

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28436

ENT 30382:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 13 11:01 AM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 15, 2007, and executed by Jon B. Purcell and Belinda J. Purcell, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for iFreedom Direct Corporation, its successors and assigns as Beneficiary, but Wells Fargo Bank, N.A. being the present Beneficiary, in which Backman Title Services LTD was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 28, 2007, as Entry No. 29592:2007, and modified pursuant to the Modification recorded on December 27, 2017, as Entry No. 128587:2017, and modified pursuant to the Modification recorded on March 3, 2020, as Entry No. 27265:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 1, PLAT "A", GREEN VIEW ACRES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 40-080-0001**

Purportedly known as 2070 West 600 South, 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: 04/13/2026


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. UT28436

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

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. UT28187

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 16, 2021, and executed by Neveltson Charles, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Stewart Title of Utah Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 19, 2021, as Entry No. 127144:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

The land referred to herein is situated in the County of Utah, State of Utah, and is described as follows:
LOT 2, WESTWOOD PARK SUBDIVISION, PLAT C, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE RECORDER OF THE UTAH COUNTY RECORDER, STATE OF UTAH. LESS AND EXCEPTING: BEGINNING AT THE NORTHEAST CORNER OF LOT 2, WESTWOOD PARK PLAT "C", PAYSON, UTAH, WHICH POINT LIES NORTH 0°19'30" WEST 941.47 FEET ALONG THE SECTION LINE AND WEST 335.98 FEET FROM THE EAST QUARTER CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AND RUNNING THENCE SOUTH 89°40'30" WEST 62.45 FEET ALONG THE NORTH LINE OF SAID LOT 2; THENCE SOUTH 67°02'16" EAST 67.99 FEET TO A POINT ON THE EAST LINE OF SAID LOT 2; THENCE NORTH 00°19'30" WEST 26.88 FEET ALONG THE EAST LINE OF LOT 2 TO THE POINT OF BEGINNING.
ALSO LESS AND EXCEPTING: BEGINNING AT THE ANGLE POINT ON THE NORTH LINE OF LOT 2, WESTWOOD PARK PLAT "C", PAYSON, UTAH, WHICH POINT LIES NORTH 00°19'30" WEST 941.12 FEET ALONG THE SECTION LINE AND WEST 398.44 FEET FROM THE EAST QUARTER CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER; AND RUNNING THENCE SOUTH 51°26'55" EAST 25.00 FEET; THENCE SOUTH 75°44'12" EAST 44.42 FEET TO A POINT ON THE EAST LINE OF SAID LOT 2; THENCE NORTH 67°02'16" WEST 67.99 FEET TO THE POINT OF BEGINNING. **TAX # 55-071-0010**

Purportedly known as 519 South 1050 West, Payson, UT 84651 (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

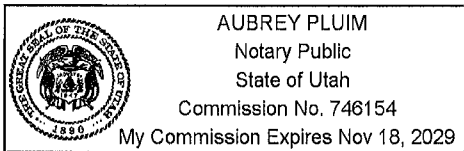
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28187

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

Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. CARR07-0989

ENT 30629:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 13 02:45 PM FEE 40.00 BY MG
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 2, 2020, and executed by JACOB R STALEY, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GUARANTEED RATE, INC., its successors and assigns, as Beneficiary, and MERIDIAN TITLE, as Trustee, which Trust Deed was recorded on OCTOBER 2, 2020, as Entry No. 153698:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 25, PLAT "B", RIDERWOOD MEADOWS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

51-268-0025

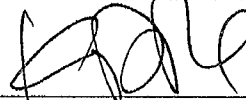
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 13, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



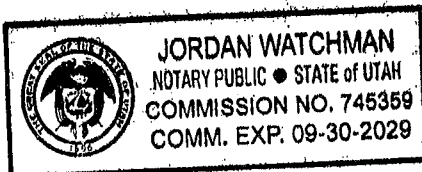
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 13, 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:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2312

ENT 31101:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 14 01:51 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Skye Estates Master Owners Association, Inc. (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants, Conditions and Restrictions of Skye Estates recorded on August 15, 2014 as Entry No. 57247:2014 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Caleb Ogden, located at 12219 North Bridgeway Way, Highland, Utah 84003, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 612, SKYE ESTATES FINAL PLAT, PHASE 6 SUB AREA 0.244 AC.

Parcel ID #: 66:550:0612


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 aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

DATE FILED: April 14, 2026.

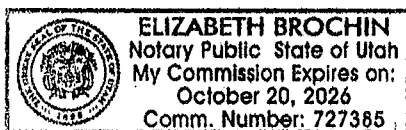
Skye Estates Master Owners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, Attorney-in-Fact

On April 14, 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: 2953

ENT 31104:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 14 01:51 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Willow Glen Owner Association, Inc., (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, Easements and Restrictions of Willow Glen recorded on March 19, 2019 as Entry No. 22100:2019 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by McKenna Bangerter and Jack Steven Bangerter, located at 401 South Meadow Garden Road, American Fork, Utah 84003, lying in Utah County, Utah and further described as follows:

Legal Description: LOT T-322, WILLOW GLEN, PHASE 2 AMENDED SUB AREA 0.019 AC.

Parcel ID #: 55:899:0322

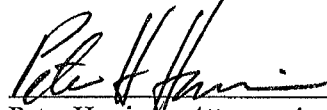
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

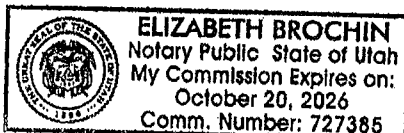
DATE FILED: April 14, 2026.

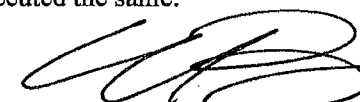
Willow Glen Owner Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, *Attorney-in-Fact*

On April 14, 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: 2876

ENT 31162:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 14 02:49 PM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Gardner Point Condominium Association (the "Association") is the beneficiary under the Declaration of Condominium for Gardner Point Condominium recorded on November 4, 2021 as Entry No. 187578:2021 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Demir Hasanovic, Hidajet Hasanovic and Snezana Hasanovic, located at 1348 North 3830 West #201, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

Legal Description: **UNIT 201, PLAT R, GARDNER POINT, PHASE 3 CONDOS. AREA 0.029 AC. ALSO UNIT 201 (GARAGE), PLAT R, GARDNER POINT, PHASE 3 CONDOS. AREA 0.005 AC. TOTAL AREA .034 AC.**
Parcel ID #: **40:580:0201**

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.


Gardner Point Condominium Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

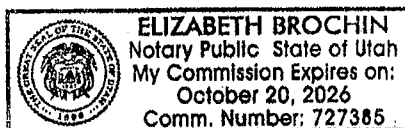


Peter Harrison, *Attorney-in-Fact*

On April 14, 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



TS No.: 2026-00019-UT-BSI

Recording Requested By:
Premium Title

When Recorded Mail To:
Premium Title
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

ENT 31263:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 08:35 AM FEE 40.00 BY LM
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

TS No: 2026-00019-UT-BSI

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 **\$13,714.15** as of **05/01/2026** 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:

SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, 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 06/13/2022, executed by: T STERLING SHAWN HAMNER, AN UNMARRIED MAN, as Trustor(s) to secure certain obligations in favor of AMERICAN PACIFIC MORTGAGE CORPORATION., AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY as Beneficiary, recorded 06/17/2022, as Instrument No. ENT 71764:2022, ---, page --- of Official Records in the Office of the Recorder of Utah 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 \$213,000.00 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 11/01/2025 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 13, 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 13, 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.

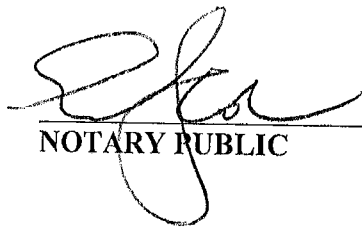

NOTARY PUBLIC



Exhibit A

Legal Description

LOT 8213, THE VILLAGE OF HAWKS LANDING SUBDIVISION, PLAT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

APN Number : 54-217-0013

TS No.: 2026-00023-UT-BSI

Recording Requested By:
Premium Title

When Recorded Mail To:
Premium Title
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

ENT 31268:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 08:37 AM FEE 40.00 BY LM
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

TS No: 2026-00023-UT-BSI

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 **\$37,462.48** as of **05/01/2026**, 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:

SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, 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 06/07/2021, executed by: KEITH ANTHONY WALKER, A MARRIED MAN, as Trustor(s) to secure certain obligations in favor of PANORAMA MORTGAGE GROUP, LLC DBA INSPIRO FINANCIAL LLC AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY as Beneficiary, recorded 06/11/2021, as Instrument No. ENT107119 : 2021, ---, page --- of Official Records in the Office of the Recorder of Utah 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 \$402,930.00 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 03/01/2025 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.

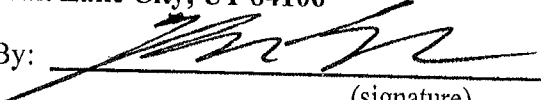
Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

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 13, 2026

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

By: 
(signature)

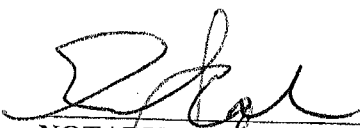
Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On April 13, 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

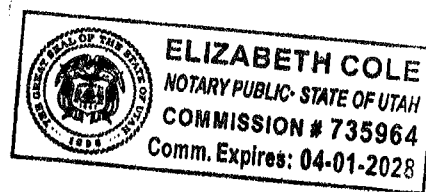


Exhibit A

Legal Description

LOT 135, PLAT "A", MEADOW WALK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

APN Number : 46:987:0135



ENT 31342-2026 PG 1 of 3
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 11:16 AM FEE 40.00 BY KC
RECORDED FOR JACOB DEAN ESQ

After Recording Return To:

Jacob Dean, Esq.

1557 W. Innovation Way, Suite 500
Lehi, UT 84043

NOTICE OF DEFAULT AND ELECTION TO SELL

(Under Deed of Trust - Utah Code § 57-1-24)

APN: 36:661:0103

TRUSTEE: Jacob E. Dean, Esq.

TRUSTOR: Darren Taylor

BENEFICIARY: HI-GH-LI-GHT, LLC, a Utah limited liability company

NOTICE IS HEREBY GIVEN that a breach of the obligation for which the following Deed of Trust is security has occurred:

1. IDENTIFICATION OF DEED OF TRUST

That certain Deed of Trust dated December 17, 2025, executed by Darren Taylor, as Trustor, ("**Trustor**") in favor of HI-GH-LI-GHT, LLC, as Lender and Beneficiary, and Jacob Dean, as Trustee, ("**Trustee**") recorded on March 10, 2026, as Entry No. 19772:2026, in the official records of Utah County, in the State of Utah.

The real property subject to the Deed of Trust is described as follows:

Lot 103, Plat 'N', CANBERRA HILLS SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder.

Commonly known as: 1431 E. 80 S., Lindon, UT 84042

2. DEFAULT

A breach of the obligations secured by the Deed of Trust has occurred, including, but not limited to, the following:

Failure to make payments due under the Promissory Note secured by the Deed of Trust.

3. ELECTION TO SELL

The undersigned Trustee hereby declares the Trustor to be in default and elects to sell the above-described property to satisfy the obligations secured by the Deed of Trust pursuant to Utah Code § 57-1-24.

4. RIGHT TO REINSTATE

The Trustor or any successor in interest has the right to cure the default by paying all amounts outstanding, together with permitted costs and expenses, at any time prior to the time the Notice of Trustee's Sale is given, as provided by law.

5. TRUSTEE CONTACT INFORMATION

For reinstatement or payoff information, contact:

Jacob Dean, Esq.

1557 W. Innovation Way, Suite 500

Lehi, UT 84043

jacob@dean.law

[signature page to follow]

Notice of Default and Election to Sell

Signature Page

DATED this 13 day of April, 2026.



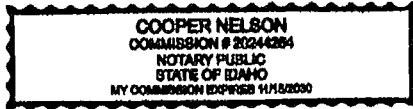
Jacob Dean
Trustee

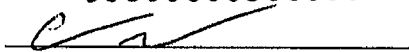
State of Idaho
County of Ada

On this 13 day of April, in the year 2026, before me Cooper Nelson a notary public, personally appeared Jacob Dean, proved on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and acknowledged he executed the same.

Witness my hand and official seal

(Seal)



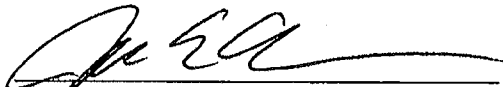


Notary Public

My Commission Expires: 11/15/2030

MAILING CERTIFICATE

I hereby certify that within ten (10) days after recording this Notice of Default, a true and correct copy will be mailed by certified mail to all persons entitled to notice under Utah Code § 57-1-26.



Jacob Dean

40/2



ENT 31402=2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 12:27 PM FEE 40.00 BY MG
RECORDED FOR BRUCE L RICHARDS & ASSOC

**RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:**

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

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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Revolving Credit Deed of Trust dated April 7, 2022, executed by Korbin Levin, Trustor, to secure certain obligations in favor of Alpine Credit Union, as Beneficiary, and recorded April 13, 2022, as Entry Number 45778:2022, official records of the County Recorder of Utah County, State of Utah. The real property described in said Revolving Credit Deed of Trust is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 331, GARDENS AT ANDERSON FARMS
PLAT C SUBDIVISION, according to the official plat
thereof on file in the office of the Utah County Recorder.
#40:534:0331.

Said Revolving Credit Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$90,000.00.

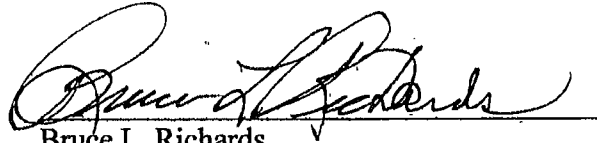
The beneficial interest under said Revolving Credit Deed of Trust and the obligations secured thereby are now owned and held by Alpine Credit Union.

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

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

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

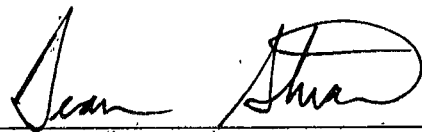
EXECUTED this 8th day of April, 2026.



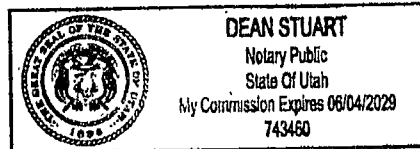
Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 8th day of April, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.



Notary Public



RECORDER
4/2

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

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



ENT 31404:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 12:27 PM FEE 40.00 BY HG
RECORDED FOR BRUCE L RICHARDS & ASSOC

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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Revolving Credit Deed of Trust dated July 19, 2022, executed by Sean Hadlock and Stacy Hadlock, Trustors, to secure certain obligations in favor of Alpine Credit Union, as Beneficiary, and recorded July 26, 2022, as Entry Number 83770:2022, official records of the County Recorder of Utah County, State of Utah. The real property described in said Revolving Credit Deed of Trust is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 3, PLAT A, GREENLAND ACRES SUBDIVISION,
Highland, Utah, according to the official plat thereof on file
in the office of the Utah County Recorder.
#40:045:0003.

Said Revolving Credit Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$313,000.00.

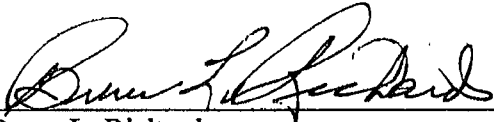
The beneficial interest under said Revolving Credit Deed of Trust and the obligations secured thereby are now owned and held by Alpine Credit Union.

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

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

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

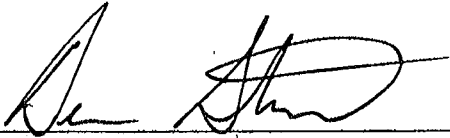
EXECUTED this 8th day of April, 2026.



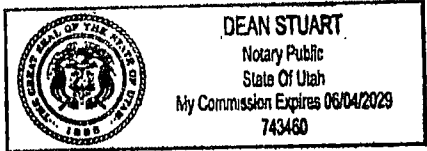
Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 8th day of April, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say 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. UT22439

ENT 31550:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 03:02 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 22, 2005, and executed by Joseph A. Ware and Paula P. Ware, as Trustors, in favor of New Century Mortgage Corporation as Beneficiary, but Oak West 4 LLC being the present Beneficiary, in which Access Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 28, 2005, as Entry No. 137000:2005, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 6, Plat "I", CHERAPPLE FARMS SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 36-585-0006**

Purportedly known as 709 East Sunrise Drive, Orem, UT 84097 (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

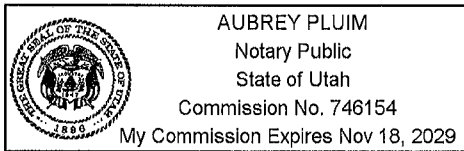
HALLIDAY, WATKINS & MANN, P.C.:

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. UT22439

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.



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. UT28405

ENT 31555:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 15 03:12 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 16, 2014, and executed by Jason Gerrard, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bank of England, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which United Title Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 16, 2014, as Entry No. 74115:2014, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 179, PLAT "E", SHERWOOD HILLS SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 52-131-0035**

Purportedly known as 4618 Windsor Drive, Provo, UT 84604 (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: 04/15/2026


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. UT28405

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

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. UTAH04-7377

ENT 31783:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 16 12:40 PM FEE 40.00 BY KC
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated NOVEMBER 2, 2021, and executed by IGNACIO MURILLO AND PATRICIA MURILLO, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and VANGUARD TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on NOVEMBER 2, 2021, as Entry No. 186506:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

PARCEL #1

LOT 34, WESTBRIDGE PLANNED UNIT DEVELOPMENT, PHASE 2, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 33620, AND MAP FILING NO. 2457, (AS SAID RECORD OF SURVEY MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 16318, BOOK 1739, AT PAGE 802 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

PARCEL #1A:

TOGETHER WITH THE PERTINENT NONEXCLUSIVE EASEMENTS OVER AND RIGHTS OF USE AND ENJOYMENT OF SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN THE ABOVE MENTIONED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

55-106-0007


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:



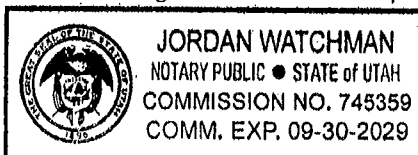
Kenyon D. Dove

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28237

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 30, 2013, and executed by Breanne Christensen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New Line Mortgage, DIV. Republic Mortgage Home Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC being the present Beneficiary, in which Security Title and Abstract Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 31, 2013, as Entry No. 10023:2013, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 253, PHASE 2C, GABLES AT SARATOGA SPRINGS PUD SUBDIVISION, SARATOGA SPRINGS, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH. **TAX # 40-438-0253**

Purportedly known as 139 East Carbonell Way, Saratoga Springs, UT 84045 (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. UT28237

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

Aubrey Plum
Notary Public

Remotely Notarized with audio/video via
Simplifile

Electronically Recorded For:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 82056-01F
Parcel No. 49-059-0007

ENT 31977:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 16 04:11 PM FEE 40.00 BY TM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

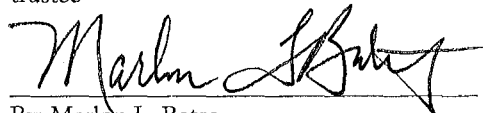
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the All-Inclusive Trust Deed with Assignment of Rents executed by Terry Bailey and Raul Hernandez, as trustor(s), in which Daniel Ruvalcaba is named as beneficiary, and 1st Liberty Title, LC is appointed trustee, and filed for record on December 28, 2022, and recorded as Entry No. 127638:2022, Records of Utah County, Utah.

LOT 7, BLOCK 1, PRESTWICH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 5, 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 16 day of April, 2026.

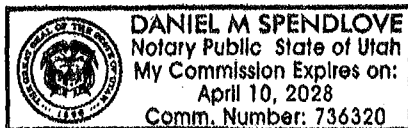
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 16 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 32126:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 17 11:32 AM FEE 40.00 BY LM
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 **Veronica Zerman ("Owner")**, covering real property located at 374 Bayside Drive ("Property"), and more particularly described as follows:

Lot 23, contained within the AMENDED SARATOGA SPRINGS PLAT 4, SHEET 3, PLANNED UNIT DEVELOPMENT, as the same is identified in the Plat recorded December 31, 1997 as Entry No. 104363 in the office of the County Recorder of Utah County, Utah, and in the "Master Declaration of Covenants, Conditions and Restrictions and Easements for SARATOGA SPRINGS SUBDIVISIONS." recorded in the office of the County Recorder of Utah County, Utah in Book 4195, at Page 1, and in the "Declaration of Covenants, Conditions and Restrictions for AMENDED SARATOGA SPRINGS PLAT 4, SHEET 3" recorded in Book 4926 at Page 609.

TOGETHER WITH a right of easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions and Restrictions. Subject to easements, covenants, conditions and restrictions of record and taxes for the current year.

PARCEL NUMBER: 52:695:0023.

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 5, 2026, as Entry No. 9245 : 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

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

ENT 32127:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 17 11:33 AM FEE 40.00 BY LM
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 **Veronica L. Zerman** ("**Owner**"), covering real property located at 360 Bayside Dr ("Property"), and more particularly described as follows:

LOT 16, contained within the AMENDED SARATOGA SPRINGS PLAT 4, Sheet 3, a Planned Unit Development, as the same is identified in the Plate recorded December 31, 1997, as Entry No. 104363, in the office of the County Recorder of Utah County, Utah, and in the "Master Declaration of Covenants, Conditions, Restrictions and Easements for SARATOGA SPRINGS SUBDIVISIONS", recorded in the office of the County Recorder of Utah County, Utah, in Book 4195, Page 1, and in the "Declaration of Covenants, Conditions and Restrictions for AMENDED SARATOGA SPRINGS PLAT 4, SHEET 3", recorded in Book 4926 at Page 609.

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.

PARCEL NUMBER: 52:695:0016.

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 5, 2026, as Entry No. 9259:2026. 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.

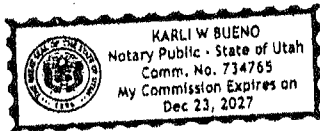
DATED this 15th day of April 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th 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.

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

ENT 32128:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 17 11:37 AM FEE 40.00 BY LM
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 **John B. Packard and Antonella Packard, Husband and wife, as joint tenants ("Owner")**, covering real property located at 284 E Pavilion Circle ("Property"), and more particularly described as follows:

LOT 2 contained within the SARATOGA SPRINGS PLAT 4, Sheet 2, a Planned Unit Development, as the same is identified in the Plat recorded June 25, 1997 as Entry No. 48290, in the office of the County Recorder of Utah County, Utah, and in the "Master Declaration of Covenants, Conditions, Restrictions and Easements for SARATOGA SPRINGS SUBDIVISIONS", recorded in the office of the County Recorder of Utah County, Utah, in Book 4195, Page 1, and in the "Declaration of Covenants, Conditions and Restrictions for SARATOGA SPRINGS PLAT 4, SHEET 2", recorded in Book 4419 at Page 886.

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.

PARCEL NUMBER: 52:663:0002.

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 12, 2026, as Entry No. 11568:2026. 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.

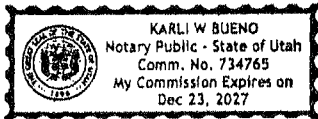
DATED this 15th day of April 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
Bruce C. Jenkins, Trustee

STATE OF UTAH)
 : ss.
County of Washington)

On the 15th 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.



ENT 32423 = 2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 17 03:18 PM FEE 40.00 BY NG
RECORDED FOR SUMSION, STEVEN R

When Recorded Return to:

Sumsion Business Law

Attention: Steven R. Sumsion.

1800 S Novell Place

5th Floor, West Wing

Provo, Utah, 84606

Tel: (801) 375-2830

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that a default has occurred under that Deed of Trust, Assignment of Rents, Security Agreement, and Fixture Filing dated July 23, 2025, executed by 685 E 400 N LLC, a Utah limited liability company, as Trustor, in favor of Steven R. Sumsion, as Trustee, for the benefit of Savage Capital Income Fund, a Delaware limited liability company, as beneficiary, recorded on July 25, 2025, and recorded as Entry No. 55567-2025, Utah County Recorder, State of Utah, covering the following real property:

COMMENCING 91 FEET SOUTH OF THE NORTHEAST CORNER OF LOT 1, BLOCK 84, PLAT "A", SPANISH FORK CITY SURVEY; THENCE SOUTH 6.485 RODS; THENCE WEST 6 RODS; THENCE NORTH 6.485 RODS; THENCE EAST 6 RODS TO THE POINT OF BEGINNING. SITUATED IN UTAH COUNTY, STATE OF UTAH.

07-084-0002

A breach of the obligation for which the above-described property was given has occurred. Therefore, pursuant to the demand and election of the beneficiary, the Trustee hereby elects to sell the trust property to satisfy the obligations secured by the Deed of Trust.

DATED this 17th day of April 2026.

TRUSTEE:

Steven R. Sumsion
1800 S Novell Pl 5th Floor
Provo, UT, 84606

STATE OF UTAH)

§

COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this 17 day of April 2026, by Steven R. Sumsion, Managing Partner of Sumsion Business Law, successor trustee.

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. UTAH04-7385

ENT 32485:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 17 04:16 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated November 6, 2014, and executed by MERCEDEZ R ENRIQUEZ, A SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR Peoples National Bank, a Corporation, its successors and assigns, as Beneficiary, and PROVO LAND TITLE COMPANY, as Trustee, which Trust Deed was recorded on November 10, 2014, as Entry No. 80799:2014, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 259, PLAT "B", CEDAR POINT AT SUMMIT RIDGE, SANTAQUIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDERS OFFICE.

65-196-259


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 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

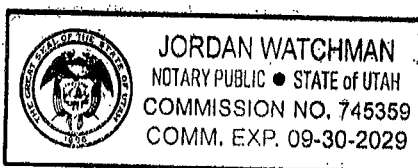


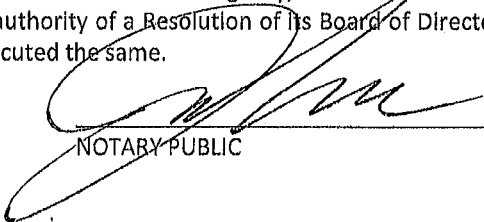
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 17, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

ENT 32546:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 20 08:36 AM FEE 40.00 BY KC
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.: 147328-UT

APN: 35:042:0004

NOTICE IS HEREBY GIVEN THAT L. AUSTIN DORY as Trustor, MORGAN TITLE & ESCROW as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR STEARNS LENDING, INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/5/2012 and recorded on 1/18/2012, as Instrument No. 3896:2012, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 4, BLOCK 1, PLAT "B" BROOKFIELD SUBDIVISION, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

ALSO, THE SOUTH 8.41 FEET OF LOT 2, BLOCK 6, PLAT "A", BROOKFIELD SUBDIVISION, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$127,670.00.

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.

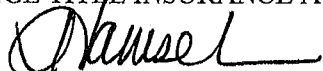
T.S. NO. 147328-UT

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 16 2026

ORANGE TITLE INSURANCE AGENCY, INC.

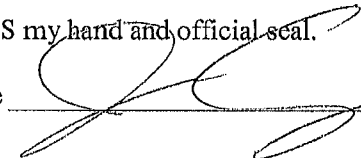


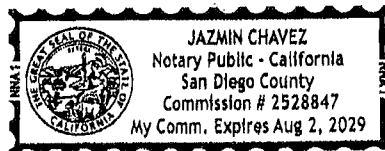
Hamsa Uchi, Authorized Agent

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 16 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)



RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7585

Tax ID/Parcel No.: 38-575-0020

ENT 32604:2026 PG 1 of 1

ANDREA ALLEN
UTAH COUNTY RECORDER

2026 Apr 20 09:46 AM FEE 40.00 BY KC

RECORDED FOR GT Title Services
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of an All-Inclusive Promissory Note in the original principal amount of \$411,047.36 (the "Note"), secured by an All-Inclusive Trust Deed executed by GRW Investments, LLC, a Utah limited liability company, as Trustor, for the benefit of Chase Yardley, as Beneficiary, wherein Griffiths & Turner / GT Title Services, Inc. was named as Trustee, recorded in Utah County, Utah, on March 12, 2025, with Recorder's Entry No. 17673:2025 (the "Trust Deed"), securing real property described as follows:

LOT 20, OF PLAT K-3, EVANS RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, UTAH.

The purported street address is 4310 East Golden Grove, Eagle Mountain, UT 84005 (the "Property"). The undersigned disclaims liability for any error in the address.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note and Trust Deed. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying all past-due indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not cure the default and satisfy all obligations to reinstate the loan within three months from the recording date of this Notice, all sums owed under the terms of the Note will be automatically accelerated and due in full, and the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations. Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

PRO R.E.SOURCE, LLC, Successor Trustee

Dated 4-17-26

STATE OF UTAH)

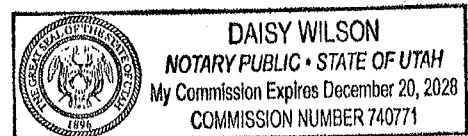
: ss.

COUNTY OF UTAH)

Brad D. Boyce
By: Brad D. Boyce, Manager & Attorney
1771 S. Range Rd., Saratoga Springs, UT 84045
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On Apr 17, 2026, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
NOTARY PUBLIC



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28233

ENT 33010:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 20 03:56 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 6, 2023, and executed by Kai J. Powell, 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 Rocket 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 Utah County, Utah, on February 7, 2023, as Entry No. 7458:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 4, Plat "D", VALLEY VISTA SUBDIVISION, Lehi, Utah, according to the official plat thereof on file in the office of the Recorder, Utah County, Utah. **TAX # 54-008-0004**

Purportedly known as 1760 North 340 West, Lehi, UT 84043 (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: 04/20/2026


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. UT28233

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 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. UT28450

ENT 33479:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 21 04:19 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 April 24, 2021, and executed by Tyler Engh and Meggan E. Engh, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intercontinental Capital Group, Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Timios Agency of Utah, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 3, 2021, as Entry No. 102166:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 146, STONE HOLLOW AT SUMMIT RIDGE - PLAT "I", ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH. TAX # 66-637-0146

Purportedly known as 348 Granite Dr, Santaquin, UT 84655 (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. UT28450

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. UT28428

ENT 33480:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 21 04:19 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 May 26, 2021, and executed by Scott Boucha and Sara Elizabeth Boucha, 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 of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 4, 2021, as Entry No. 103218:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 4, Plat "A", Rockwell Village at Red Hawk Ranch Subdivision, according to the plat thereof as recorded in the office of the Utah County Recorder. **TAX # 51:333:0004**

Purportedly known as 3038 E Tinamous Rd, Eagle Mountain, UT 84005 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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. UT28428

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

Remotely Notarized with audio/video via
Simplifile

A. 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. UT24290

ENT 33485:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 21 04:21 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 May 14, 2021, and executed by Robert E. Halcrow and Kirsten K. Halcrow, 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 Rocket Mortgage LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which Lundberg & Associates, P.C., was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 19, 2021, as Entry No. 94495:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 2, Plat "A", CENTURY ESTATES SUBDIVISION, Orem, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office. **TAX # 36-138-0002**

Purportedly known as 1016 West 1375 North, Orem, UT 84057 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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. UT24290

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

Remotely Notarized with audio/video via
Simplifile

A. 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. UT27334

ENT 33486:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 21 04:23 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 October 12, 2023, and executed by Katherine Robinson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending, Inc., its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 13, 2023, as Entry No. 67809:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 140, QUIET VALLEY AT SPANISH FORK PLAT B, a Master Planned Development, according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 50-138-0140**

Purportedly known as 1207 South 3630 East, Spanish Fork, UT 84660 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 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. UT27334

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

Remotely Notarized with audio/video via
Simplifile

A Plum
Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2780

ENT 33920:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 23 12:09 PM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Wildflower Master Homeowners Association, Inc., (the "Association") is the beneficiary under the Amended and Restated Master Declaration of Covenants, Conditions, and Restrictions for Wildflower recorded on September 8, 2022 as Entry No. 98539:2022 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Victor E. Sanchez and Maria Daniela Sanchez, located at 2527 North Velvet Moon Drive, Saratoga Springs, Utah 84045, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 631, PLAT F-8, WILDFLOWER VILLAGE 1 (NORTH) SUB AREA 0.126 AC.**

Parcel ID #: **55:952:0631**

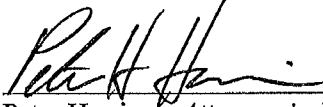
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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


DATE FILED: April 23, 2026.

Wildflower Master Homeowners Association, Inc.

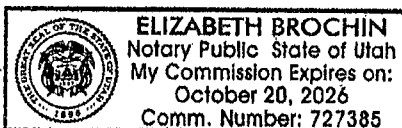
STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


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



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2390

ENT 33925:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 23 12:15 PM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the SunCrest Owners Association, Inc. (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants, Conditions, Easements and Restrictions for SunCrest recorded on June 19, 2019 as Entry No. 55628:2019 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Sidney Stephen Kramer and Sally J. Kramer, located at 1625 E Lone Oak Dr, Draper, Utah 84020, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 291, OAK VISTA #4 AT SUNCREST SUB AREA 0.270 AC.**
Parcel ID #: **48:275:0291**

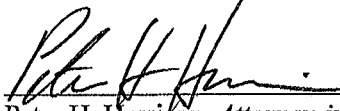
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

SunCrest Owners Association, Inc.

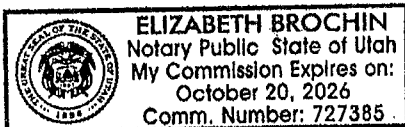
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


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

On April 23, 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, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2390

ENT 33925:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 23 12:15 PM FEE 40.00 BY MG
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the SunCrest Owners Association, Inc. (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants, Conditions, Easements and Restrictions for SunCrest recorded on June 19, 2019 as Entry No. 55628:2019 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Sidney Stephen Kramer and Sally J. Kramer, located at 1625 E Lone Oak Dr, Draper, Utah 84020, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 291, OAK VISTA #4 AT SUNCREST SUB AREA 0.270 AC.**
Parcel ID #: **48:275:0291**

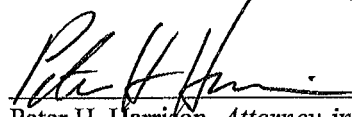
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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 aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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


DATE FILED: April 23, 2026.

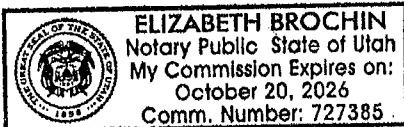
SunCrest Owners Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


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

On April 23, 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. UT28414

ENT 34087:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 23 03:22 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 3, 2023, and executed by Dane Richman and Jody Covington, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Elevated Title West LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 11, 2023, as Entry No. 1842:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 4, PLAT "A", LYONS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. **TAX # 45:284:0004**

Purportedly known as 3540 S Lake Mountain Dr, Saratoga Springs, UT 84045 (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. UT28414

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

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. UT28360

ENT 34091:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 23 03:26 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 30, 2022, and executed by Morgan Lyn Galbraith, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lennar Mortgage, LLC, its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, as Trustee of BMCF-EG Series II Trust being the present Beneficiary, in which Doma Insurance Agency of Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 30, 2022, as Entry No. 128598:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 247, Plat F-4, WILDFLOWER VILLAGE 1 (NORTH) SUBDIVISION, according to the official plat thereof, on file and of record in the Utah County Recorder's Office. **TAX # 55-982-0247**

Purportedly known as 2514 North Geranium Drive, Saratoga Springs, UT 84045 (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. UT28360

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

Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

ENT 34345:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 24 11:18 AM FEE 40.00 BY TM
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.: 149011-UT

APN: 36-759-0002

NOTICE IS HEREBY GIVEN THAT TJ LAW AND REBECCA LAW, AS JOINT TENANTS as Trustor, GT TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/26/2022 and recorded on 9/26/2022, as Instrument No. 104137:2022 the subject Deed of Trust was modified by Loan Modification recorded on 10/15/2024 as Instrument 71343:2024, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 2, COTTONWOOD ESTATES PLAT "B", SANTAQUIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY.

The obligation included a Note for the principal sum of \$383,838.00.
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 12/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

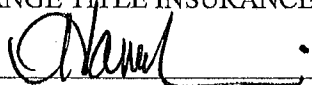
NOTICE OF DEFAULT

T.S. NO. 149011-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 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.


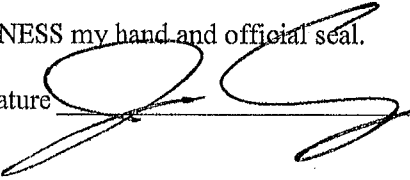
Hamsa Uchi, Authorized Agent

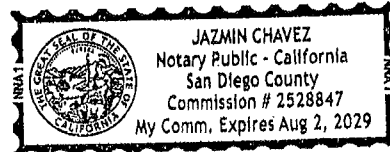
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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)



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.: 148299-UT

APN: 39-273-0302

NOTICE IS HEREBY GIVEN THAT VIVIAN VAZQUEZ DE LA TORRE, SINGLE WOMAN as Trustor, VANGUARD TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/4/2020 and recorded on 11/4/2020, as Instrument No. 175276:2020, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 302, BUILDING "C", FLYING HORSE CONDOMINIUM, 3RD SUPPLEMENTAL, A CONVERTIBLE LAND CONDOMINIUM, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 88616:2017, AND MAP FILING NO.15700 (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. 15284:2017 OF OFFICIAL RECORDS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN THE DECLARATION OF CONDOMINIUM AND ALLOWING 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.

The obligation included a Note for the principal sum of \$206,552.00.

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

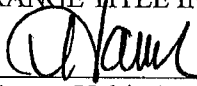
T.S. NO. 148299-UT

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 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.



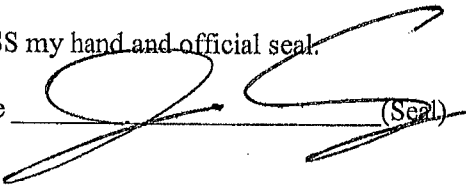
Hamsa Uchi, Authorized Agent

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)



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.: 26-19019
SK NO.: GHID01-0081

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JULY 12, 2005, and executed by EARL L REICHERT AND KAREN REICHERT, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of WELLS FARGO BANK, N.A., as Beneficiary, and FOUNDERS TITLE COMPANY, as Trustee, which Trust Deed was recorded on JULY 13, 2005, as Entry No. 76074:2005, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 54 PLAT "C", BLACK HORSE RUN, A PLANNED UNIT DEVELOPMENT, SPANISH FORK, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY RECORDER, UTAH
COUNTY, UTAH.

APN: 35:458:0054

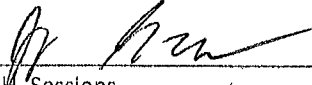
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on NOVEMBER 1, 2025, and all subsequent installments of principal and 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:



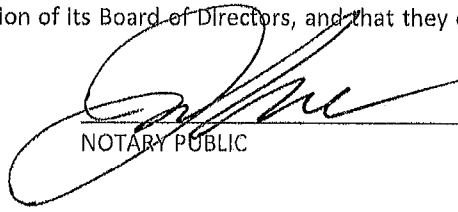
JC H. Sesslons

Its: Authorized Agent

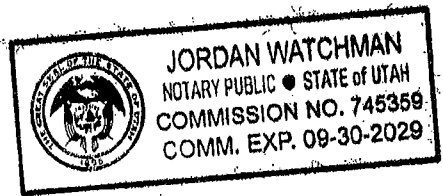
STATE OF UTAH

COUNTY OF WEBER

On April 24, 2026 personally appeared before me, JC H. Sesslons, 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:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1814

ENT 34528:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 24 01:45 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Highlands on the Green Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions & Restrictions for Anthem on the Green Subdivision Phase I recorded on June 17, 2005 as Entry No. 65255:2005 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jodi Johnson and James G Johnson, located at 3818 East Pinehurst Drive, Eagle Mountain, Utah 84005, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 131, ANTHEM ON THE GREEN PHASE 1 SUBDV. AREA 0.226 AC.**

Parcel ID #: **34:409:0131**

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 aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

DATE FILED: April 24, 2026.

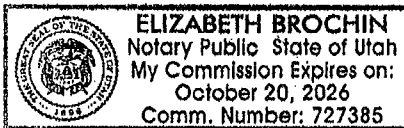
Highlands on the Green Homeowners Association

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. UT28312

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 5, 2022, and executed by John C. McCue aka John McCue and Monet M. McCue aka Monet McCue, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Elevated Title West LLC. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 11, 2022, as Entry No. 108618:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

ALL OF LOT 205, SAGE PARK PHASE "A" - PLAT 2 SUBDIVISION, EAGLE MOUNTAIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 66:642:0205**

Purportedly known as 4827 North Sage Park Drive, Eagle Mountain, UT 84005 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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

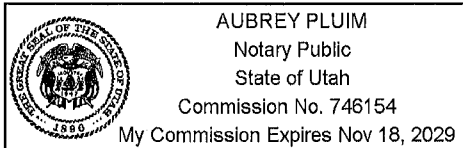
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28312

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

Remotely Notarized with audio/video via
Simplifile

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 146996-UT

APN: 51-088-0027

NOTICE IS HEREBY GIVEN THAT STUART FOX as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NEXERA HOLDING, LLC DBA NEWFI LENDING, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/26/2024 and recorded on 7/31/2024, as Instrument No. 50958:2024, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 27, PLAT A, RIVER BREEZE HAVEN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$944,750.00.

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 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. 146996-UT

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

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

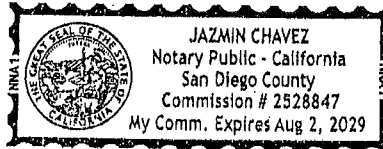
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27437

ENT 35160:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 27 04:04 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 14, 2023, and executed by Ben Nguyen and Cuc Thi Tu, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for OCMBC, Inc., its successors and assigns as Beneficiary, but Athene Annuity and Life Company being the present Beneficiary, in which Cottonwood Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 14, 2023, as Entry No. 60716:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 146, HIDDEN CANYON PLAT B, a Residential Subdivision, according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 41-926-0146**

Purportedly known as 1876 West Oak Wood Circle, Lehi, UT 84043 (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: 04/27/2026

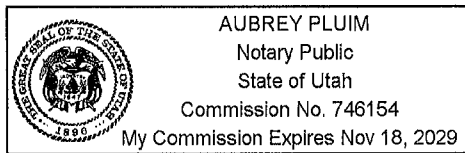
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27437

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

The foregoing instrument was acknowledged before me on 04/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Aubrey Pluim
Notary Public

Remotely Notarized with audio/video via
Simplifile

When recorded, return to:
Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 731-5404

ENT 35204:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 27 04:33 PM FEE 40.00 BY LM
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Anderson Farms Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on 3/10/2026, claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. 19739:2026 Book , at Page , a Notice of Lien upon those certain lands and premises owned by **Cale Carter** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 368 N BROOKVIEW DR and lying in Utah County (the "Property"), and more particularly described as follows:

Lot 214, ANDERSON FARMS SUBDIVISION PLAT B, as shown on the official plat on file and of record in the office of the Recorder for Utah County, Utah and recorded on August 24, 2018 as Entry No. 81023:2018. Together with an undivided interest in the Common Areas and Facilities shown thereon.

Parcel No. 34-625-0214 (the "Property").

Tax ID No. 34-625-0214

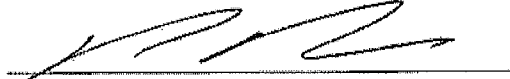
Owner's Mailing Addresses: 368 N BROOKVIEW DR LINDON, UT 84042

A breach of the Owner's obligations has occurred, as provided in the Master Declaration of Covenants, Conditions, and Restrictions for Anderson Farms, recorded in the public records of Utah County Utah as Entry No. 57172:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$1,853.50**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

IN WITNESS HEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed April 27, 2026.

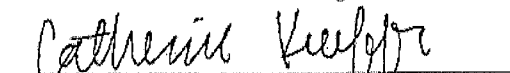
Anderson Farms Master Association

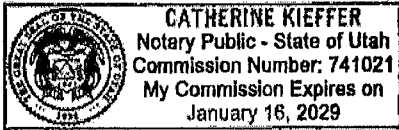


Robert S. Rosing
Attorney for Anderson Farms Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On April 27, 2026, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.



Notary Public

When recorded, return to:
Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 731-5404

ENT 35205:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 27 04:33 PM FEE 40.00 BY LM
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Anderson Farms Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on 3/23/2026, claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. 23697:2026 Book , at Page , a Notice of Lien upon those certain lands and premises owned by **Marlenny Angelica Berroa Lara** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 1446 W GREENVIEW LN and lying in Utah County (the "Property"), and more particularly described as follows:

Lot 402, ESTATES AT ANDERSON FARMS PLAT D PHASE 1, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Parcel No. 38-632-0402 (the "Property").

Tax ID No. 38-632-0402

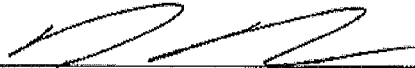
Owner's Mailing Addresses: 1446 W GREENVIEW LN LINDON, UT 84042

A breach of the Owner's obligations has occurred, as provided in the Master Declaration of Covenants, Conditions, and Restrictions for Anderson Farms, recorded in the public records of Utah County Utah as Entry No. 57172:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$3,115.24**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

IN WITNESS HEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed April 27, 2026.

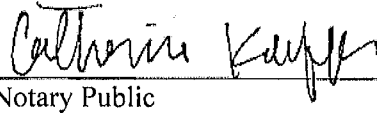
Anderson Farms Master Association

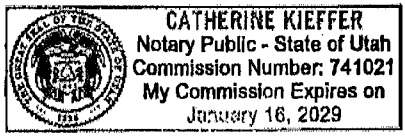


Robert S. Rosing
Attorney for Anderson Farms Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On April 27, 2026, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.



Notary Public

When recorded, return to:
Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 751-5434

ENT 35206:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 27 04:33 PM FEE 40.00 BY LM
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Overland Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on March 20, 2026, claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. 23131:2026, a Notice of Lien upon those certain lands and premises owned by **Gustini Nelson** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 1248 E PACKARD DR EAGLE MOUNTAIN, UT 84005 and lying in Utah County (the "Property"), and more particularly described as follows:

Lot C421, OVERLAND SUBDIVISION PHASE C, PLAT 4, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Parcel No. 48-534-0421 (the "Property").

Owner's Mailing Addresses: 1248 E PACKARD DR EAGLE MOUNTAIN, UT 84005

9672 Glenwood Dr Glen Saint Mary, F1 32040

A breach of the Owner's obligations has occurred, as provided in the Master Declaration of Covenants, Conditions, and Restrictions for Overland, recorded in the public records of Utah County Utah as Entry No. 40466:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$3,189.22**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

IN WITNESS WHEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed April 27, 2026.

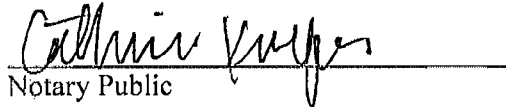
OVERLAND MASTER ASSOCIATION



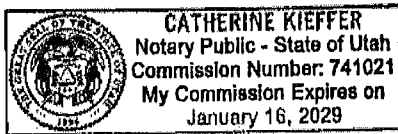
Robert S. Rosing
Attorney for Overland Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On April 27, 2026, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.



Notary Public



NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Holbrook Farms Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on 3/10/2026, claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. 19741:2026, a Notice of Lien upon those certain lands and premises owned by **Andreas and Kimberly Mueller** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 4430 W 2550 N and lying in Utah County (the "Property"), and more particularly described as follows:

Lot 322, HOLBROOK FARMS, PLAT "B", PHASE 3 SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Parcel No. 41:897:0322 (the "Property").

Tax ID No. 41:897:0322.

Owner's Mailing Addresses: 4430 W 2550 N LEHI, UT 84043

A breach of the Owner's obligations has occurred, as provided in the Protective Covenants for Holbrook Farms Master Association, recorded in the public records of Utah County as Entry No. 21346:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$4,725.50**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

IN WITNESS HEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed April 27, 2026.

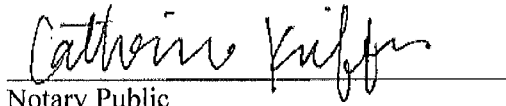
HOLBROOK FARMS MASTER ASSOCIATION



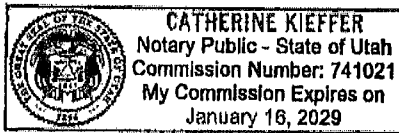
Robert S. Rosing
Attorney for Holbrook Farms Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On Wednesday, April 27, 2026, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.



Notary Public



When recorded, return to:
Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 751-5434

ENT 35208:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 27 04:33 PM FEE 40.00 BY LM
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT **Overland Master Association**, (the "Association"), and pursuant Utah Code § 57-8a-302, as beneficiary under a trust deed (defined below), on , claimed a Lien and caused to be recorded in the offices of the Utah County Recorder, as Entry No. , a Notice of Lien upon those certain lands and premises owned by **Stacie Watkins** (the "Owner") described as follows:

Address, Legal Description, and Parcel No. of Property Subject to Lien: 6392 N PINE TREE WAY EAGLE MOUNTAIN, UT 84005 and lying in Utah County (the "Property"), and more particularly described as follows:

Lot C410, OVERLAND SUBDIVISION PHASE C, PLAT 4, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Parcel No. 48-534-0410 (the "Property").

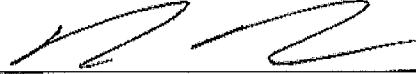
Owner's Mailing Addresses: 6392 N PINE TREE WAY EAGLE MOUNTAIN, UT 84005

A breach of the Owner's obligations has occurred, as provided in the Master Declaration of Covenants, Conditions, and Restrictions for Overland, recorded in the public records of Utah County Utah as Entry No. 40466:2017, as may have been amended (the "Declaration"), which obligations are secured by the above-described property as a trust deed, and the Owner has defaulted and failed to make payments. 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, in the present amount of **\$3,225.50**, as of the date of this notice, to be immediately due and payable. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the afforested obligations, in addition to present and further accruing interest, reasonable attorney 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) and (4), a copy of this notice is being sent to the owner of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner personally to the extent the owner has discharged his/her personal liability for all, or a portion of, the lien through bankruptcy proceedings. Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the trustee and the manner, place and time in which he may be contacted: Robert S. Rosing, Rosing Davidson Frost, 136 Heber Ave., Suite 205, Park City, Utah 84060, Telephone: (435) 731-5451.

IN WITNESS HEREOF, Robert S. Rosing, as attorney for the Association, has caused his name to be hereto affixed April 27, 2026.

OVERLAND MASTER ASSOCIATION



Robert S. Rosing
Attorney for Overland Master Association

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On April 27, 2026, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledge to me that he executed the same.


Notary Public