

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. 55653

14547787 B: 11666 P: 5226 Total Pages: 2  
05/26/2026 03:38 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 17, 2017, and executed by Amit Lodha, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as Nominee for Guaranteed Rate, Inc., its successors and assigns as Beneficiary, but Arvest Bank, Successor in Interest by Merger to Arvest Central Mortgage Company being the present Beneficiary, in which Inwest Title Services, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 23, 2017, as Entry No. 12459764, in Book 10522, at Page 9249-9265, and modified pursuant to the Modification recorded on October 30, 2023, as Entry No. 14169257, in Book 11453, at Page 5897, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 312, Southridge Subdivision, Plat "C", in Salt Lake County, State of Utah, according to the official plat thereof. **TAX # 34-06-476-014**

Purportedly known as 584 East Southfork 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 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: 05/26/2026

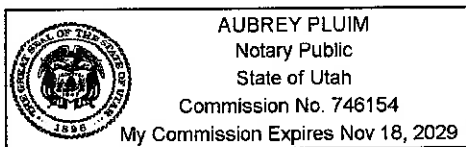
HALLIDAY, WATKINS & MANN, P.C.:

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. 55653

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

The foregoing instrument was acknowledged before me on 05/26/2026,  
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

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

14547810 B: 11666 P: 5331 Total Pages: 2  
05/26/2026 03:48 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: JENKINS BAGLEY SPERRY, PLLC  
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

---

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION**  
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Montebello Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium of the Montebello Condominium Project ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on August 3, 1981, as , and any amendments thereto, concerning real property reputed to be owned by **Ryan Taylor, a single man ("Owner")**, covering real property located at 2070 E 3335 S #6 ("Property"), and more particularly described as follows:

Unit 6, in Building 2, contained within THE MONTE BELLO CONDOMINIUM PROJECT, a Utah condominium project as identified in the Record of Survey Map recorded August 03, 1981 as Entry No. 3591065, in Book 81-8, at Page 117 of Plats, (as said Record of Survey Map may have been amended and/or supplemented) and as further defined and described in the Declaration of Condominium of THE MONTE BELLO CONDOMINIUM PROJECT, recorded August 03, 1981, as Entry No. 3591066, in Book 5277, at Page 383 (as said Declaration may have been amended and/or supplemented) in the Office of the Recorder of Salt Lake County, Utah. Together with the appurtenant undivided interest in and to the common areas and facilities more particularly described in said Declaration and any amendments and/or Supplements thereto. Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record.

PARCEL NUMBER: 16-27-355-010-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on September 25, 2025 as Entry No. 14440760 in Book 11603 at Page 4230. 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 Jenkins Bagley & Sperry, PLLC 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.

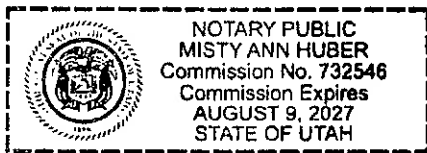
DATED this 26 day of May 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur  
Shelly M. Baur, Attorney

STATE OF UTAH                    )  
  : ss.  
County of SALT LAKE         )

On the 26<sup>th</sup> day of May, 2026, personally appeared before me Shelly M. Baur, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that she executed the same.



Misty Ann Huber  
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC  
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.**

14547834 B: 11666 P: 5450 Total Pages: 2  
05/26/2026 03:59 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: ORANGE TITLE INSURANCE AGENCY  
374 EAST 720 SOUTHOREM, UT 84058

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 149822-UT

APN: 22-19-102-006-0000

NOTICE IS HEREBY GIVEN THAT LORRAINE F. MORRISON, AN UNMARRIED WOMAN as Trustor, WELLS FARGO BANK NORTHWEST, N.A. as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 4/30/2004 and recorded on 5/26/2004, as Instrument No. 9072260 in Book 8992 Page 5621-5623, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

The following described tract of land situated in Salt Lake County, State of Utah: Lot 3, AMENDED PLAT OF WESTERN PARK SUBDIVISION.

The obligation included a Note for the principal sum of \$50,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/26/2025 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

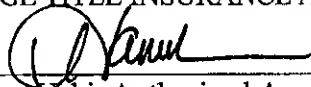
T.S. NO. 149822-UT

By reason of such default, Wells Fargo Bank, N.A., 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: MAY 2 2 2026

ORANGE TITLE INSURANCE AGENCY, INC.




Hamsa Uchi, Authorized Agent

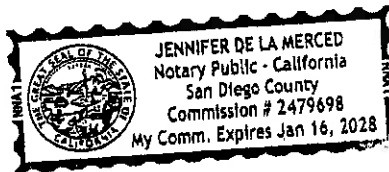
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On MAY 2 2 2026 before me, Jennifer De La Merced, 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.: 26-19735  
SK NO.: GHID01-0094

14547907 B: 11666 P: 5751 Total Pages: 1  
05/26/2026 04:44 PM By: mpalmer Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

### NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated 6/5/2023, and executed by ADAM KELSEY CASTOR WHO ACQUIRED TITLE AS KELSEY ADAM CASTOR AND HEATHER CASTOR HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SPRING EQ, LLC ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and LINEAR TITLE, as Trustee, which Trust Deed was recorded on 6/9/2023, as Instrument No. 14115767, in Book 11424, at Page 7662, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in Salt Lake County, Utah, and more particularly as follows:

LOT 10, CANYON VIEW VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN: 22-28-201-015-0000

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 12/1/2025, 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: 5/26/2026

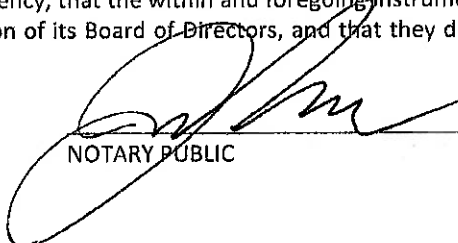
LINCOLN TITLE INSURANCE AGENCY

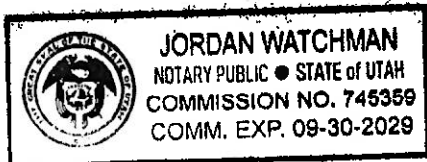
By: 

Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH  
COUNTY OF WEBER

On 05/26/2026, personally appeared before me, 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



14548364 B: 11666 P: 8667 Total Pages: 2  
05/27/2026 03:02 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100 IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 150183-UT

APN: 27-16-351-026-0000

NOTICE IS HEREBY GIVEN THAT CALLIN R. LINDSAY as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/10/2022 and recorded on 3/15/2022, as Instrument No. 13911637 in Book 11317 Page 1363, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 303, MCKEE RIDGE SUBDIVISION PHASE III, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

The obligation included a Note for the principal sum of \$780,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2026 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. 150183-UT

By reason of such default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF GS MORTGAGE-BACKED SECURITIES TRUST 2022-PJ6, 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: MAY 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.

*Hamsa Uchi*  
Hamsa Uchi, Authorized Agent

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

State of California } ss.  
County of San Diego }

On MAY 22 2026 before me, Jennifer De La Merced, 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 *Jennifer De La Merced* (Seal)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28634

14549084 B: 11667 P: 3633 Total Pages: 2  
05/28/2026 03:13 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 7, 2023, and executed by Jose G. Reynaga, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Pacific Residential Mortgage, LLC, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which 1st Liberty Title LC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 8, 2023, as Entry No. 14079956, in Book 11405, at Page 2627, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 318, ROXBOROUGH P.U.D. PHASE III, according to the official plat thereof, recorded in Book 84-10 of Plats at Page 165, records of Salt Lake County, Utah. **TAX # 21-04-328-041**

Purportedly known as 2845 W Westcove Dr, West Valley City, UT 84119 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the 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: 05/28/2026

HALLIDAY, WATKINS & MANN, P.C.:

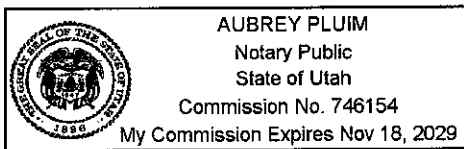
By: Jessica Oliveri

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. UT28634

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

05/28/2026

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



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. UT28650

14549089 B: 11667 P: 3644 Total Pages: 2  
05/28/2026 03:15 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 10, 2018, and executed by Tawnya Helene Stock and John Hunkin, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 10, 2018, as Entry No. 12900572, in Book 10737, at Page 3421-3436, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 5, Glen Heather No. 1 Subdivision, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 14-34-129-001**

Purportedly known as 6921 West Bello Avenue, West Valley City, UT 84128 (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: 05/28/2026

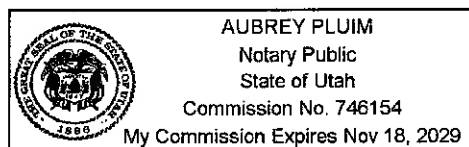
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28650

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

The foregoing instrument was acknowledged before me on 05/28/2026,  
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. UT28649

14549090 B: 11667 P: 3646 Total Pages: 2  
05/28/2026 03:16 PM By: csummers Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 6, 2017, and executed by Adan Gallegos, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Capstone Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 6, 2017, as Entry No. 12632296, in Book 10606, at Page 7916-7934, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

COMMENCING AT THE NORTHWEST CORNER OF LOT 85, WICKS' SUBDIVISION, OF BLOCK 22, PLAT "C", SALT LAKE CITY SURVEY, AND RUNNING THENCE SOUTH 29 FEET, THENCE EAST 123.5 FEET; THENCE NORTH 29 FEET, THENCE WEST 123.5 FEET TO THE PLACE OF BEGINNING.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF LOT 85, WICK'S SUBDIVISION, OF BLOCK 22, PLAT "C", SALT LAKE CITY SURVEY, AND RUNNING THENCE SOUTH 29 FEET, THENCE EAST 123.5 FEET; THENCE NORTH 29 FEET, THENCE WEST 123.5 FEET TO THE PLACE OF BEGINNING. **TAX # 15-02-453-001**

Purportedly known as 503 South 900 West, Salt Lake City, UT 84104 (the undersigned disclaims liability for any error in the address).

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

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

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: 05/28/2026


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. UT28649

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

The foregoing instrument was acknowledged before me on 05/28/2026,  
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. UT28378

**14549100 B: 11667 P: 3703 Total Pages: 2**  
**05/28/2026 03:23 PM By: asteffensen Fees: \$40.00**  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: HALLIDAY, WATKINS & MANN, P.C.  
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 4, 2023, and executed by Cindy J. Bernal Cruz and Cristian E. Cruz Triana, 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 Salt Lake County, Utah, on January 9, 2023, as Entry No. 14060220, in Book 11394, at Page 9501, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SALT LAKE, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:  
LOT SC - TH11 - 43, SHOWN ON THE RECORD OF SURVEY MAP FOR SILVER CREST TOWNHOMES, APPEARING IN THE RECORDS OF THE SALT LAKE COUNTY RECORDER AS ENTRY NO. 11895859 IN BOOK 2014P AT PAGE 204, AND AS IDENTIFIED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS APPEARING AS ENTRY NO. 11925365 IN BOOK 10265 AT PAGE 7304 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER. TOGETHER WITH ALL IMPROVEMENTS AND APPURTENANCES THEREUNTO BELONGING. **TAX # 26-36-156-044-0000**

Purportedly known as 5567 West Rokeby Lane, Herriman, UT 84096 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 05/28/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

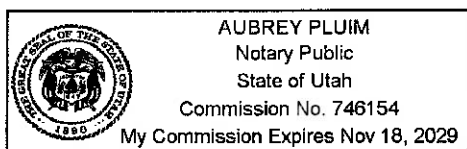
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28378

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

The foregoing instrument was acknowledged before me on 05/28/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

*Aubrey Plum*

\_\_\_\_\_  
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. CARR07-1010

ENT 44958:2026 PG 1 of 1  
ANDREA ALLEN  
UTAH COUNTY RECORDER  
2026 May 29 03:01 PM FEE 40.00 BY TM  
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 JANUARY 25, 2010, and executed by JARON LAIRD AND MICHELLE LAIRD, 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 STEARNS LENDING, INC., its successors and assigns, as Beneficiary, and TITLE WEST, as Trustee, which Trust Deed was recorded on JANUARY 29, 2010, as Entry No. 8326:2010, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 270, LOCH LOMOND PHASE 2, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

45-332-0270

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: May 29, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



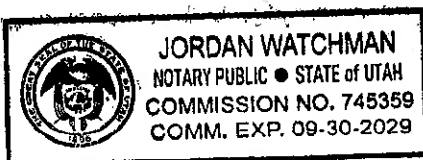
Alexis Martin

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On May 29, 2026, before me, the undersigned, a Notary Public, personally appeared, Alexis Martin, 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 Mail To:  
Jenkins Bagley Sperry, PLLC  
285 W. Tabernacle St., Suite 301  
St. George, UT 84770

---

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION**  
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, the Trustee appointed by Maples at Brookside Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for The Maples at Brookside Single Family Homes ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 25, 2020, as Entry No. 38172, and any amendments thereto, concerning real property reputed to be owned by **William Jeffery Wells and Erin Kathleen Wells, husband and wife, as joint tenants ("Owner")**, covering real property located at 1037 W 1620 S ("Property"), and more particularly described as follows:

LOT 335, PLAT "E", THE MAPLES AT BROOKSIDE PRD, PAYSON, UTAH,  
ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE  
OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

SUBJECT TO CITY AND/OR COUNTY TAXES AND ASSESSMENTS, NOT  
DELINQUENT; EASEMENTS, RIGHTS-OF-WAY, COVENANTS, CONDITIONS  
AND RESTRICTIONS NOW OF RECORD.

This conveyance is subject to easements, covenants, conditions, restrictions,  
reservations, and limitations of record, if any.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 46:643:0335.

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 April 3, 2026 as Entry No. 27726:2026. 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



14549257 B: 11667 P: 4848 Total Pages: 2  
05/29/2026 09:28 AM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SERVICELINK TITLE AGENCY INC.  
320 COMMERCE STE 100IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

## NOTICE OF DEFAULT

T.S. NO.: 149247-UT

APN: 14-29-105-028-0000

NOTICE IS HEREBY GIVEN THAT JOHN D. EVANS JR as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/26/2019 and recorded on 7/31/2019, as Instrument No. 13040788 in Book 10809 Page 9297-9310, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 28, MERTON PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$250,305.00.

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 7/1/2025 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. 149247-UT

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

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

DATED:     MAY 28 2026    

ORANGE TITLE INSURANCE AGENCY, INC.

*Hamsa Uchi*  
Hamsa Uchi, Authorized Agent

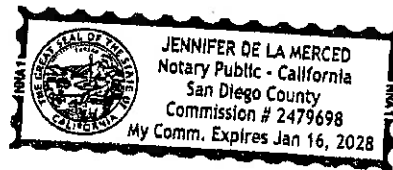
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On     MAY 28 2026     before me, Jennifer De La Merced, Notary Public, personally appeared     HAMSU 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 *Jennifer De La Merced* (Seal)



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

14549710 B: 11667 P: 8220 Total Pages: 2  
05/29/2026 03:11 PM By: ErRomero Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: JENKINS BAGLEY SPERRY, PLLC  
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

---

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION**  
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, the Trustee appointed by Liberty Villages Homeowners Association, Inc (“Association”), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Liberty Villages (at Legacy Ranch) (“Declaration”), in the official records of the Salt Lake County Recorder, State of Utah, recorded on March 10, 2004, as Entry No. 9000266, and any amendments thereto, concerning real property reputed to be owned by **Anthony W. Rushton and Corinne Rushton, husband and wife, as joint tenants (“Owner”)**, covering real property located at 4732 W Liberation Dr (“Property”), and more particularly described as follows:

Lot 27, Liberty Villages, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 27-30-351-008-0000.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice (“Lien”) was recorded on March 10, 2026 as Entry No. 14511860. 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.

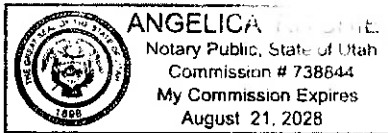
DATED this 28<sup>th</sup> day of May 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins  
Bruce C. Jenkins, Trustee

STATE OF UTAH                    )  
  : ss.  
County of Washington        )

On the 28 day of May, 2026, personally appeared before me Bruce C. Jenkins, Trustee, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that she executed the same.



Angelica Ritten  
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC  
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.**

1<sup>st</sup> Liberty Title, LC  
Foreclosure Department  
9488 Union Square, Ste 201  
Sandy, Utah 84070  
Phone (801) 984-0055  
Email: [legal@altalawut.com](mailto:legal@altalawut.com)  
2603049TSG

14549766 B: 11667 P: 8575 Total Pages: 2  
05/29/2026 04:00 PM By: asteffensen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: 1ST LIBERTY TITLE LC  
9488 UNION SQUARESANDY, UT 84070

### NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by ALTA Law, LC as successor trustee, that a default has occurred under that certain ALL-INCLUSIVE TRUST DEED WITH ASSIGNMENT OF RENTS executed by Imer Desena Reyes and Raquel Garcia Martinez as Trustors, to secure certain obligations in favor of Gema S. Flores, as Beneficiary, and in which Real Advantage Title Insurance Agency is named as Trustee (for whom the undersigned has been substituted). The Trust Deed is dated July 9th, 2024 and was recorded July 12<sup>th</sup>, 2024, as Entry No. 14263512, in Book 11504 at Page 1903 in the office of the County Recorder of Salt Lake County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 143, THE VILLAGES AT OQUIRRH HIGHLANDS NO. 1, P.U.D.,  
according to the official plat thereof, on file and of record in the office of the  
Salt Lake County Recorder, State of Utah.

Parcel No.: 20-23-402-056

Property address of said property is purported to be:  
6689 South Taunton Lane, West Jordan, UT 84081-3355.

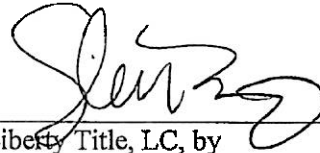
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$467,324.97, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include **failure to timely refinance or otherwise remedy, upon notification of a requirement to do so, due to the underlying mortgage lender declaring a default under the terms of the underlying obligation's due-on-sale provision.** Notice was given to Trustors and the time to remedy the default has expired. 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 (including all of the expenses and fees of these foreclosure proceedings).

By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.

**THIS IS AN ATTEMPT TO FORECLOSED A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

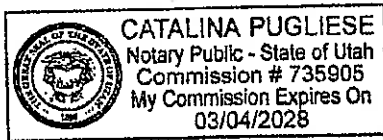
DATED this 29th day of May, 2026.



1<sup>st</sup> Liberty Title, LC, by  
Steven Brantley, Attorney at Law  
9488 Union Square  
2<sup>nd</sup> Floor  
Sandy, UT 84070  
Telephone (801) 984-0055  
Office hours: Mon.-Fri., 8:00 am – 5:00 pm  
ILT File No. 2603049TSG

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

On the 29th day of May, 2026, personally appeared before me, Steven Brantley, Attorney at Law, on behalf of ALTA LAW, LC, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.

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

**THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**