

ENT 25803:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Mar 30 11:52 AM FEE 40.00 BY LM  
RECORDED FOR Orange Title Insurance Agen  
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 144894-UT

APN: 55:602:0011

NOTICE IS HEREBY GIVEN THAT CALEB CHAPMAN, AN INDIVIDUAL AND RESIDENT OF UTAH as Trustor, ELEVATED TITLE WEST LLC. as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 2/2/2023 and recorded on 2/7/2023, as Instrument No. 7323:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 11, PLAT "A", WINDSOR COURT SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER

The obligation included a Note for the principal sum of \$400,000.00.

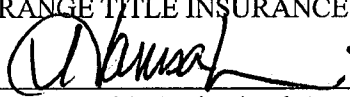
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

T.S. NO. 144894-UT

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

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

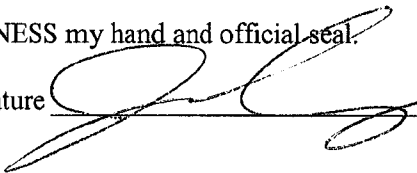
DATED: MAR 26 2026

ORANGE TITLE INSURANCE AGENCY, INC.  
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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

State of California } ss.  
County of San Diego }

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

WITNESS my hand and official seal.  
Signature  (Seal)



ENT 25813:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Mar 30 11:56 AM FEE 40.00 BY LM  
RECORDED FOR Orange Title Insurance Agen  
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 145292-UT

APN: 34-609-0320

NOTICE IS HEREBY GIVEN THAT STUART JACK AND TRUDY JACK, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/28/2021 and recorded on 6/3/2021, as Instrument No. 102331:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 320, ARRIVAL SUBDIVISION, PHASE B, PLAT 1, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$756,810.00.

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 6/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

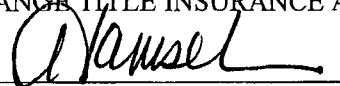
T.S. NO. 145292-UT

By reason of such default, CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS DELAWARE TRUSTEE FOR J.P. MORGAN MORTGAGE TRUST JPMMT 2021-LTV1, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

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

DATED: MAR 2 6 2026

ORANGE TITLE INSURANCE AGENCY, INC.



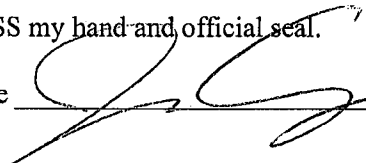
Hamsa Uchi, Authorized Agent

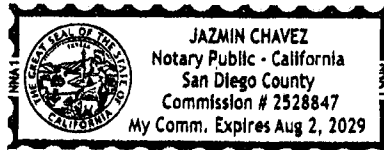
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On MAR 2 6 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)



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. 11146-1273F  
Parcel No. 34-641-0050

ENT 25952:2026 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Mar 30 01:36 PM FEE 40.00 BY CS  
RECORDED FOR Scalley Reading Bates Hanse  
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

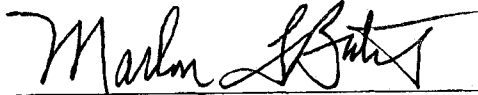
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Addison V. Gines and Jennarae Gines, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on July 8, 2022, and recorded as Entry No. 78911:2022, Records of Utah County, Utah.

LOT 50, ANTHEM WEST PLAT "A", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 30, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 30 day of March, 2026.

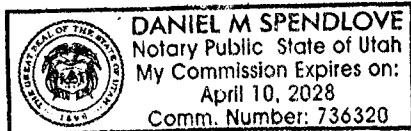
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 30 day of March, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28341

**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 8, 2024, and executed by Grace A. MacDowell and Richard M. Boyer, 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 US Bank Trust National Association, not in its individual capacity, but solely as Delaware trustee for GS Mortgage-Backed Securities Trust 2025-NQM1 being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 9, 2024, as Entry No. 45381:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

UNIT D, IN BUILDING 14, CONTAINED WITHIN THE "AMENDED" OAK CREST CONDOMINIUM, A UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON AUGUST 19, 1975 IN UTAH COUNTY, AS ENTRY NO. 16040 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MARCH 29, 1974 IN UTAH COUNTY, AS ENTRY NO. 5070 IN BOOK 1364 AT PAGE 779 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

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

MORE ACCURATELY DESCRIBED AS:

UNIT D, IN BUILDING 14, AMENDED OAK CREST CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATIONS OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF SAID UTAH CONDOMINIUM PROJECT, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, AS ENTRY NO. 5070:1974, (AS SAID MAP AND DECLARATION MAY BE AMENDED AND/OR SUPPLEMENTED.)

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 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 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 # 48-004-0108**

Purportedly known as 208 West Garden Park Drive, Orem, UT 84057 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 03/31/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri


Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28341

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

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

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

Remotely Notarized with audio/video via  
Simplifile

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

**When Recorded Return To:**

Michael R. Johnson, Esq. (Utah Bar No. 7070)  
Ray Quinney & Nebeker P.C.  
36 South State Street, Suite 1400  
Salt Lake City, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by Michael R. Johnson, Esq. (Utah Bar No. 7070), Successor Trustee, an active member of the Utah State Bar residing in Utah, that a default has occurred under that certain Deed of Trust dated July 8, 2024, executed by Kirsten Elisa Lydolph, as Grantor (“**Trustor**”), in which Capital Community Bank was named as original Trustee and as Beneficiary (“**Beneficiary**”), and recorded on July 18, 2024, as Instrument No. 47724:2024, in the official records of Utah County, State of Utah, (the “**Trust Deed**”). The real property affected thereby is situated in Utah County, Utah, and is more particularly described as follows:

LOT 1438, PHASE 'A', PLAT 14, BRANDON PARK SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office. Loan number 89004692 Loan amount \$65,000.00

The Real Property or its address is commonly known as 206 E Mount Emmons Dr, Eagle Mountain, UT 84005. The Real Property tax identification number is 35-793-1438.

Certain events of default have in fact occurred under the Trust Deed, and in the other contractual documents that were executed regarding the Trust Deed, including but not limited to that certain *Unlimited Continuing Guaranty* (the “**Guaranty**”), dated January 17, 2023, executed by Trustor in favor of Beneficiary. The obligations evidenced by Guaranty and secured by the Trust Deed have not been paid, and substantial obligations are due and owing to the Beneficiary.

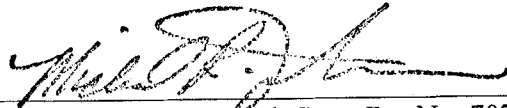
A Substitution of Trustee has been executed by Beneficiary and duly recorded in the official records of the Utah County Recorder, providing that Michael R. Johnson, an active member of the Utah State Bar residing in Utah, is the current trustee under the Deed of Trust (“**Successor Trustee**”).

By reason of said default of the Trustor under the Trust Deed, Beneficiary has made a written request of Successor Trustee to file a Notice of Default and Election to Sell.

Wherefore, by reason thereof, the Successor Trustee has declared and does hereby declare all sums and obligations secured by the Trust Deed, including all sums and obligations due under the aforementioned Guaranty, immediately due and payable in full, and has elected to cause the Property to be sold to satisfy the obligations secured thereby, *i.e.*, the outstanding amounts owed under the Guaranty, and all other amounts secured by the Trust Deed.

The undersigned disclaims any responsibility for any error in the description of the physical address or legal description of the Property. The Trustee's mailing address and the address of the Trustee's office is c/o Ray Quinney & Nebeker, 36 South State Street, Suite 1400, Salt Lake City, UT 84111. The Trustee may be contacted at (801) 532-1500, between the hours of 9:00 a.m. to 5:00 p.m., Monday through Friday, excluding legal holidays.

DATED this 31<sup>st</sup> day of March, 2026.

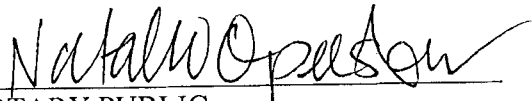
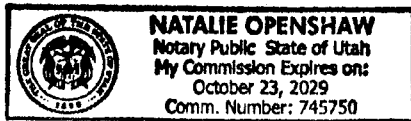


Michael R. Johnson (Utah State Bar No. 7070)  
Ray Quinney & Nebeker P.C.  
Successor Trustee  
36 South State Street, Suite 1400  
Salt Lake City, Utah 84111  
(801) 532-1500

Generally available during normal business hours  
(9:00 a.m. to 5:30 p.m.) Monday through Friday)

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

On this 31<sup>st</sup> day of March, 2026, personally appeared before me Michael R. Johnson, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed, and acknowledges that he executed the Notice of Default on behalf of the Successor Trustee on the line provided above.

  
NOTARY PUBLIC

ENT 27341:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Apr 01 04:37 PM FEE 40.00 BY KC  
RECORDED FOR Servicelink Title Agency In  
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 147675-UT

APN: 49:285:0001

NOTICE IS HEREBY GIVEN THAT BEAU V CHIPMAN, A SINGLE MAN as Trustor, BENJAMIN MANN 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 7/26/2019 and recorded on 7/29/2019, as Instrument No. 70936:2019 the subject Deed of Trust was modified by Loan Modification recorded on 10/14/2024 as Instrument 70791:2024, and later was modified by Loan Modification recorded on 09/04/2025 as Instrument 67382:2025, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 1, PLAT "B", PARK PLACE TOWNHOMES, AS IDENTIFIED IN THE RECORDED SURVEY MAP THERETOFORE RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 104247, AND MAP FILING NO. 6886, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 104248, IN BOOK 4156 AT PAGE 896 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREA AND FACILITIES AS THE SAME ARE ESTABLISHED IN THE DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$164,866.00.

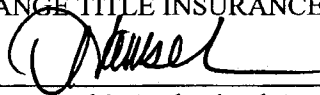
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus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

T.S. NO. 147675-UT

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

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

DATED: MAR 31 2026

ORANGE TITLE INSURANCE AGENCY, INC.  
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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

State of California } ss.  
County of San Diego }

On MAR 31 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



ENT 27343:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Apr 01 04:38 PM FEE 40.00 BY KC  
RECORDED FOR Servicelink Title Agency In  
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 148059-UT

APN: 66:194:0609

NOTICE IS HEREBY GIVEN THAT SILILA F. PATANE, A SINGLE MAN as Trustor, EAGLE GATE TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR 360 MORTGAGE GROUP, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/16/2016 and recorded on 8/23/2016, as Instrument No. 80509:2016, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 609, SILVERLAKE PLAT 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$366,357.00.

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.

T.S. NO. 148059-UT

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

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

DATED: MAR 31 2026

ORANGE TITLE INSURANCE AGENCY, INC.

*Hamsa Uchi*  
Hamsa Uchi, Authorized Agent

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

State of California } ss.  
County of San Diego }

On MAR 31 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared HAMSAUCHI 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)



**When Recorded Return To:**

Kunzler Bean & Adamson  
Attention: J. Martin Tate  
50 W Broadway, Suite 1000  
Salt Lake City, Utah 84101

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

**NOTICE IS HEREBY GIVEN** that a default has occurred under that certain Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing dated June 23, 2025, executed by **Penn Buyers, LLC, a Utah limited liability company**, as Trustor, in favor of **J. Martin Tate**, as Trustee, for the benefit of **Savage Capital Income Fund, LLC**, as Beneficiary, recorded June 25, 2025 as Entry No. 47319:2025, Utah County Recorder, State of Utah, covering the following described real property:


COMMENCING AT A POINT WHICH IS SOUTH 111.50 FEET AND WEST 92.30 FEET FROM THE NORTHEAST CORNER OF BLOCK 28, PLAT "Q", PAYSON CITY SURVEY OF BUILDING LOTS; THENCE EAST 92.30 FEET TO THE WEST LINE OF 800 EAST STREET; THENCE SOUTH ALONG SAID STREET LINE 70.00 FEET; THENCE WEST 162.30 FEET; THENCE NORTH 70.00 FEET; THENCE EAST 70.00 FEET TO THE POINT OF BEGINNING.

Tax ID No.: 08-154-0014

A breach of the obligation for which the above-described property was given as security has occurred. The Trustee hereby elects to sell or cause the Trust Property to be sold to satisfy the obligations secured by the Deed of Trust.

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

TRUSTEE:

  
\_\_\_\_\_  
J. MARTIN TATE  
50 West Broadway, Suite 1000  
Salt Lake City, Utah 84101



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

ENT 27613:2026 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2026 Apr 02 02:28 PM FEE 40.00 BY TM  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

---

**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 Saratoga Springs Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions, and Restrictions and Easements for Saratoga Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 24, 2006, as Entry No. 8402:2006, and any amendments thereto, concerning real property reputed to be owned by **Joiren Rangel** ("Owner"), covering real property located at 2333 S Long Drive ("Property"), and more particularly described as follows:

Lot 3-B, TALONS COVE SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Subject to easements, restrictions and rights of way appearing of record and enforceable in law and subject to 2021 taxes and thereafter.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 53:498:0013.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on February 12, 2026, as Entry No. 11572:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

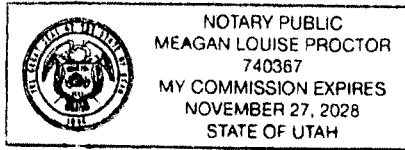
DATED this 1<sup>st</sup> day of April 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington         )

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



[Signature]  
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.**

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT27893

ENT 27630:2026 PG 1 of 2  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 Apr 02 02:59 PM FEE 40.00 BY TM  
RECORDED FOR Halliday, Watkins & Mann, P  
ELECTRONICALLY RECORDED

### NOTICE OF DEFAULT AND ELECTION TO SELL

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 4, 2003, and executed by Valorie Mitchell and Jon W. Schroeder, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary as nominee for Graystone Mortgage Corporation, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Reliable Title & Escrow was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 9, 2003, as Entry No. 148278:2003, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 55, Leisure Village Subdivision, a planned unit development, Provo, Utah, according to the official plat thereof and subject to the recitals thereof on file in the office of the recorder, Utah County, Utah. **TAX # 45-030-0055**

Purportedly known as 1954 West 500 North, Provo, UT 84601 (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: 04/02/2026


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. UT27893

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

The foregoing instrument was acknowledged before me on 04/02/2026,  
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

RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.  
COHNE KINGHORN  
A Professional Corporation  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated April 5, 2019, executed by Michael B. McIntyre and Brittney A. McIntyre, husband and wife (collectively, "**Trustors**"), as trustors, in favor of CENTRAL BANK, as trustee and as beneficiary; and, that certain Modification of Deed of Trust (the "**Modification**"), dated February 7, 2020, executed by Trustors, as trustors, in favor of in favor of CENTRAL BANK, as trustee and as beneficiary.

The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on May 1, 2019, as Entry 38008:2019, official records of Utah County, Utah. The Modification was filed for record in the office of the Utah County, Utah Recorder on February 25, 2020, as Entry 23516:2020, official records of Utah County, Utah.

The Trust Deed and the Modification encumber the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

Lot 30, HIGHLAND TOWN CENTER MEADOWS SUBDIVISION,  
Highland, Utah, according to the official plat thereof on file and of record  
in the office of the Utah County, Recorder.

The Trust Property or its address is approximately known as follows: 10615 North 5470 West, Highland, Utah 84003. The Trust Property's tax identification number is known as: 41-464-0030. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed and the Modification were given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the following: the obligations which are represented by that certain U.S. Small Business Administration Note, dated April 5, 2019, in the original principal sum of \$677,100.00 and those certain subsequent Change in Terms Agreements (collectively, the "**Note**"), which borrowers Michael B. McIntyre, also known as Brady McIntyre, and Mac's Place LLC (collectively, "**Borrowers**"), as borrowers, made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed and the Modification as follows:

1. A junior lien creditor initiated and concluded non-judicial foreclosure proceedings against certain real property located in Salt Lake County, State of Utah (the "**Salt Lake Property**"), which resulted in the "sale or transfer" of the Salt Lake Property. As a result of the non-judicial foreclosure proceedings, Michael B. McIntyre's, also known as Brady McIntyre's, rights, titles and interests in and to the Salt Lake Property were conveyed, transferred and/or otherwise terminated.
2. Trustors and/or Borrowers actions and/or inactions adversely affect the Trust Property and the Salt Lake Property and/or Central Bank's rights in and to the Trust Property and the Salt Lake Property.
3. The failure to comply with or perform other obligations, covenants and conditions contained in the agreements between Trustors and Borrowers, on the one hand, and CENTRAL BANK, on the other hand.
4. There has been a material adverse change in Trustors' and/or Borrowers' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Note, the Trust Deed and the Modification, is impaired.
5. Lender (*i.e.*, CENTRAL BANK) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed, the Modification and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed and the Modification, and the exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed and the Modification.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.  
COHNE KINGHORN  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111  
Telephone No.: (801) 363-4300  
Office Hours: 8:30 a.m. through 5:30 p.m.  
Monday through Friday, except holidays

DATED this 2<sup>nd</sup> day of April 2026.

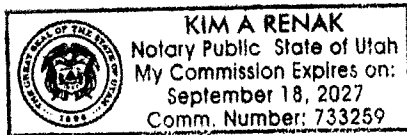
SUCCESSOR TRUSTEE:

By: *J. Scott Brown*  
J. Scott Brown  
Successor Trustee

STATE OF UTAH

COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> day of April 2026, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed and the Modification, referred to in said instrument.



*Kim A. Renak*  
Notary Public

My Commission Expires:

*9/18/27*

Residing at:

*SL County*

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

[55154.78/Utah County]

Electronically Recorded For:  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
Attr: 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. 67152-242F  
Parcel No. 04-071-0010

ENT 27674:2026 PG 1 of 1  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2026 Apr 02 04:20 PM FEE 40.00 BY TM  
RECORDED FOR Scalley Reading Bates Hanse  
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Elroy G. Salt and Naomi Salt, 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 May 24, 2021, and recorded as Entry No. 96932:2021, Records of Utah County, Utah.

COMMENCING AT THE SOUTHEAST CORNER OF LOT 8, BLOCK 76, PLAT "A", PROVO CITY SURVEY OF BUILDING LOTS; THENCE WEST 99.62 FEET; THENCE NORTH 43 FEET; THENCE EAST 99.62 FEET; THENCE SOUTH 43 FEET TO THE POINT OF BEGINNING.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the July 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 2 day of April, 2026.

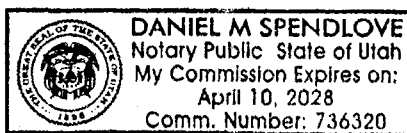
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 2 day of April, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

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

ENT 27972:2026 PG 1 of 2  
**ANDREA ALLEN**  
**UTAH COUNTY RECORDER**  
2026 Apr 03 01:26 PM FEE 40.00 BY TM  
RECORDED FOR Jenkins Bagley Sperry, PLLC  
ELECTRONICALLY RECORDED

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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 Harmony Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Harmony Homeowners Association, Inc. ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on September 27, 2018, as Entry No. 93086:2018, and any amendments thereto, concerning real property reputed to be owned by **Hector Carballo-Lopez, a married man ("Owner")**, covering real property located at 3774 N Doris Loop Rd ("Property"), and more particularly described as follows:

ALL OF LOT 611, HARMONY PHASE "A", PLAT "6", A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

With all the covenants and warranties of title from Grantor in favor of Grantee(s) as are generally included with a conveyance of real property by special 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 2023 and thereafter.

PARCEL NUMBER: 68:055:0611.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on August 22, 2024, as Entry No. 56590:2024. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to

satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

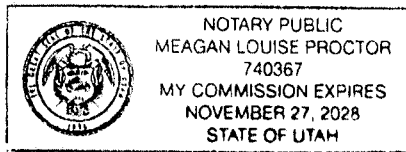
DATED this 1<sup>st</sup> day of April 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

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



[Signature]  
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.**

RECORDED AT REQUEST OF,  
AND WHEN RECORDED MAIL TO:

J. Scott Brown, Esq.  
COHNE KINGHORN  
A Professional Corporation  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111

## NOTICE OF DEFAULT

PLEASE TAKE NOTICE that J. Scott Brown, Esq., of COHNE KINGHORN, is successor trustee under that certain Deed of Trust (the "**Trust Deed**"), dated February 14, 2022, executed by CASEY L. CURREY ("**Trustor**"), as trustor, in favor of CENTRAL BANK, as trustee and as beneficiary. The Trust Deed was filed for record in the office of the Utah County, Utah Recorder on February 18, 2022, as Entry No. 22018:2022, official records of Utah County, Utah. The Trust Deed encumbers the following described parcel of real property (the "**Trust Property**") situated in Utah County, Utah:

Unit 22, PHASE 1 AMENDED, TUSCAN VILLAS PLANNED UNIT DEVELOPMENT, according to the official plat thereof as recorded in the office of the Utah County Recorder.

The Trust Property or its address is approximately known as follows: 962 West 880 North, Orem, Utah 84057. The Trust Property's tax identification number is known as: 53-371-0022. The Successor Trustee hereby disclaims liability for any error in the legal description, address or any other common designation of the Trust Property.

The Trust Deed was given for good and valuable consideration and to secure certain obligations in favor of CENTRAL BANK including, but not limited to, the obligations which are represented by that certain U.S. Small Business Administration Note, dated February 14, 2022, in the original principal sum of \$511,200.00 (the "**Note**"), which borrowers Capulus Holding LLC and Capulus – SF LLC (collectively, "**Borrowers**"), made, executed and delivered to CENTRAL BANK.

Default has occurred under the Trust Deed as follows:

1. The monthly payments under the Note are past due and owing, and have not been paid.
2. The accrued interest under the Note is past due and owing, and has not been paid.
3. The late fees under the Note are past due and owing, and have not been paid.

4. The real property taxes for the Trust Property, which taxes were due and owing and have not paid.
5. Trustor's and Borrowers' actions and/or inactions adversely affect the Trust Property and/or Central Bank's rights in and to the Trust Property.
6. There has been a material adverse change in Trustor's and/or Borrowers' financial conditions and/or business operations, which CENTRAL BANK believes the prospect of payment or performance of the "Indebtedness," as defined by the Trust Deed, is impaired.
7. Lender (*i.e.*, Central Bank) in good faith believes itself insecure.

Because of such defaults, CENTRAL BANK has declared and hereby declares all sums secured thereby to be immediately due and payable, and has elected and hereby elects to cause the Trust Property to be sold to satisfy the obligations secured thereby. Interest and late fees continue to accrue at the default interest rate in accordance with the terms and provisions of the Note, the Trust Deed and the related loan documents, the amounts of which will be furnished by CENTRAL BANK upon request.

All costs and expenses incident to foreclosure of the Trust Deed, and exercise of the power of sale including, but not limited to, reasonable attorneys' fees, are also chargeable to the Note and related loan documents, and which are secured by the Trust Deed.

Pursuant to UTAH CODE ANN. § 57-1-26(3)(b), the following information is provided:

J. Scott Brown, Esq.  
COHNE KINGHORN  
111 East Broadway, 11<sup>th</sup> Floor  
Salt Lake City, Utah 84111  
Telephone No.: (801) 363-4300  
Office Hours: 8:30 a.m. through 5:30 p.m.  
Monday through Friday, except holidays

[This space is intentionally left blank]

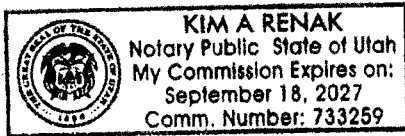
DATED this 3<sup>rd</sup> day of April 2026.

SUCCESSOR TRUSTEE:

By: *J. Scott Brown*  
J. Scott Brown  
Successor Trustee

STATE OF UTAH )  
  :ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 3<sup>rd</sup> day of April 2026, by J. Scott Brown, Esq., of COHNE KINGHORN, Successor Trustee of the Trust Deed, referred to in said instrument.



*Kim A. Renak*  
Notary Public

My Commission Expires:  
9/18/27

Residing at:  
SL County

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

[55154.xx]