supplemented) in the Office of the Recorder of Salt Lake County, Utah.

Together with the appurtenant undivided interest in and to the common areas and facilities more particularly described in said Declaration and any amendments and/or Supplements thereto. **TAX # 27-28-481-032**

Purportedly known as 2437 W Montcalm Dr, Riverton, UT 84065 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/24/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28369

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

The foregoing instrument was acknowledged before me on 04/24/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

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. UT28472

14534051 B: 11658 P: 4964 Total Pages: 2  
04/24/2026 03:33 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 June 26, 2021, and executed by Jeanette Homer and Ryan Homer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but 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 July 1, 2021, as Entry No. 13706030, in Book 11200, at Page 1958-1973, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 525, CATALINA ESTATES NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. **TAX # 14-29-477-019**

Purportedly known as 8112 West 3380 South, Magna, UT 84044 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 04/24/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28472

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

The foregoing instrument was acknowledged before me on 04/24/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

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

Aubrey Pluim  
Notary Public

Remotely Notarized with audio/video via  
Simplifile