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You searched for: RecordingDateID >= Wed Apr 15 00:00:00 MDT 2026 and <= Tue May 05 00:00:00 MDT 2026 and Document Types Searched Over=Notice of Default

16 items found, displaying all items.1

Description	Summary	<u>Add All to My Images</u>
Notice of Default 20260014819	04/16/2026 03:30:15 PM, Parcel Number: SG-SPT-3-18 Related: 20230019294 From: ORANGE TITLE INSURANCE AGENCY INC To: CALBILLO GERARDO Subdivision: STONE POINT TH 3 AMD & EXT (SG) Lot: 18	View ImageAdd to My Images
Notice of Default 20260014835	04/16/2026 03:59:10 PM, Parcel Number: AV-AVR-2-45-A Related: 20240009100 From: CLYDE SNOW & SESSIONS To: 7070 HOLDINGS LLC, HOLM TRAVIS, HOLM KANDACE, TRU SOUTH LLC Subdivision: APPLE VALLEY RANCH 2 AMD (AV) Lot: 45, Subdivision: APPLE VALLEY RANCH 2 AMD (AV) Lot: 46 BEGINNING AT THE NORTHEAST CORNER OF LOT 45, APPLE VALLEY...	View ImageAdd to My Images
Notice of Default 20260014839	04/16/2026 04:11:54 PM, Parcel Number: SG-BOU-4-108 Related: 20200042822 From: SCALLEY READING BATES HANSEN & RASMUSSEN PC To: WARNER JEFFREY A TRUSTEES, WARNER ERIN L TRUSTEES, WARNER FAMILY TRUST DATED FEBRUARY 18 2020 Subdivision: BOULDERS 4 AMD & EXT (SG) Lot: 108	View ImageAdd to My Images
Notice of Default 20260015023	04/17/2026 04:11:55 PM, Parcel Number: SC-SCH-N-30 Related: 20220051275, 20250037547 From: HALLIDAY WATKINS & MANN PC To: ANDERSEN TANGA R, ANDERSEN TANGA R SUCCESSOR TRUSTEE, NORMAN ANDERSEN AND TANGA R ANDERSEN REVOCABLE LIVING TRU..., NORMAN ANDERSEN AND TANGA R ANDERSEN REVOCABLE LIVING TRU... Subdivision: SANTA CLARA HEIGHTS N (SC) Lot: 30	View ImageAdd to My Images
Notice of Default 20260015194	04/20/2026 01:58:01 PM, Parcel Number: SG-SVT-3 Related: 20210071857 From: LINCOLN TITLE INSURANCE AGENCY To: BARRETT ADAM, ROWE FELICITE Subdivision: SUNNY VILLA TH AMD (SG) Lot: 3	View ImageAdd to My Images
Notice of Default 20260015517	04/22/2026 11:16:44 AM, Parcel Number: W-REDV-2-39 Related: 20220014669 From: HALLIDAY WATKINS & MANN PC To: PRESTON RANDAL W, NAPALIT JOSEPHINE H Subdivision: RED WATERS AT SUNRISE VALLEY 2 (W) Lot: 39	View ImageAdd to My Images
Notice of Default 20260015590	04/22/2026 02:57:18 PM, Parcel Number: SG-VR-2-136 Related: 20240023341 From: HALLIDAY WATKINS & MANN PC To: KELKER MARCIA Subdivision: VISTA RIDGE EST 2 (SG) Lot: 136	View ImageAdd to My Images
Notice of Default 20260015722	04/23/2026 03:15:42 PM, Parcel Number: SG-DSV-C-29 Related: 20250026287 From: HALLIDAY WATKINS & MANN PC To: FRONK PAULA Subdivision: DIXIE SUNSHINE VILLAGE C (SG) Lot: 29	View ImageAdd to My Images
Notice of Default 20260015852	04/24/2026 11:09:41 AM, Parcel Number: H-CLF-1-15 Related: 20230030296 From: LEGAL TITLE INSURANCE AGENCY LLC To: KNUDSON CAMERON JOSEPH Subdivision: CLIFF VIEW ESTATES AT COPPER ROCK 1 (H) Lot: 15	View ImageAdd to My Images
Notice of Default 20260015908	04/24/2026 01:44:55 PM, Parcel Number: SG-MCC-4-29 Related: 00325821 From: MILLCREEK COTTAGES TOWNHOMES ASSOCIATION To: HERNANDEZ JORGE Subdivision: MILLCREEK COTTAGES 4 AMD (SG) Lot: 29	View ImageAdd to My Images

Description	Summary	Add All to My Images
Notice of Default 20260016184	04/28/2026 08:15:45 AM, Parcel Number: I-SHO-18-501 Related: 20060047675 From: PREMIUM TITLE INSURANCE AGENCY - UT INC, PREMIUM TITLE To: WALSH JOHN III Subdivision: SHONTO POINT 18 (I) Lot: 501	View ImageAdd to My Images
Notice of Default 20260016610	04/29/2026 03:48:29 PM, Parcel Number: SG-RIOV-3-194 Related: 20240031484 From: HALLIDAY WATKINS & MANN PC To: HILLMAN DENNIS LYNN, HILLMAN SHERYL WILDE Subdivision: RIO VIRGIN R V PARK 3 (SG) Lot: 194	View ImageAdd to My Images
Notice of Default 20260017015	05/01/2026 12:50:12 PM, Parcel Number: SG-EAHV-1-29 Related: 20250022585 From: ORANGE TITLE INSURANCE AGENCY INC To: CARLOS CARLOTA ANNABELLE, CARLOS ARMANDO Subdivision: ESTATES AT HIDDEN VALLEY 1 (SG) Lot: 29	View ImageAdd to My Images
Notice of Default 20260017077	05/01/2026 03:01:12 PM, Parcel Number: SG-PAV-A-31 Related: 20220036825 From: HALLIDAY WATKINS & MANN PC To: FARNESI MICHAEL L Subdivision: PARADISE VISTA A (SG) Lot: 31	View ImageAdd to My Images
Notice of Default 20260017260	05/04/2026 02:42:44 PM, Parcel Number: AV-2180 Related: 20210051290 From: RICHARDS BRUCE L To: UTAH SOUTH VINEYARDS LLC S: 22 T: 42S R: 12W, S: 23 T: 42S R: 12W BEGINNING AT THE WEST QUARTER CORNER, SECTION 23. TOWNSHI...	View ImageAdd to My Images
Notice of Default 20260017292	05/04/2026 03:49:55 PM, Parcel Number: SG-IWS-2-57 Related: 20220033363 From: HALLIDAY WATKINS & MANN PC To: KUN DELISA C Subdivision: IRONWOOD 2 (SG) Lot: 57	View ImageAdd to My Images

16 items found, displaying all items.1

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Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
04/16/2026 03:30:15 PM Fee \$40.00 By
SERVICELINK TITLE AGENCY INC.

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.: 148290-UT

APN: SG-SPT-3-18

NOTICE IS HEREBY GIVEN THAT GERARDO CALBILLO, A SINGLE MAN as Trustor, VERUS TITLE UTAH as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/28/2023 and recorded on 6/28/2023, as Instrument No. 20230019294, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 18, STONE POINT TOWNHOMES - PHASE 3, AMENDED AND EXTENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$471,306.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 148290-UT

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

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

DATED: APR 14 2026

ORANGE TITLE INSURANCE AGENCY, INC.



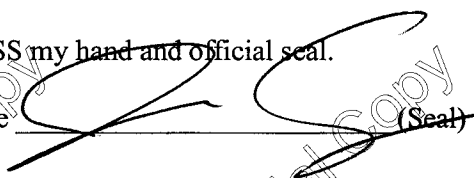
Hamsa Uchi, Authorized Agent

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 14 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
04/16/2026 03:59:10 PM Fee \$40.00 By CLYDE
SNOW & SESSIONSAFTER RECORDING RETURN TO:
Clyde Snow & Sessions, P.C.
c/o James W. Anderson
201 South Main Street, Suite 2200
Salt Lake City, Utah 84111

Parcel ID: AV-AVR-2-45-A

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Clyde Snow & Sessions, P.C., Successor Trustee, that a default has occurred under the Trust Deed dated March 26, 2024, executed by 7070 Holdings LLC, a Utah limited liability company, as to Parcel 2, Travis Holm, as to Parcel 1, Kandace Holm, as to Parcel 3, and Tru South LLC, a Utah limited liability company, as to Parcel 4, as Trustees¹, in which Belem Servicing, LLC dba Patriot Home Mortgage is named as Beneficiary, and Southern Utah Title Company, was named as Trustee, and filed for record in the office of the County Recorder of Washington County, State of Utah, on March 27, 2024, with recorder's Document ID 20240009100, of Official Records.

Said real property is situated in Washington County, State of Utah, and more particularly described as follows:

PARCEL 1: AV-AVR-2-45-A;

That Portion of Lots 45 and 46, APPLE VALLEY RANCH SUBDIVISION PHASE 2 AMENDED, according to the Official Plat thereof, on file in the office of the recorder of Washington County, State of Utah, described as follows:

Beginning at the Northeast corner of Lot 45, APPLE VALLEY RANCH SUBDIVISION PHASE 2. Said point being located S00°06'48"E 895.12 feet and N90°00'00"W, 50.00 feet from the Northeast corner of Section 30, Township 42 South, Range 11 West, of the Salt Lake Base and Meridian, as shown on the official plat of said Phase 2; thence S00°06'48"E, along the East line of said Lot 45 and along the East line of Lot 46, 323.63 feet to the Southeast corner of said Lot 46; thence S80°56'26"W, along the South line of said Lot 46, 217.00 feet; thence departing said line and running N14°05'44"W, 367.93 feet to the angle point located on the North line of said Lot 45; thence N89°49'19"E along the North line of said Lot 45. 303.26 feet to the point of beginning.

With an address of 1833 NORTH ROME WAY, APPLE VALLEY, UT 84737.

That the default which has occurred is a breach of the obligations under the Trust Deed dated March 26, 2024 and Promissory Notes dated March 26, 2024², which include that "[a]ny unpaid principal balance that exists on 08/02/2024 will be in default." Under the provisions of the Promissory Notes and Trust Deed, the principal balance is now due, to the extent unpaid, together with accruing interest, late charges, costs and trustees and attorneys' fees, as applicable. There is also due all of the expenses and fees of these foreclosure proceedings.

¹ Travis Holm previously filed bankruptcy. Therefore, no action was taken against him or the property he owns. However, such bankruptcy has been dismissed.

² Travis Holm also personally guaranteed repayment of the applicable loan(s) by executing that certain Personal Loan Guarantee, dated March 24, 2024.

Notice of Default Page 1 of 1
Gary Christensen Washington County Recorder
04/16/2026 04:11:54 PM Fee \$40.00 By SCALLEY
READING BATES HANSEN & RASMUSSEN, P.C.

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. 67152-246F
Parcel No. SG-BOU-4-108

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 Jeffrey A. Warner and Erin L. Warner, trustees of The Warner Family Trust dated February 18, 2020, 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 12, 2020, and recorded as Entry No. 20200042822, Records of Washington County, Utah.

LOT 108, "THE BOULDERS", PHASE 4 AMENDED AND EXTENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE.

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

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



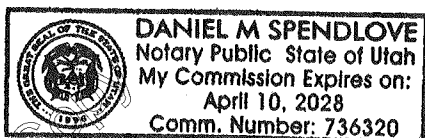
By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH

COUNTY OF SALT LAKE

: ss
)

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26763

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, 2022, and executed by Tanga R. Andersen Individually and as Successor Trustee of the Norman Andersen and Tanga R. Andersen Revocable Living Trust dated August 5, 2022 who acquired title as Tanga R. Andersen, as Successor Trustee of the Norman Andersen and Tanga R. Andersen Revocable Living Trust dated August 5, 2002, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns as Beneficiary, but Longbridge Financial, LLC being the present Beneficiary, in which Rampart Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 28, 2022, as Entry No. 20220051275, and corrected pursuant to the Affidavit recorded on October 30, 2025, as Entry No. 20250037547, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 30, SANTA CLARA HEIGHTS, PLAT "N", according to the Official Plat thereof, on file and of record in the Office of the Washington County Recorder, State of Utah. **TAX # SC-SCH-N-30**

Purportedly known as 3167 Canyon View Drive, Santa Clara, UT 84765 (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 entire unpaid principal balance together with all accrued interest which became due in full upon the Trustor's death on February 17, 2025. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

Notice of Default Page 1 of 1
Gary Christensen Washington County Recorder
04/20/2026 01:58:01 PM Fee \$40.00 By SMITH
KNOWLES PC

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. UTAH04-7387

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated November 5, 2021, and executed by ADAM BARRETT AND FELICITE ROWE, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR Guild Mortgage Company, LLC, a California Limited Liability Company its successors and assigns, as Beneficiary, and First American Title Insurance Company, as Trustee, which Trust Deed was recorded on November 8, 2021, as Entry No. 20210071857, in the Official Records of Washington County, State of Utah, describing land therein situated in Washington County, Utah, and more particularly as follows:

ALL OF LOT THREE (3) SUNNY VILLA TOWNHOMES AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

SG-SVT-3

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 20, 2026

LINCOLN TITLE INSURANCE AGENCY

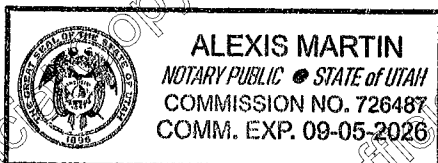
By:



Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH
COUNTY OF WEBER

On April 20, 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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
04/22/2026 11:16:44 AM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28396

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 3, 2022, and executed by Randal W. Preston and Josephine H. Napalit, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Belem Servicing, LLC dba Patriot Home Mortgage, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on March 14, 2022, as Entry No. 20220014669, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Thirty-Nine (39), RED WATERS AT SUNRISE VALLEY PHASE 2, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # W-REDV-2-39**

Purportedly known as 559 South Ascend Drive, Washington, UT 84780 (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 attorney's 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. UT28396

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

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

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

Aubrey Plum
Notary Public

Remotely Notarized with audio/video via
Simplifile

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

04/22/2026 02:57:18 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT28168

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 20, 2024, and executed by Marcia Kelker, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New American Funding, LLC, its successors and assigns as Beneficiary, but New American Funding LLC f/k/a Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which Closing USA of Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on July 26, 2024, as Entry No. 20240023341, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 136, Vista Ridge Estates phase II, according to the official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah, and in accordance with the Declaration of Covenants, Conditions and Restrictions recorded in Book 543, at Pages 514-537 of record. **TAX # SG-VR-2-136**

Purportedly known as 1331 North Dixie Downs Road Unit 136, Saint George, UT 84770 (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: 04/22/2026


HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28168

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

The foregoing instrument was acknowledged before me on 04/22/2026
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

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

Remotely Notarized with audio/video via Simplifile

A Plum

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28355

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 29, 2025, and executed by Paula Fronk, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which Acrisure National Lender Services of Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on August 4, 2025, as Entry No. 20250026287, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 29, Dixie Sunshine Village, Plat "C", a Planned Residential Development according to the official plat thereof, on file in the office of the recorder of Washington County, State of Utah. **TAX # SG-DSV-C-29**

Purportedly known as 1840 West 1100 North, Unit 29, Saint George, UT 84770 (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

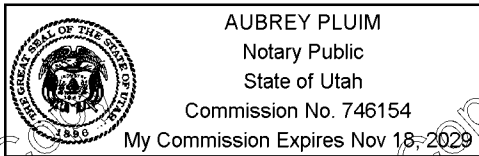
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28355

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.



Remotely Notarized with audio/video via Simplifile

Aubrey Pluim
Notary Public

WHEN RECORDED, RETURN TO:

Legal Title Insurance Agency, LLC
86 N 3400 W, Ste 102
Hurricane UT 84737
Parcel No: H-CLF-1-15

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that Legal Title Insurance Agency, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 86 N. 3400 W., Ste 102, Hurricane, UT 84737, is the appointed Trustee under a certain DEED OF TRUST ("Trust Deed") dated October 6, 2023, and executed by CAMERON JOSEPH KNUDSON, as Trustor, to secure certain obligations in favor of BRAXTON TONKS, as Beneficiary, and LEGAL TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on October 6, 2023, as **Entry No. 20230030296**, in the Official Records of Washington County, State of Utah, describing land therein situated in Washington County, Utah, and more particularly as follows:

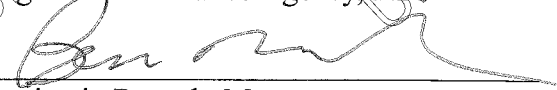
LOT 15, CLIFF VIEW ESTATES PHASE 1 SUBDIVISION AT COPPER ROCK, according to the official plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

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, LEGAL TITLE INSURANCE AGENCY, as the 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 24th, 2026

Legal Title Insurance Agency, LLC

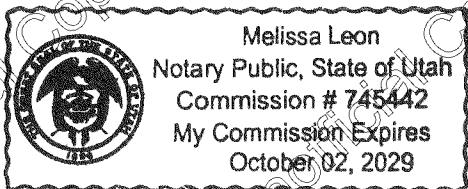

Benjamin Ruesch, Manager

STATE OF UTAH)

COUNTY OF WASHINGTON)
: ss

On this 24th day of April, 2026, personally appeared before me Benjamin Ruesch, who, being by me duly sworn (or affirmed), did say that he is the Manager of Legal Title Insurance Agency, LLC, a Utah limited liability company, and that said instrument was signed in behalf of said limited liability company by authority of its operating agreement (or by resolution of its members/managers), and said Benjamin Ruesch acknowledged to me that said limited liability company executed the same.


Notary Public



Notice of Default Page 1 of 1
Gary Christensen Washington County Recorder
04/24/2026 01:44:55 PM Fee \$40.00 By MILLER
HARRISON LLC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2705

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Millcreek Cottages Townhomes Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Millcreek Cottages recorded on December 31, 1987 as Entry No. 325821 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Jorge Hernandez, located at 1040 North 1300 West Unit 29, St. George, Utah 84770, lying in Washington County, Utah and further described as follows:

Legal Description: **SUBDIVISION: MILLCREEK COTTAGES 4 AMD (SG) LOT: 29**
Parcel ID #: **SG-MCC-4-29**

A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

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

DATE FILED: April 24, 2026.

Millcreek Cottages Townhomes Association

STATE OF UTAH

COUNTY OF SALT LAKE

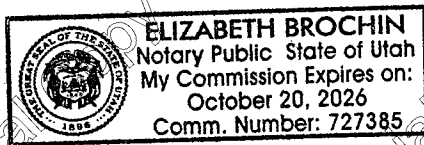
)
)
) ss


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

On April 24, 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



TS No.: 2026-00025-UT

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

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

TS No.: 2026-00025-UT

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

The past due amount is **\$37,406.90** as of **04/24/2026** and will increase until your account becomes current.

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

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

DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for HARBORVIEW MORTGAGE LOAN TRUST 2006-14, Mortgage Loan Pass-Through Certificates, Series 2006-14, 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 10/05/2006, executed by: JOHN F WALSH III, as Trustor(s) to secure certain obligations in favor of IndyMac Bank, F.S.B., A Federally Chartered Savings Bank, as Lender, Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Lender and Lender's successors and assigns as Beneficiary, recorded 10/13/2006, as Instrument No. 20060047675, Book ---, page --- of Official Records in the Office of the Recorder of Washington 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 \$756,000.00 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 27, 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 27, 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

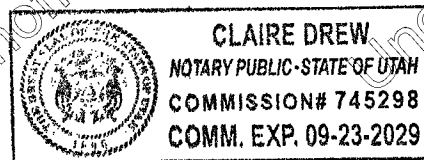


Exhibit A

Legal Description

LOT 501, SHONTO POINT XVII SUBDIVISION, A PLANNED RESIDENTIAL COMMUNITY ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDS OF WASHINGTON COUNTY, STATE OF UTAH. TOGETHER WITH A NON-EXCLUSIVE RIGHT AND USE OF ENJOYMENT AS DISCLOSED BY THE RECORDED DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS AND THE RECORDED PLAT.

APN Number: I-SHO-18-501

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
04/29/2026 03:48:29 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28364**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 4, 2024, and executed by Dennis Lynn Hillman and Sheryl Wilde Hillman, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on October 4, 2024, as Entry No. 20240031484, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 194, RIO VIRGIN R.V. Park Phase 3, according to the Official Plat thereof, on file and in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-RIOV-3-194**

Purportedly known as 2990 East Riverside Drive #194, St. George, UT 84790 (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 of Default Page 1 of 2
Gary Christensen Washington County Recorder
05/01/2026 12:50:12 PM Fee \$40.00 By
SERVICELINK TITLE AGENCY INC.

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.: 147503-UT

APN: SG-EAHV-1-29

NOTICE IS HEREBY GIVEN THAT CARLOTA ANNABELLE CARLOS AND ARMANDO CARLOS, WIFE AND HUSBAND, AS JOINT TENANTS as Trustor, GT TITLE/GRIFFITHS & TURNER as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/13/2018 and recorded on 9/17/2018, as Instrument No. 20180038108 the subject Deed of Trust was modified by Loan Modification recorded on 07/01/2025 as Instrument 20250022585, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT TWENTY-NINE (29), ESTATES AT HIDDEN VALLEY PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$265,200.00.

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. 147503-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 29 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Jessica Lopez, 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 29 2026 before me Arlene Rodriguez Beltran, Notary Public, personally appeared Jessica Lopez who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Arlene Rodriguez Beltran (Seal)



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
05/01/2026 03:01:12 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28365

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 23, 2022, and executed by Michael L. Farnesi, as Trustor, 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 Washington County, Utah, on July 28, 2022, as Entry No. 20220036825, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

ALL OF LOT 31, PARADISE VISTA PLAT "A", A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE. **TAX # SG-PAV-A-31**

Purportedly known as 92 N 2750 E, St George, UT 84790 (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: 05/01/2026

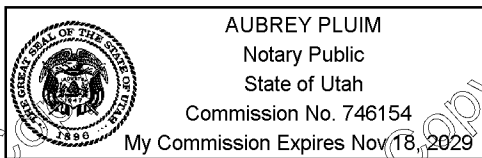
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28365

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

The foregoing instrument was acknowledged before me on 05/01/2026
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via Simplifile

Aubrey Plum
Notary Public

5
3
DOC # 20260017260

Notice of Default Page 1 of 3
Gary Christensen Washington County Recorder
05/04/2026 02:42:44 PM Fee \$ 40.00
By BRUCE L RICHARDS & ASSOCIATES



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 Deed of Trust dated June 30, 2021, executed by Utah South Vineyards LLC, Trustor, to secure certain obligations in favor of Goldenwest Federal Credit Union, as Beneficiary, and recorded August 2, 2021, as Entry Number 20210051290, official records of the County Recorder of Washington County, State of Utah. The real property described in said Deed of Trust is located in Washington County, State of Utah, and is more particularly described as follows:

See attached Exhibit A.
#AV-2180.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$345,814.00.

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

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

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

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

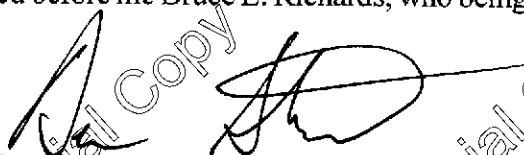
EXECUTED this 29th day of April, 2026.



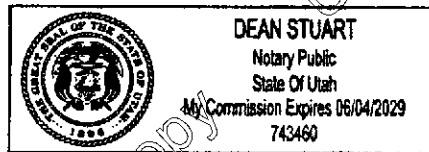
Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 29th 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



**EXHIBIT "A"
LEGAL DESCRIPTION**

BEGINNING AT THE WEST QUARTER CORNER, SECTION 23, TOWNSHIP 42 SOUTH, RANGE 12 WEST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE NORTH 89 DEG 51 MIN 31 SEC EAST ALONG THE CENTER SECTION LINE 585.715 FEET TO A POINT ON A 22,968.30 FOOT NON-TANGENT CURVE TO THE LEFT WITH A RADIUS WHICH BEARS NORTH 13 DEG 14 MIN 48 SEC EAST, POINT ALSO BEING ON THE SOUTH RIGHT OF WAY LINE OF STATE HIGHWAY SR-59; THENCE ALONG THE ARC OF SAID CURVE AND SAID RIGHT OF WAY 751.58 FEET THROUGH A CENTRAL ANGLE OF 1 DEG 52 MIN 29.309 SEC TO A POINT ON THE WEST 1/16TH LINE OF SAID SECTION 23, POINT ALSO BEING ON THE WEST BOUNDARY OF A PARCEL MORE PARTICULARLY DESCRIBED IN INSTRUMENT #838345, FILED AND ON RECORD AT WASHINGTON COUNTY RECORDER'S OFFICE, STATE OF UTAH; THENCE SOUTH 0 DEG 05 MIN 25 SEC EAST ALONG SAID 1/16TH LINE AND SAID WEST BOUNDARY LINE 821.03 FEET; THENCE SOUTH 89 DEG 53 MIN 57 SEC WEST 2639.48 FEET TO THE EAST 1/16TH LINE OF SECTION 22, TOWNSHIP 42 SOUTH, RANGE 12 WEST, SALT LAKE BASE & MERIDIAN, POINT ALSO BEING ON A PARCEL MORE PARTICULARLY DESCRIBED IN SAID INSTRUMENT #828345; THENCE ALONG SAID PARCEL THE FOLLOWING TWO (2) COURSES, NORTH 0 DEG 04 MIN 47 SEC WEST 981.95 FEET TO A POINT ON THE NORTH SECTION LINE OF SAID SECTION 22; THENCE NORTH 89 DEG 53 MIN 30 SEC EAST 1319.59 FEET TO THE POINT OF BEGINNING.

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
05/04/2026 03:49:55 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28407

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 30, 2022, and executed by Delisa C. Kun, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on June 30, 2022, as Entry No. 20220033363, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Fifty-Seven (57), IRONWOOD SUBDIVISION - PHASE 2, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-IWS-2-57**

Purportedly known as 2051 W 1900 N, Saint George, UT 84770 (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: 05/04/2026

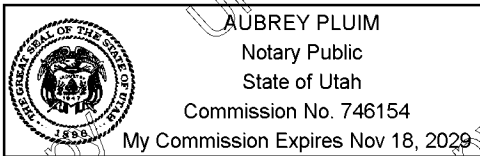
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28407

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

The foregoing instrument was acknowledged before me on 05/04/2026
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via Simplifile

A. Pluim

Notary Public