

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. UTAH04-7338

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 DECEMBER 9, 2022, and executed by MANUEL JUNIOR ROSAS TREJO, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SecurityNational Mortgage Company, its successors and assigns, as Beneficiary, and DHI Title Agency, as Trustee, which Trust Deed was recorded on DECEMBER 9, 2022, as Entry No. 123822:2022, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 1649, OF NORTSHORE PLAT B-4, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

47-397-1649

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

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

DATED: April 6, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



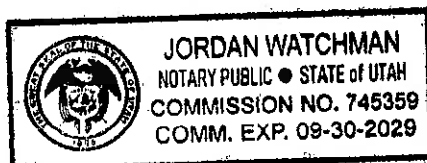
JC H. SESSIONS

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 6, 2026, before me, the undersigned, a Notary Public, personally appeared, JC H. SESSIONS, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2386

ENT 28542:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 06 01:27 PM FEE 40.00 BY LM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Newport Village Condominium Owners' Association (the "Association") is the beneficiary under the Declaration of Condominium of the Newport Village Condominiums recorded on March 30, 2007 as Entry No. 46314:2007 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Aaron R Scott and Dawson Scott, located at 203 North 1200 West #101, Orem, Utah 84057, lying in Utah County, Utah and further described as follows:

Legal Description: **UNIT 101, BUILDING B, NEWPORT VILLAGE 1 PHASE 2 CONDO. AREA 0.033 AC.**
Parcel ID #: **47:265:0101**

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 6, 2026.

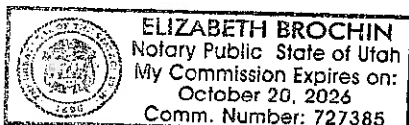
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

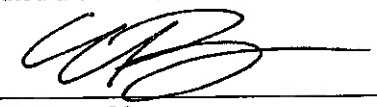
Newport Village Condominium Owners'
Association



Douglas Shumway, *Attorney-in-Fact*

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





Notary Public

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.: 144290-UT

APN: 66:211:0006

NOTICE IS HEREBY GIVEN THAT JOSHUA ROBERTSON AND HILLARI GARNER, HUSBAND/WIFE as Trustor, TITLE GUARANTEE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DIRECT MORTGAGE, CORP., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/15/2022 and recorded on 2/16/2022, as Instrument No. 21196:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 6, SARATOGA CHASE, A RESIDENTIAL DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, STATE OF UTAH.

The obligation included a Note for the principal sum of \$432,012.00. 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.

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

T.S. NO. 144290-UT

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

DATED: APR 03 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On APR 03 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSAUCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7354

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MARCH 22, 2023, and executed by CHARLYNE S WASHBURN AND TREVOR WASHBURN, WIFE AND HUSBAND 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 METRO NATIONAL TITLE, as Trustee, which Trust Deed was recorded on MARCH 23, 2023, as Entry No. 18083:2023, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 23, PHASE 2, PARK RIDGE, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.
TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, WHICH INCLUDE, WITHOUT LIMITATION, AN EASEMENT FOR VEHICULAR INGRESS AND EGRESS OVER AND ACROSS SAID COMMON AREAS TO AND FROM SAID LOT TO A PHYSICALLY OPEN AND LEGALLY DEDICATED PUBLIC STREET.
49-335-0023

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

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

DATED: April 6, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



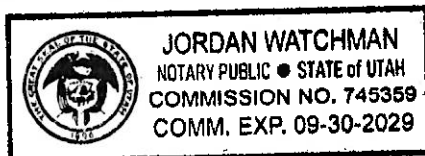
JC H. SESSIONS

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On April 6, 2026, before me, the undersigned, a Notary Public, personally appeared, JC H. SESSIONS, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-244F
Parcel No. 30-038-0157

ENT 29083:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 07 03:18 PM FEE 40.00 BY KC
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Michael Ricks and Kathryn Ricks, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on August 19, 2020, and recorded as Entry No. 123545:2020, Records of Utah County, Utah.

BEGINNING AT A POINT ON THE EAST LINE OF 100 EAST STREET, SALEM, UTAH, WHICH POINT LIES NORTH 0 DEG. 32' 40" WEST 1526.56 FEET ALONG THE SECTION LINE AND EAST 446.35 FEET FROM THE SOUTHWEST CORNER OF SECTION 12, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE SOUTH 88 DEG. 52' 46" EAST 145.20 FEET; THENCE NORTH 1 DEG. 07' 14" EAST 100.00 FEET; THENCE NORTH 88 DEG. 52' 46" WEST 145.20 FEET TO THE EAST LINE OF 100 EAST STREET; THENCE SOUTH 1 DEG. 07' 14" WEST 100.00 FEET ALONG SAID STREET TO THE POINT OF BEGINNING.

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

DATED this 7th day of April, 2026.

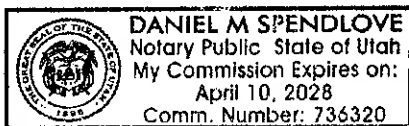
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 7th 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 RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 147998-UT

APN: 41:700:0002

NOTICE IS HEREBY GIVEN THAT TYLER M HOFHEINS, AND WENDY M HOFHEINS AND WILMA G HOFHEINS as Trustor, METRO NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR M&T BANK, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/17/2011 and recorded on 6/30/2011, as Instrument No. 47481:2011 the subject Deed of Trust was modified by Loan Modification recorded on 09/21/2016 as Instrument 92458:2016, and later modified by a Loan Modification Agreement recorded on 01/23/2017 as Instrument 6006:2017, and later modified by a Loan Modification Agreement recorded on 12/11/2019 as Instrument 131158:2019, and later modified by a Loan Modification Agreement recorded on 12/09/2022 as Instrument 123602:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 2, PLAT 'A', HOFHEINS ESTATES SUBDIVISION, MAPLETON, UTAH, ACCORDING TO THE OFFICAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$650,000.00
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 147998-UT

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

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: APR 07 2026

ORANGE TITLE INSURANCE AGENCY, INC.

[Handwritten Signature]

Hamsa Uchi, Authorized Agent

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

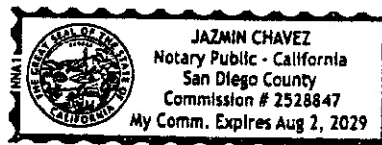
State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature

[Handwritten Signature] (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28248

ENT 29739:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 09 02:39 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 September 8, 2022, and executed by Lance Stewart and Erica Stewart, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Zions Bancorporation, N.A. dba Zions Bank, its successors and assigns as Beneficiary, but ZIONS BANCORPORATION, N.A. dba Zions Bank being the present Beneficiary, in which Zions Bancorporation, N.A. dba Zions Bank was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 8, 2022, as Entry No. 98689:2022, and modified pursuant to the Modification recorded on July 29, 2025, as Entry No. 56364:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Parcel 1:

Lot 39, LONE PEAK CANYON SUBDIVISION, according to the Official Plat thereof, as recorded in the Office of the Utah County Recorder.

Parcel 2:

Lot 40, LONE PEAK CANYON SUBDIVISION, according to the Official Plat thereof, as recorded in the Office of the Utah County Recorder.

Parcel 3:

Lot 41, of LONE PEAK CANYON SUBDIVISION, according to the Official Plat thereof, on file and of record in the Office of the Utah County Recorder. **TAX # 45-683-0039; 45-683-0040; 45-683-0041**

Purportedly known as 14691 South Canyon Peak Drive, 14721 South Canyon Peak Drive, and 14667 South Canyon Peak Drive, Draper, UT 84020 (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.

ENT 30100:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Apr 10 12:48 PM FEE 40.00 BY MG
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 146331-UT

APN: 37:132:0062

NOTICE IS HEREBY GIVEN THAT JEFFREY DEAN HARTMAN AND DAISY D BAKSH-HARTMAN, HUSBAND AND WIFE as Trustor, US TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/18/2022 and recorded on 7/26/2022, as Instrument No. 83843:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 62, PLAT "A", DIAMOND SPRINGS AT RED HAWK RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$328,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

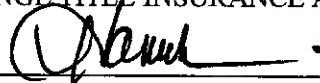
T.S. NO. 146331-UT

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

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

DATED: APR 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.

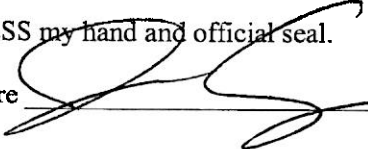


Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On APR 09 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.
Signature  (Seal)

