

ALTA Law, LC  
Foreclosure Department  
9488 Union Square  
Sandy, Utah 84070  
Phone (801) 984-0055  
Email: legal@altalawut.com

14550067 B: 11668 P: 244 Total Pages: 2  
06/01/2026 10:41 AM By: srigby 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 Norberto Baez Hernandez and Martha Silvia Jemenz Arias as Trustees, to secure certain obligations in favor of Drew James Klinell and Kelly F Klinell, as Co-Trustees of the Klinell Hill Haven Lane Trust dated May 17, 2022, as Beneficiary, and in which 1<sup>st</sup> Liberty Title, LC is named as Trustee. The Trust Deed is dated December 18, 2023, and was recorded December 21, 2023, as Entry No. 14188030, in Book 11463 at Page 163 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 2, OAKWOOD ESTATES NO. 1, according to the official plat thereof on file in the office of the Salt Lake County Recorder.

Parcel No. **22-33-331-007**

Property address of said property is purported to be 8383 South Hill Haven Lane, Sandy, UT 84093-6709.

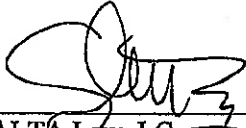
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$498,750.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include the failure of the Trustor to pay the monthly installment payments commencing with the payment due on or before May 1, 2026 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 (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 FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

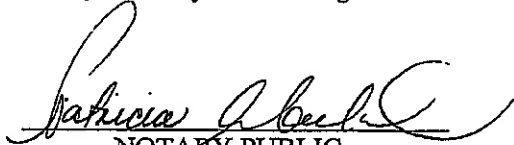
DATED this 1st day of June, 2026.

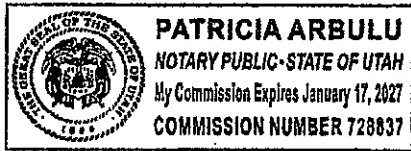
  
\_\_\_\_\_

ALTA Law, LC  
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  
1LT File No. 2312012TSG

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

On the 1st day of June, 2026, personally appeared before me, Steven Brantley, Attorney at Law, 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.**

14550305 B: 11668 P: 1599 Total Pages: 2  
06/01/2026 01:40 PM By: vanguyen 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.: 132957-UT

APN: 16-07-377-009-0000

NOTICE IS HEREBY GIVEN THAT MEGAN SMART AND GABRIELLE SMART, AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CROSSCOUNTRY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/29/2022 and recorded on 4/29/2022, as Instrument No. 13943170 in Book 11334 Page 2702, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 60, JACKSON SQUARE, 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 \$588,000.00.

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 5/1/2025 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. 132957-UT

By reason of such default, CROSSCOUNTRY 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: 05/29/2026

ORANGE TITLE INSURANCE AGENCY, INC.

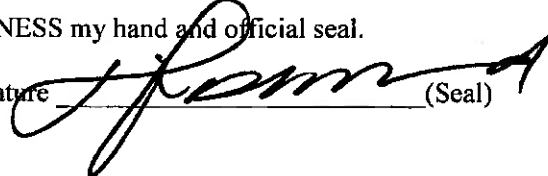
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

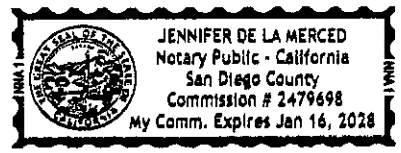
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On MAY 29 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)



14550306 B: 11668 P: 1601 Total Pages: 2  
06/01/2026 01:41 PM By: vanguyen 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.: 149874-UT

APN: 16-09-411-017-0000

NOTICE IS HEREBY GIVEN THAT ALICE F COZAKOS as Trustor, EQUITY TITLE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WHOLESALE AMERICA MORTGAGE, INC - CRMLA 4150037, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/12/2006 and recorded on 4/20/2006, as Instrument No. 9699865 in Book 9283 Page 1959-1975, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 17, PRINCETON PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$110,000.00.  
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

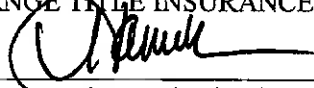
T.S. NO. 149874-UT

By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF FOR CSMC 2018-RPL12 TRUST, 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, 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 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)



14550307 B: 11668 P: 1603 Total Pages: 2  
06/01/2026 01:41 PM By: vanguyen 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.: 149711-UT

APN: 15-10-451-042-0000, 15-10-451-  
075-0000

NOTICE IS HEREBY GIVEN THAT IETI DAVID TIUMALU AND SALOME NANCY LAUTAIMI, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, STEWART TITLE GUARANTY CO. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CROSSCOUNTRY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/7/2021 and recorded on 10/7/2021, as Instrument No. 13793029 in Book 11250 Page 9122-9137, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

**PARCEL 1:**

LOT 6, MADISON ESTATES SUBDIVISION, AS RECORDED IN THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY RECORDER.

**PARCEL 2:**

BEGINNING AT THE SOUTHWEST CORNER OF GRANTOR'S PARCEL, SAID POINT BEING NORTH 2 DEG. 21'36" EAST 55 FEET AND SOUTH 89 DEG. 55'56" WEST 174.27 FEET FROM THE SOUTHEAST CORNER OF LOT 4, BLOCK 4, GLENDALE GARDENS PLAT A AS RECORDED AS ENTRY NO. 927733, IN BOOK J, PAGE 56 OF THE SALT LAKE COUNTY RECORDER'S OFFICE; AND RUNNING THENCE NORTH 89 DEG. 55'56" EAST 47.11 FEET; THENCE NORTH 02 DEG. 17'42" EAST 53.99 FEET; THENCE SOUTH 88 DEG. 23'23" WEST 47.12 FEET; THENCE SOUTH 02 DEG. 21'11" WEST 52.72 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$417,302.00.

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

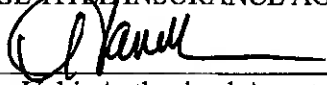
T.S. NO. 149711-UT

By reason of such default, CROSSCOUNTRY 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: MAY 28 2026

ORANGE TITLE INSURANCE AGENCY, INC.

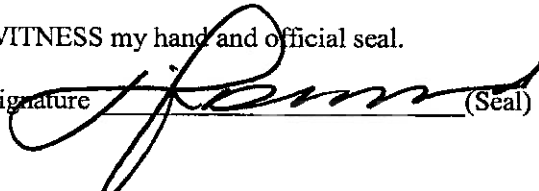
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 28 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)



14550323 B: 11668 P: 1719 Total Pages: 2  
06/01/2026 02:12 PM By: Jattermann 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.: 149504-UT

APN: 28-15-131-012-0000

NOTICE IS HEREBY GIVEN THAT CATHARINA FOLEY as Trustor, BENJAMIN MANN as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/8/2020 and recorded on 7/13/2020, as Instrument No. 13327130 in Book 10978 Page 2705-2721 the subject Deed of Trust was modified by Loan Modification recorded on 08/18/2025 as Instrument 14423735 Book: 11593 Page: 8132, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 517, PARK CREST NO. 5 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$300,000.00.

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 12/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

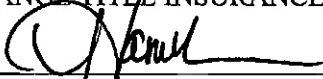
T.S. NO. 149504-UT

By reason of such default, ONSLOW BAY FINANCIAL 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.

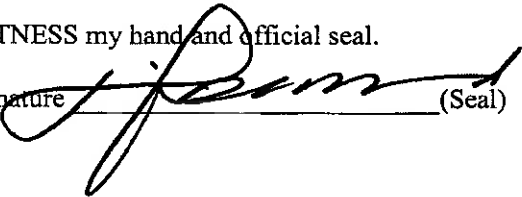
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

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 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)



14550459 B: 11668 P: 2797 Total Pages: 1  
06/01/2026 03:32 PM By: dkilpack Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

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. 25065-174F  
Parcel No. 27-09-452-005

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 with Assignment of Rents to Secure Equity Loan Agreement executed by Brice Cornaby, as trustor(s), in which Deseret First Federal Credit Union is named as beneficiary, and Deseret First Federal Credit Union is appointed trustee, and filed for record on June 23, 2017, and recorded as Entry No. 12561399, in Book 10570, at Page 5207, Records of Salt Lake County, Utah.

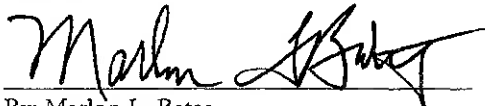
LOT 12, BONANZA ACRES NO. 1 ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

ALSO: BEGINNING AT THE NORTHEAST CORNER OF LOT 13, SAID SUBDIVISION, AND RUNNING THENCE SOUTH 00°00'46" EAST 13.13 FEET; THENCE SOUTH 66°00'57" WEST 144.66 FEET; THENCE NORTH 23°59'03" WEST 12 FEET; THENCE NORTH 66°00'57" EAST 150 FEET TO THE POINT OF BEGINNING

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 25, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 1st day of June, 2026.

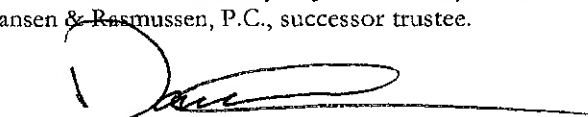
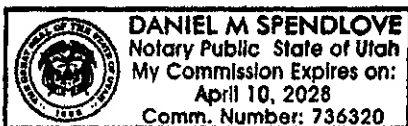
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 1st day of June, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC



14550462 B: 11668 P: 2800 Total Pages: 1  
06/01/2026 03:33 PM By: ctafoya Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.  
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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. 27050-752F  
Parcel No. 22-18-208-013

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 executed by Ervin L. Gillen and Rhonda M. Gillen, husband and wife as joint tenants, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and Inwest Title Services, Inc. is appointed trustee, and filed for record on November 15, 2021, and recorded as Entry No. 13823651, in Book 11269, at Page 93, Records of Salt Lake County, Utah.

LOT 24, BLOCK 3, SOUTH COTTONWOOD HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 1, 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 1 day of June, 2026.

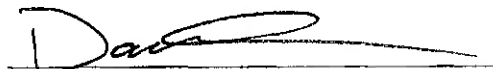
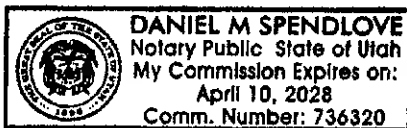
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 1 day of June, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

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

14550586 B: 11668 P: 3701 Total Pages: 2  
06/01/2026 04:29 PM By: vanguyen 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 East Riverwalk Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for East Riverwalk, P.U.D. ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on June 11, 2010, as Entry No. 10970030, and any amendments thereto, concerning real property reputed to be owned by **Roeland Brateanu, or his successors, as Trustee of The Roeland Brateanu Trust, dated the 18th day of March, 2020, of Midvale, County of Salt Lake, State of Utah ("Owner")**, covering real property located at 6913 S Zandi Dr ("Property"), and more particularly described as follows:

Lot 620, EAST RIVERWALK PARCEL 2, PHASE 6 EAST (AMENDING LOT 3B RIVER WALK AT BINGHAM JUNCTION LOT 3 & OPEN SPACE AMENDED), according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. Together with all improvements and appurtenances there unto belonging.

PARCEL NUMBER: 21-23-477-099-0000.

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 April 25, 2025 as Entry No. 14375370 in Book 11566 at Page 1196. 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.

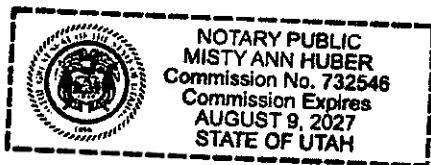
DATED this 1 day of June 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur  
Shelly M. Baur, Attorney

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

On the 1<sup>st</sup> day of June, 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.**

14550917 B: 11668 P: 5467 Total Pages: 2  
06/02/2026 01:23 PM By: Jattermann Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: WESTERN MORTGAGE SERVICES  
1584 S 500 W #101 BOUNTIFUL, UT 84010

After Recording Mail To:  
Western Mortgage Services  
Po Box 1387  
Bountiful, UT 84011

## Notice of Default and Election to Sell

Notice is hereby given by **Edwin B. Parry, Attorney at Law**, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated **December 15, 2025**, executed by **Durango Bar, LLC**, a Utah Limited Liability Company, as the Trustor, in favor of **Western Mortgage Services Corporation** as Beneficiary, in which **Edwin B. Parry, attorney-at-law** was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of **Salt Lake**, State of **Utah**, on **December 15, 2025**, as Entry No. **14476493**, Book **11624**, Page **5885**, of Official Records, all relating to and describing the real property situated in the **County of Salt Lake**, State of **Utah**, particularly described as follows:

**Legal Description:** SEE ATTACHED EXHIBIT "A"  
**Property Address:** 919 & 923 South State Street, Salt Lake City, Utah 84111  
**Parcel Number:** 16-07-154-003

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of **\$100,000.00**, interest at the rate of **15.00% per annum**. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is **James Rubey Revocable Trust, with James Rubey as Trustee**. The promissory note obligation is in default. This note is due for **March, 2026 – June, 2026**, in the amount of **\$1,264.44 per month** together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any **arrear on prior liens, mortgages and trust deed loans**. Under the provisions of the Promissory Note and Trust Deed, the principal balance of **\$100,000.00** is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all 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. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 2<sup>nd</sup> day of June, 2026  
**Edwin B. Parry, Attorney at Law**

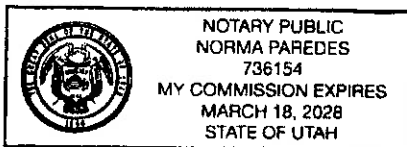


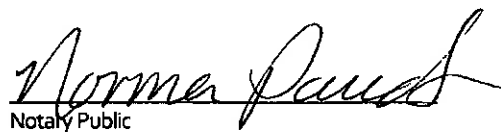
**Edwin B. Parry, Attorney at Law, Trustee**  
P. O. Box 1387, Bountiful, UT 84011

State of Utah            }  
                                  : SS.  
County of Davis        }

On this 2<sup>nd</sup> day of June, 2026 personally appeared before me **Edwin B. Parry, Attorney at Law**, of **Davis County**, Trustee, who being duly sworn did acknowledge before me that he is the **Successor Trustee** and the signer of the foregoing Notice of Default.

Seal:



  
Notary Public

**EXHIBIT "A"**  
**(LEGAL DESCRIPTION)**

ALL OF LOTS 7 AND 8, BLOCK 1, AMENDED PLAT OF LINDEN PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

EXCEPTING THEREFROM THE FOLLOWING:

COMMENCING AT THE NORTHWEST CORNER OF LOT 9, BLOCK 1, AMENDED PLAT OF LINDEN PARK, AND RUNNING THENCE NORTH 00°05'20" WEST 0.03 FEET; THENCE NORTH 89°53'50" EAST 144.0 FEET; THENCE SOUTH 00°05'20" EAST 0.15 FEET; THENCE SOUTH 89°56'40" WEST 144.0 FEET TO THE POINT OF BEGINNING.

(DURANGO BAR #319278)

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2954

14551420 B: 11668 P: 7956 Total Pages: 1  
06/03/2026 10:46 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Briarwood Springs Condominium, Inc., (the "Association") is the beneficiary under the Restated and Amended Declaration of Covenants, Conditions & Restrictions of Briarwood Springs Condominium Project recorded on December 12, 1986 as Entry No. 4365955 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Thomas C. Dolan, located at 7643 Lark Meadow Cove, Midvale, Utah 84047, lying in Salt Lake County, Utah and further described as follows:

**Legal Description:** UNIT 4, BLDG 40, BRIARWOOD SPRINGS COMDMN PH 13. 0.5387%  
**INT6251-739 6289-1530 6379-2700, 6345-2519 6745-1387 6931-1624 7317-2597 7768-0273**  
**Parcel ID #:** 22-30-492-004-0000


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

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

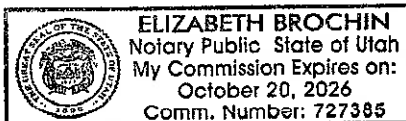
DATE FILED: June 2, 2026.

Briarwood Springs Condominium, Inc.

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
Peter Harrison, *Attorney-in-Fact*

On June 2, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



  
Notary Public

WHEN RECORDED, RETURN TO:  
**MILLER HARRISON LLC**  
5292 South College Drive, Suite 304  
Murray, Utah 84123  
801-692-0799  
Acct: 2161

14551424 B: 11668 P: 7961 Total Pages: 1  
06/03/2026 10:47 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: MILLER HARRISON LLC  
5292 SO COLLEGE DR MURRAY, UT 84123

## NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the American Towers Owners Association (the "Association") is the beneficiary under the Declaration of Condominium for American Towers recorded on July 30, 1982 as Entry No. 3697665 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Razvan Platon, located at 44 West 300 South #1607S, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT R-1607-S, AMERICAN TOWERS CONDM 0.227% INT: 5567-2520 5591-1055 5668-0033 5690-0759 6048-1412 6060-1724 6629-0419 8305-6142 8923-1680 9419-1181 10087-6072 10120-7222  
Parcel ID #: 15-01-283-211-0000

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

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

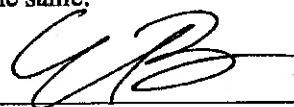
DATE FILED: June 2, 2026.

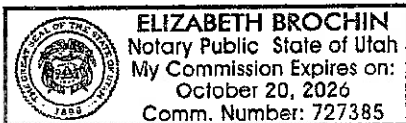
American Towers Owners Association

STATE OF UTAH                    )  
  ) ss  
COUNTY OF SALT LAKE        )

  
Peter Harrison, *Attorney-in-Fact*

On June 2, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

  
Notary Public



WHEN RECORDED RETURN TO:  
LINCOLN TITLE INSURANCE AGENCY  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Phone: (801) 476-0303  
T.S. NO.: 26-19567  
SK NO: GHID01-0095

14551441 B: 11668 P: 8121 Total Pages: 1  
06/03/2026 10:57 AM By: srigby Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200 OGDEN, 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 5/5/1999, and executed by JAMES R. WARNER AND SUSAN KAY WARNER HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of ONE STOP MORTGAGE A WYOMING CORPORATION, as Beneficiary, and SCOTT LUNDBERG, as Trustee, which Trust Deed was recorded on 5/11/1999, as Entry No. 7351217, in Book 8276, Page 5009, 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:

ALL OF LOT 64, WEST HAVEN NO. 2 SUBDIVISION, ACCORDING TO THE OFFICAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN: 15-29-107-014-0000

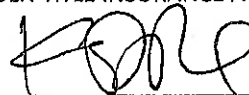
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 12/1/2025, and all subsequent installments of principal and interest 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: 6/3/2026

LINCOLN TITLE INSURANCE AGENCY

By:



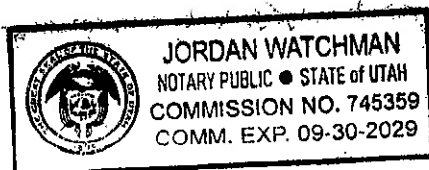
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 6/3/2026, 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

14551676 B: 11668 P: 9504 Total Pages: 2  
06/03/2026 02:38 PM By: vanguyen 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.: 149546-UT

APN: 14-21-377-007-0000

NOTICE IS HEREBY GIVEN THAT MARIO CEPEDA, A SINGLE MAN as Trustor, ADVANCED TITLE INSURANCE AGENCY, L.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/24/2022 and recorded on 6/29/2022, as Instrument No. 13977224 in Book 11352 Page 3361, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 136, GABLER'S GROVE SUBDIVISION PHASE 1, 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 \$377,000.00.

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

NOTICE OF DEFAULT

T.S. NO. 149546-UT

By reason of such default, FIFTH THIRD BANK, NATIONAL ASSOCIATION, 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: JUN 01 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

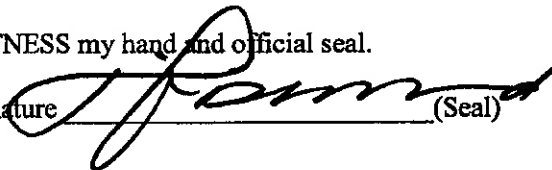
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

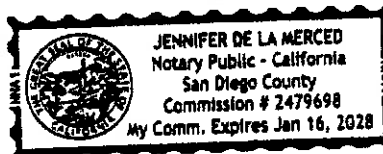
On JUN 01 2026 before me, Jennifer De La Merced, Notary Public, personally appeared HANSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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)



14551689 B: 11668 P: 9571 Total Pages: 2  
06/03/2026 02:40 PM By: vanguyen 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.: 147733-UT

APN: 22-05-176-007-0000

NOTICE IS HEREBY GIVEN THAT ANDREW M DASKALAS as Trustor, TICOR TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR THE CITGROUP/CONSUMER FINANCE, INC. (A DELAWARE CORPORATION), ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/12/2007 and recorded on 3/22/2007, as Instrument No. 10042024 in Book 9438 Page 7094-7099 the subject Deed of Trust was modified by Loan Modification recorded on 09/26/2025 as Instrument 14441400, Book 11603, Page 8153, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 204, MILLCREEK COURT II, ACCORDING TO THE OFFICIAL PLAT THEREOF,  
RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SALT LAKE COUNTY, UTAH.

The obligation included a Note for the principal sum of \$267,750.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 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. 147733-UT

By reason of such default, THE BANK OF NEW YORK MELLON, FORMERLY KNOWN AS THE BANK OF NEW YORK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE ON BEHALF OF THE HOLDERS OF THE CIT MORTGAGE LOAN TRUST, 2007-1 ASSET-BACKED CERTIFICATES, SERIES 2007-1, 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: JUN 01 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 JUN 01 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)



14551694 B: 11668 P: 9594 Total Pages: 2  
06/03/2026 02:42 PM By: vanguyen 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.: 150053-UT

APN: 09-32-358-020-0000

NOTICE IS HEREBY GIVEN THAT KAREL KEARL, AN UNMARRIED WOMAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GREEN TREE SERVICING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/14/2015 and recorded on 1/20/2015, as Instrument No. 11978489 in Book 10289 Page 6636-6653, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING 45-1/2 FEET EAST FROM THE SOUTHWEST CORNER OF LOT 1, BLOCK 26, PLAT "D", SALT LAKE CITY SURVEY, AND RUNNING THENCE EAST 37 FEET; THENCE NORTH 82-1/2 FEET; THENCE WEST 37 FEET; THENCE SOUTH 82-1/2 FEET TO THE PLACE OF BEGINNING.

The obligation included a Note for the principal sum of \$106,875.00.

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. 150053-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: JUN 02 2026

ORANGE TITLE INSURANCE AGENCY, INC.

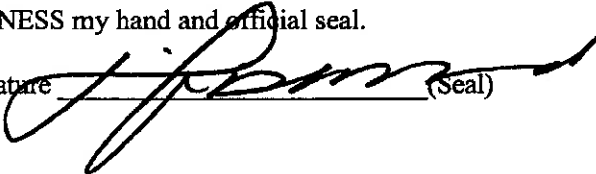
  
\_\_\_\_\_  
Hamsa Uchi, Authorized Agent

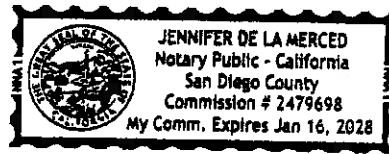
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On JUN 02 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)



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26346

14552262 B: 11669 P: 2855 Total Pages: 2  
06/04/2026 02:18 PM By: vanguyen 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 June 7, 2022, and executed by Kelby Schulz, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intercap Lending Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Title One was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 8, 2022, as Entry No. 13966685, in Book 11346, at Page 6497, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Unit 304, SADDLEBROOK BUILDING F CONDOMINIUM, AMENDING PART OF LOT C, South Herriman, together with all improvements located thereon, as said Units are identified in the Plat of said development recorded June 12, 2018 as Entry Number 12789354, in Book 2018P, at Page 227 of the official records of the Salt Lake County Recorder, State of Utah, and as identified and described in the Declaration of Condominium for Saddlebrook Condominiums, a Utah Condominium Project, recorded February 2, 2018 as Entry Number 12709696, in Book 10644, at Page 2066, of the official records of the Salt Lake County Recorder, State of Utah.

TOGETHER WITH an undivided interest, and a right and easement of use and enjoyment in and to the Common Area described, as provided for and in the percentage shown, in said Declaration. This conveyance is subject to the provisions of said Declaration, including any amendments thereto. The undivided interest in the Common Area conveyed hereby is subject to modification, from time to time, as provided in the Declaration for expansion of the Condominium Project. **TAX # 33-07-427-080**

Purportedly known as 4216 West McKellen Drive Unit F304, 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 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: 06/04/2026


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. UT26346

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

The foregoing instrument was acknowledged before me on 06/04/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

 MARGARET LEE  
Notary Public  
State of Utah  
Commission No. 736006  
My Commission Expires Mar 22, 2028

Margaret Lee

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. UT28725

14552269 B: 11669 P: 2888 Total Pages: 2  
06/04/2026 02:23 PM By: vanguyen 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 26, 2004, and executed by Justin M. Hammer, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 31, 2004, as Entry No. 9019703, in Book 8966, at Page 3669-3676, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 73, Valley Downs #5, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 15.30.254.007**

Purportedly known as 2954 S Wendy Circle, West Valley City, UT 84120 (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: 06/04/2026


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. UT28725

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

The foregoing instrument was acknowledged before me on 06/04/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.

 MARGARET LEE  
Notary Public  
State of Utah  
Commission No. 736006  
My Commission Expires Mar 22, 2028

*Margaret Lee*

\_\_\_\_\_  
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. CARR07-1016

14552726 B: 11669 P: 5309 Total Pages: 1  
06/05/2026 12:56 PM By: srigby 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 AUGUST 24, 2020, and executed by FREDDY Y GARCIA, A SINGLE PERSON, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, its successors and assigns, as Beneficiary, and NOVATION TITLE, as Trustee, which Trust Deed was recorded on AUGUST 24, 2020, as Entry No. 13371107, in Book 11004, at Page 8791, 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:

ALL OF LOT 18 AND 19, THIRD BURLINGTON ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

15-10-255-005

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: June 5, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

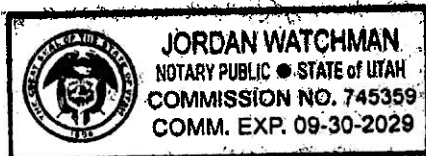


Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 5, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26528

**14552882 B: 11669 P: 6661 Total Pages: 2**  
**06/05/2026 03:07 PM By: tpham 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 June 22, 2021, and executed by Phillip Johnson and Sandra Johnson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intercap Lending Inc., its successors and assigns as Beneficiary, but Village Capital & Investment LLC being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 24, 2021, as Entry No. 13700184, in Book 11196, at Page 3014-3031, and modified pursuant to the Modification recorded on February 21, 2024, as Entry No. 14206792, in Book 11472, at Page 8876, and modified pursuant to the Modification recorded on April 23, 2024, as Entry No. 14231113, in Book 11486, at Page 2599, and modified pursuant to the Modification recorded on November 13, 2024, as Entry No. 14312749, in Book 11531, at Page 9843, and modified pursuant to the Modification recorded on July 30, 2025, as Entry No. 14415792, in Book 11589, at Page 3864, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

BEGINNING AT A POINT NORTH 1632.48 FEET AND WEST 178.85 FEET FROM THE EAST QUARTER CORNER OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 175.79 FEET TO THE SOUTH RIGHT OF WAY LINE OF 2820 SOUTH STREET; THENCE NORTHWESTERLY ALONG SAID SOUTH LINE 100.00 FEET TO A POINT WHICH IS WEST 99.65 FEET AND NORTH 184.19 FEET FROM THE POINT OF BEGINNING; THENCE SOUTH 184.19 FEET; THENCE EAST 99.65 FEET TO THE POINT OF BEGINNING.  
LESS AND EXCEPTING ANY AND ALL PORTIONS LYING WITHIN THE LEGAL BOUNDS OF 2820 SOUTH STREET. **TAX # 14-28-227-005**

Purportedly known as 7215 West 2820 South, Magna, UT 84044-1501 (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: 06/05/2026

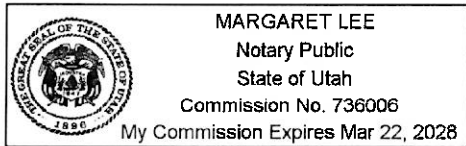
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26528

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

The foregoing instrument was acknowledged before me on 06/05/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



*Margaret Lee*

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. UT11018

14552884 B: 11669 P: 6666 Total Pages: 2  
06/05/2026 03:08 PM By: tpham 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 July 7, 2005, and executed by Michael Adam Bradford, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lehman Brothers Bank, FSB, a Federal Savings Bank, its successors and assigns as Beneficiary, but Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2020-1 being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 12, 2005, as Entry No. 9430060, in Book 9157, at Page 9717-9735, and re-recorded on December 5, 2005, as Entry No. 9572736, in Book 9226, at Page 1963-1983, and modified pursuant to the Modification recorded on December 22, 2025, as Entry No. 14479276, in Book 11626, at Page 2107, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning 1,031 feet South and 234 feet West from the West Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 90 feet; thence South 89°43' East 99 feet; thence North 90 feet; thence North 89°43' West 99 feet to the point of beginning.

Less and excepting:

Beginning South 1,031 feet and West 234 feet from the West Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 0°20'43" West 21.84 feet; thence South 89°43' East 99 feet; thence North 21.84 feet; thence North 89°43' West 99 feet to beginning.

Most correctly described as:

Beginning at 1,031 feet South and 234 feet West from the West Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 90 feet; thence South 89°43' East 99 feet; thence North 90 feet; thence North 89°43' West 99 feet to the point of beginning.

Less and excepting:

Beginning South 1,031 feet and West 234 feet from the West Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian; and running thence South 0°20'43" West 21.84 feet; thence South 89°43' East 99 feet; thence North 21.84 feet; thence North 89°43' West 99 feet to beginning.

ALSO DESCRIBED BY SALT LAKE COUNTY AS FOLLOWS:

Beginning South 1,052.83 feet and West 234 feet from the West Quarter corner of Section 4, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence South 68.16 feet; thence South 89°43' East 99 feet; thence North 68.16 feet; thence North 89°43' West 99 feet to the point of beginning. **TAX # 22-05-429-023**

Purportedly known as 4571 South 1300 East, Salt Lake City, UT 84117 (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: 06/05/2026

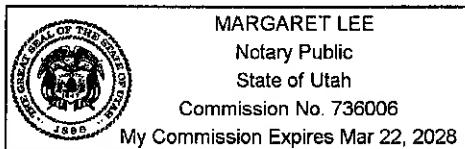
HALLIDAY, WATKINS & MANN, P.C.:

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. UT11018

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

The foregoing instrument was acknowledged before me on 06/05/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



*Margaret Lee*

\_\_\_\_\_  
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. UT28685

14552923 B: 11669 P: 6796 Total Pages: 2  
06/05/2026 03:26 PM By: tpham 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 April 9, 2020, and executed by Hassan Hatf and Samah Ibrahim, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Utah First Federal Credit Union, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 14, 2020, as Entry No. 13242222, in Book 10926, at Page 6822-6837, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 524, Hillsdale Subdivision No. 5, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 15-28-301-014**

Purportedly known as 3150 S 3140 W, 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 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: 06/05/2026

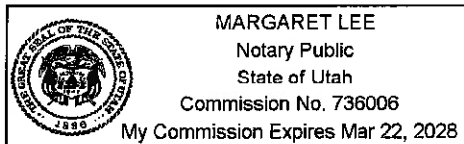
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28685

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

The foregoing instrument was acknowledged before me on 06/05/2026,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor  
Trustee.



*Margaret Lee*

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. UT28741

**14552929 B: 11669 P: 6825 Total Pages: 2**  
**06/05/2026 03:28 PM By: tpham 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 February 26, 2008, and executed by Jimmy Joel Wright, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for E-Loan, Inc., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Lenders First Choice was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 7, 2008, as Entry No. 10366808, in Book 9579, at Page 2336-2350, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 226, SCHORR ESTATES NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN THE OFFICE OF THE COUNTY RECORDER, COUNTY OF SALT LAKE, STATE OF UTAH. **TAX # 21-29-281-030**

Purportedly known as 3353 West Porter Circle, West Jordan, UT 84084 (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: 06/05/2026

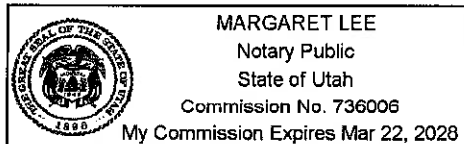
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28741

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

The foregoing instrument was acknowledged before me on 06/05/2026,  
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

*Margaret Lee*

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