

14553051 B: 11669 P: 7459 Total Pages: 2  
06/08/2026 08:27 AM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

**WHEN RECORDED RETURN TO:**

BURT R. WILLIE  
SMITH|KNOWLES, PLLC  
2225 Washington Blvd Ste 200  
Ogden, UT 84401-6887  
Telephone: (801) 476-0303 Ext 2120  
Email: [bwillie@smithknowles.com](mailto:bwillie@smithknowles.com); [tgalloway@smithknowles.com](mailto:tgalloway@smithknowles.com)  
Certified Mail No: 9214 8901 4298 0482 5214 52; 9214 8901 4298 0482 5215 06; 9214 8901 4298 0482 5215 13;  
9214 8901 4298 0482 5215 37

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**NOTICE OF DEFAULT AND ELECTION TO SELL**

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**NOTICE OF DEFAULT** is hereby given by Burt R. Willie, Trustee, on behalf of *Gabler's Grove Master Association* ("Association"), that pursuant to *Utah Code Ann. § 57-8-45* and/or *§ 57-8a-302*, the Association is foreclosing its claim of lien for unpaid homeowner assessments, fees, costs, interest and/or other charges arising from the Owners and Trustors Rechelle Julian Ferrer and Romer Arevalo Ferrer's ("Owners") ownership in the real property owned by Owners and encumbered by that certain *Master Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Gabler's Grove* affecting the real property of *Gabler's Grove Subdivision*, a Planned Unit Development, located in Magna City, Salt Lake County, State of Utah, as amended and supplemented, recorded March 18, 2021, as Entry No. 13601697, in the Salt Lake County Recorder's Office, Utah ("Declaration").

The property owned by Owners and encumbered by the Declaration is more particularly described as:

Lot 214, GABLER'S GROVE SUBDIVISION PHASE 2, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Tax ID No. 14-28-126-056-0000

Also known as: 7767 W Range Creek Ln, Magna, Utah 84044-1896 ("Property")

Record or Reputed Owners: Rechelle Julian Ferrer and Romer Arevalo Ferrer

The Trustors and Owners are subject to the provisions of the *Utah Condominium Act* or the *Community Association Act* ("Act") by virtue of the Owners accepting title to this lot on July 7, 2023, recorded as Entry No. 14126447, in the Office of the Salt Lake County Recorder.

Owners have breached their assessment obligation required by the Declaration and reflected by the lien recorded by the Association on March 6, 2025, as Entry No. 14354924, of record in the Salt Lake County Recorder's Office. All subsequently accruing interest, late fees, costs, trustee's fees, attorney's fees and related costs of collection, as provided by the Declaration, shall continue to accrue and be secured by the lien created by the Declaration until

paid in full. As required by *Utah Code Ann. § 57-8-46* or *§ 57-8a-303*, the Trustee gave Owners a Notice of Nonjudicial Foreclosure and Right to Demand Judicial Foreclosure at least 30 days prior to recording this Notice of Default. Owners did not request a judicial foreclosure.

By reason of the failure of the Owners to pay the Association's assessments, and pursuant to the provisions of *Utah Code Ann. § 57-1-1, et. seq.*, and *§ 57-8-1, et. seq.*, and/or *§ 57-8a-101, et. seq.*, the Association hereby elects, through the Trustee, to cause the interest of the record Owners to be sold in accordance with the provisions of the law applicable to the exercise of powers and deeds of trust in order to satisfy the Association's lien for unpaid association assessments.

**THEREFORE, NOTICE IS HEREBY GIVEN** that the undersigned Trustee has elected, pursuant to the Declaration and *Utah Code Ann. § 57-8-45* or *§ 57-8a-302*, to sell the lot through nonjudicial foreclosure.

**DATED** this 8<sup>th</sup> day of June, 2026.

SMITH|KNOWLES, PLLC

By:



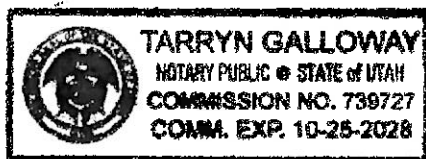
**BURT R. WILLIE**

Attorney for Association

STATE OF UTAH            )  
  : ss  
COUNTY OF WEBER    )

**BURT R. WILLIE**, being first duly sworn, appeared and acknowledged that he is the attorney for the Association, is authorized by the Association to execute the foregoing, and that the same is true and correct of his own knowledge and belief.

**DATED** this 8<sup>th</sup> day of June, 2026.



NOTARY PUBLIC

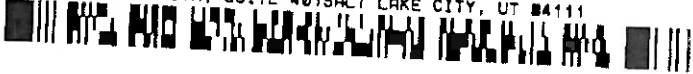
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THIS IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION RECEIVED WILL BE USED FOR THAT PURPOSE.

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2

14553316 B: 11669 P: 8911 Total Pages: 2  
06/08/2026 12:59 PM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: BRUCE RICHARDS & ASSOCIATES  
455 EAST 500 SOUTH, SUITE 401 SALT LAKE CITY, UT 84111



RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

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

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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated August 31, 2022, executed by Enrique M. Garcia and Jody Lantigua as Trustors, to secure certain obligations in favor of Granite Federal Credit Union, as Beneficiary, and recorded August 31, 2022, as Entry Number 14009161 in Book 11368 at Page 9972, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 116, CYPRUS HEIGHTS SUBDIVISION, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.  
#14-28-351-013.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$308,750.00.

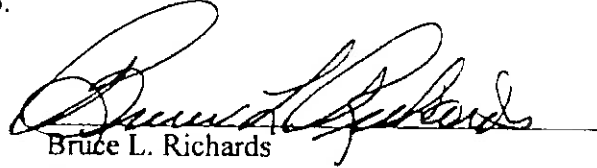
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Granite Federal Credit Union.

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

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

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

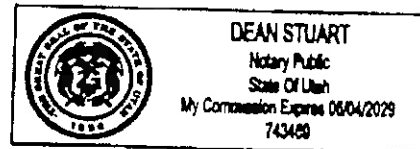
EXECUTED this 13<sup>th</sup> day of May, 2026.



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

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

On the 13<sup>th</sup> day of May, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.

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

14553370 B: 11669 P: 9294 Total Pages: 2  
06/08/2026 01:54 PM By: srigby 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.: 149632-UT

APN: 33-06-407-036-0000

NOTICE IS HEREBY GIVEN THAT LUIS E EULACIO ODREMAN AND ANGGY C RIVAS VILLEGAS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, TRIDENT TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/19/2024 and recorded on 3/19/2024, as Instrument No. 14218027 in Book 11478 Page 8588, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1012, MOUNTAIN RIDGE PHASE 10 AMENDED SUBDIVISION, 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: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF PROJECT PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$617,025.00.  
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 149632-UT

By reason of such default, GUARANTEED RATE, INC., 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 04 2026

ORANGE TITLE INSURANCE AGENCY, INC.  
*Hamsa Uchi*  
Hamsa Uchi, Authorized Agent

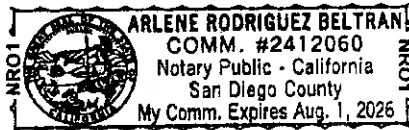
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On JUN 04 2026 before me, Arlene Rodriguez Beltran, 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 *Arlene Rodriguez Beltran* (Seal)



14553376 B: 11669 P: 9346 Total Pages: 2  
06/08/2026 01:58 PM By: aallen 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.: 150050-UT

APN: 26-27-455-002-0000

NOTICE IS HEREBY GIVEN THAT TYLER FERRARA AND KATHERINE FOX-WALK, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, PROVO LAND TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MOUNTAIN AMERICA FEDERAL CREDIT UNION AND LENDER'S, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/21/2019 and recorded on 11/22/2019, as Instrument No. 13131478 in Book 10863 Page 9699-9712, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 724, PHASE 7, CREEK RIDGE WEST SUBDIVISION, HERRIMAN CITY, SALT LAKE COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT RECORDED APRIL 11, 2019 AS ENTRY NO. 12965859, IN BOOK 2019P, AT PAGE 124 IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$394,799.00.

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

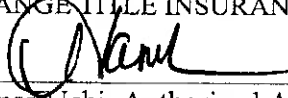
T.S. NO. 150050-UT

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

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

DATED: JUN 04 2026

ORANGE TITLE INSURANCE AGENCY, INC.

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

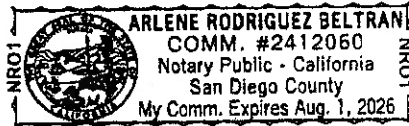
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.  
County of San Diego }

On JUN 04 2026 before me, Arlene Rodriguez Beltran, 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. UT28492

14553546 B: 11670 P: 205 Total Pages: 2  
06/08/2026 03:29 PM By: dsalazar 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 13, 2013, and executed by Joe R. Jiron, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans a Utah Corporation, its successors and assigns as Beneficiary, but Citizens Bank NA f/k/a RBS Citizens NA being the present Beneficiary, in which Title Guarantee was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 18, 2013, as Entry No. 11598942, in Book 10118, at Page 2019-2032, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

THE NORTH 15 FEET OF LOT 10 AND THE SOUTH 26 FEET OF LOT 11, BLOCK 6, J.H. WHALON'S ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 15-11-126-005-0000**

Purportedly known as 679 Emery Street aka 679 S Emery Street, 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 attorney's fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 06/08/2026


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. UT28492

STATE OF UTAH            )  
                                  ) SS.  
County of Salt Lake    )

The foregoing instrument was acknowledged before me on 06/08/2026,  
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

14554274 B: 11670 P: 4158 Total Pages: 1  
06/09/2026 04:29 PM By: aallen 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. 51121-2010F  
Parcel No. 20-13-210-010

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 Travis Shields and Amber Lynn Shields, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns, is named as beneficiary, and First American Title Insurance Company of Utah is appointed trustee, and filed for record on February 25, 2022, and recorded as Entry No. 13899241, in Book 11310, at Page 2942, Records of Salt Lake County, Utah.

LOT 91, INDIAN VILLAGE NO. 10, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED IN BOOK "78-11" OF PLATS, AT PAGE 318 OF THE OFFICIAL RECORDS OF THE SALT LAKE COUNTY, UT RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 1, 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 9 day of June, 2026.

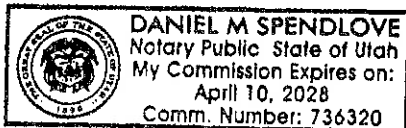
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates  
Its Supervising Partner

STATE OF UTAH )  
 ) ss  
COUNTY OF SALT LAKE )

The foregoing instrument was acknowledged before me this 9 day of June, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

  
NOTARY PUBLIC

14554298 B: 11670 P: 4356 Total Pages: 1  
06/09/2026 04:57 PM By: dsalazar Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: SMITH KNOWLES PC  
2225 WASHINGTON BLVD., STE. 200GDEN, UT 84401

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7449

## 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 MAY 14, 2020, and executed by ANDY J. RODRIGUEZ-GONZALEZ, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NETWORK FUNDING, L.P., its successors and assigns, as Beneficiary, and ADVANCED TITLE INSURANCE AGENCY, L.C., as Trustee, which Trust Deed was recorded on MAY 15, 2020, as Entry No. 13271430, in Book 10944, at Page 6333, 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 2410, OQUIRRH SHADOWS PHASE 24, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

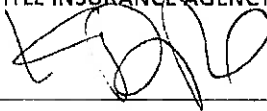
20-24-309-007

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 9, 2026

LINCOLN TITLE INSURANCE AGENCY  
By:



Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 9, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC



WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. UTAH04-7450

14554407 B: 11670 P: 4999 Total Pages: 1  
06/10/2026 10:06 AM By: aallen 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 DECEMBER 22, 2023, and executed by JERUEL HERNANDO AND PRINCESS HERNANDO, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and MERIDIAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on DECEMBER 22, 2023, as Entry No. 14188558, in Book 11463, at Page 3536, 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:

UNIT 303, SOUTH STATION PLAT 3 CONDOMINIUMS PHASE 1B, AMENDING A PORTION OF LOT C-101 OF THE SOUTH STATION PLAT 3 SUBDIVISION, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH ON APRIL 21, 2021, AS ENTRY NUMBER 13639391 IN BOOK 2021P AT PAGE 97 (AS SAID RECORD OF SURVEY MAP SHALL HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM FOR SOUTH STATION PLAT 3 CONDOMINIUMS PHASE 1B CONDOMINIUM PROJECT, RECORDED IN SALT LAKE, UTAH ON MARCH 23, 2021 AS ENTRY NO. 13607323 IN BOOK 11142 AT PAGE 3852 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED). TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREA THAT IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION.

26-24-182-014

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 10, 2026

LINCOLN TITLE INSURANCE AGENCY

By: 

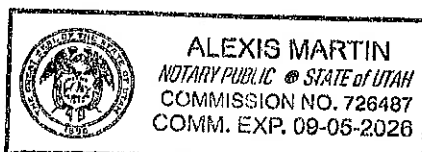
Kenyon D. Dove

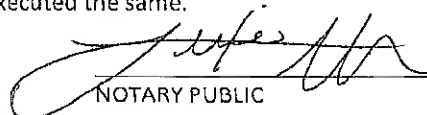
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 10, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



  
NOTARY PUBLIC

**When Recorded Return to:**

James T. Dunn  
CANNON LAW GROUP  
124 S 600 E  
Salt Lake City UT 84102  
801-363-2999  
Available Tues-Thurs 9am-2pm

14554719 B: 11670 P: 7209 Total Pages: 2  
06/10/2026 03:28 PM By: dsalazar Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: THE CANNON LAW GROUP, PLLC  
124 S 600 ESALT LAKE CITY, UT 841021931

For Recording Purposes Only

**NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustors, Gerald H. Hansen and Judith A. Hansen. Said Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, March 17, 2021, Entry #13600966, Book 11138, Page 5550, all relating to and describing real property situated in Salt Lake County, State of Utah, and more particularly described as follows:

4866 E Skycrest Circle  
Emigration Canyon UT 84108

Beginning at the Southeast corner of Lot 7, Block 6, Spring Glen Subdivision Amendment No. 1, according to the Official Plat thereof, recorded in Book R of Plats at Page 32, records of Salt Lake County, Utah, and running thence South 80° West 86.70 feet; thence North 20°06' West 80.41 feet; thence North 45° East 90.0 feet; thence along a 56.92 foot radius curve to the right 34.14 feet; South 7°43' 30" East 141.19 feet to the point of beginning.  
Less and excepting therefrom the Easterly 9.5 feet.  
Tax ID# 17-06-204-007

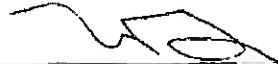
Rob Haertel Inc. 401(k) Profit Sharing Plan is the current Beneficiary of that Trust Deed and Note and Gerald H. and Judith A Hansen are current owners.

That Trust Deed acts as security of the principal amount of \$535,000.00 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustors have failed to make regular payments, in violation of the agreement between the parties.

By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

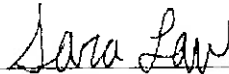
DATED this 10 day of June 2026.



James T. Dunn, Successor Trustee

STATE OF UTAH            )  
  : ss  
COUNTY OF SALT LAKE )

On this 10<sup>th</sup> day of June 2026, before me, Sara Law, a notary public, personally appeared James T. Dunn, signer of the foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Notary Public

**When Recorded Return to:**

James T. Dunn  
CANNON LAW GROUP  
124 S 600 E  
Salt Lake City UT 84102  
801-363-2999  
Available Tues-Thurs 9am-2pm

14554720 B: 11670 P: 7211 Total Pages: 2  
06/10/2026 03:28 PM By: dsalazar Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: THE CANNON LAW GROUP, PLLC  
124 S 600 ESALT LAKE CITY, UT 841021931

For Recording Purposes Only

**NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustor, Gurule Properties LLC. Said Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, June 13, 2023, Entry #14117068, Book 11425, Page 3885, all relating to and describing real property situated in Salt Lake County, State of Utah, and more particularly described as follows:

480 West Century Drive  
Murray UT 84123

Parcel 1: [21-01-177-009]

Beginning at the Southeast Corner of property conveyed to Heber S. Jacobsen and Stephen S. Jacobsen by Warranty Deed recorded February 5, 1982 as Entry No. 3645745 in Book 5338 at Page 543 of Official Records, said point described as being North 561.429 feet and West 1344.37 feet and North 0°09'30" West 598.72 feet from the Southeast Corner of Lot 1, Block 11, Ten Acre Plat "A", Big Field Survey; thence North 0°09'30" West 263.4 feet; thence North 89°50'10" East 38.981 feet; thence South 0°03'10" East 70 feet; thence North 89°50'30" East 48.5 feet; thence South 0°03'10" East 193.643 feet; thence West 87 feet to the point of beginning.

AND

3058 W 13680 S  
Riverton UT 84065

Parcel 2: [33-04-156-015]

Lot 505, Chartwell West Plat E, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Tax ID# 21-01-177-009 and #33-04-156-015

Rob Haertel Inc. is the current Beneficiary of that Trust Deed and Note and Gurule Properties LLC is the current owner.

That Trust Deed acts as security of the principal amount of \$60,000.00 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make payments, in violation of the agreement between the parties.

By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

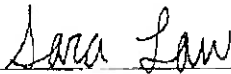
DATED this 10 day of June 2026.

  
\_\_\_\_\_  
James T. Dunn, Successor Trustee

STATE OF UTAH                    )  
  : ss  
COUNTY OF SALT LAKE    )

On this 10<sup>th</sup> day of June 2026, before me, Sara Law, a notary public, personally appeared James T. Dunn, signer of the foregoing Notice of Default, who duly acknowledged to me that he executed the same.



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

\*This is an attempt to collect a debt. Any information obtained will be used for that purpose.

**When Recorded Return to:**

James T. Dunn  
CANNON LAW GROUP  
124 S 600 E  
Salt Lake City UT 84102  
801-363-2999  
Available Tues-Thurs 9am-2pm

14554751 B: 11670 P: 7409 Total Pages: 2  
06/10/2026 04:03 PM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: THE CANNON LAW GROUP, PLLC  
124 S 600 ESALT LAKE CITY, UT 841021931

For Recording Purposes Only

**NOTICE OF DEFAULT**

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustor, Shadrick Mark Koncurat. Said Trust Deed was recorded in the office of the Salt Lake County Recorder, State of Utah, May 14, 2018, Entry #12771586, Book 10674, Page 2988-2993, all relating to and describing real property situated in Salt Lake County, State of Utah, and more particularly described as follows:

4388 W MIERA LN  
West Valley City, UT 84120

LOT 1, MIERA ESTATES SUB.  
Tax Parcel No. 15-31-201-010

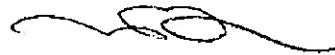
Michel Foundation is the current Beneficiary of that Trust Deed and Note and Shadrick Mark Koncurat is the current owner.

That Trust Deed acts as security of the principal amount of \$16,000.00 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make regular payments, in violation of the agreement between the parties.

By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

DATED this 10 day of June 2026.



James T. Dunn, Successor Trustee

STATE OF UTAH )  
 : SS  
COUNTY OF SALT LAKE )

On this 10<sup>th</sup> day of June 2026, before me, Sara Law, a notary public, personally appeared James T. Dunn, signer of the foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Sara Law  
Notary Public

\*This is an attempt to collect a debt. Any information obtained will be used for that purpose.

14555059 B: 11670 P: 9764 Total Pages: 2  
08/11/2028 01:52 PM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: BRUCE L RICHARDS & ASSOCIATES  
455 EAST 500 SOUTH, SUITE 401 SALT LAKE CITY, UT 84111



RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

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

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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated August 31, 2022, executed by Enrique M. Garcia and Joddy Lantigua as Trustors, to secure certain obligations in favor of Granite Federal Credit Union, as Beneficiary, and recorded August 31, 2022, as Entry Number 14009161 in Book 11368 at Page 9972, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 116, CYPRUS HEIGHTS SUBDIVISION, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder.  
#14-28-351-013.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$308,750.00.

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

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

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

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

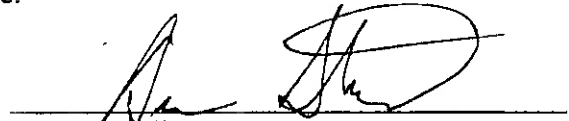
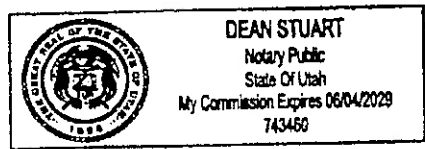
EXECUTED this 4<sup>th</sup> day of June, 2026.



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

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

On the 4<sup>th</sup> day of June, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.

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

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28493

14555152 B: 11671 P: 483 Total Pages: 2  
06/11/2026 03:27 PM By: dsalazar 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 29, 2021, and executed by Andres Antonio Pinto, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which DHI Title Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 30, 2021, as Entry No. 13859394, in Book 11289, at Page 3129, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 181, of GATEWAY TO LITTLE VALLEY PHASE 1A PLAT, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 14-32-329-082-0000**

Purportedly known as 8440 West Cordero Drive, Magna, UT 84044 (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: 06/11/2026


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. UT28493

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

The foregoing instrument was acknowledged before me on 06/11/2026,  
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:

Ben W. Lieberman  
LIEBERMAN SIEBERS & WOOD  
1105 East 900 South, Suite 200  
Salt Lake City, UT 84105

14555633 B: 11671 P: 3845 Total Pages: 1  
06/12/2026 02:06 PM By: aallen Fees: \$40.00  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: LIEBERMAN SIEBERS & WOOD  
1105 E 900 S STE 200 SALT LAKE CITY, UT 841051483

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**PLEASE TAKE NOTICE** that, pursuant Utah Code Ann. § 57-1-24 and other applicable law, the below-named Trustor is in default under the below-referenced trust deed.

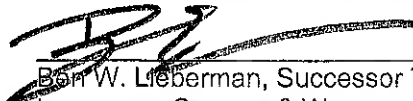
A breach of the terms of the trust deed and underlying promissory note for which the trust property was conveyed as security has occurred in that the Trustor has failed to pay amounts due and owing under the terms of those documents. The beneficiary(ies) under the trust deed have delivered to the Successor Trustee a written declaration of default and have deposited with the Successor Trustee the trust deed and documents evidencing the underlying obligation, as well as interest, late fees, attorney's fees and costs. The trustee elects to sell or cause to be sold the property to satisfy the obligation. The subject trust deed is identified as follows:

County of Property: Salt Lake County, Utah  
Trustor/Grantor: Red Rock Residential, LLC  
Beneficiary: Curtis H. Rochette  
Recording Date: June 9, 2023  
Recorder's Entry No.: 14115788  
Property Parcel No.: 21-09-358-012-0000

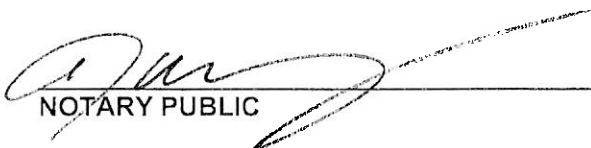
Property Legal Description:

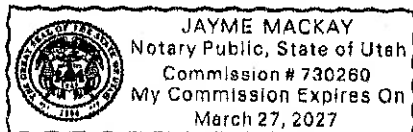
LOT 3, TAYLOR LANE 5182-0781 5667-1285 5737-3001 8491-4379 9009-4552

**This is an attempt to collect a debt. Any information obtained may be used for that purpose.  
This is a communication from a debt collector.**

  
\_\_\_\_\_  
Ben W. Lieberman, Successor Trustee  
LIEBERMAN SIEBERS & WOOD  
1105 East 900 South, Suite 200  
Salt Lake City, UT 84105  
Telephone: (801) 433-0695  
Hours: Monday to Friday, 9:00 a.m. to 5:00 p.m.

On this 12th day of June, 2026, in the COUNTY OF SALT LAKE, STATE OF UTAH, Ben W. Lieberman, known to me or providing me satisfactory evidence of the same, appeared before me and executed this instrument.

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



AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT28048

14555809 B: 11671 P: 4864 Total Pages: 2  
06/12/2026 04:06 PM By: aallen 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 August 7, 2024, and executed by Eddie Martinez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for LoanDepot.com, LLC, its successors and assigns as Beneficiary, but loanDepot.com, LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 14, 2024, as Entry No. 14275924, in Book 11511, at Page 2857, and modified pursuant to the Modification recorded on May 21, 2025, as Entry No. 14387224, in Book 11572, at Page 7585, 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 34, Oquirrane Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 14-29-455-025-0000**

Purportedly known as 3454 South Oquirrane Street, Magna, UT 84044 (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: 06/12/2026


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. UT28048

STATE OF UTAH            )  
  : ss  
County of Salt Lake        )

The foregoing instrument was acknowledged before me on 06/12/2026  
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. UT28793

14555811 B: 11671 P: 4867 Total Pages: 2  
06/12/2026 04:07 PM By: aallen 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 28, 2016, and executed by Christopher W. Light, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, a Utah Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 29, 2016, as Entry No. 12444751, in Book 10516, at Page 3040-3053, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 6, Indian Hills Plat "C", according to the official plat thereof filed in Book "M", of Plats at Page 61 of the official records of the Salt Lake County Recorder. **TAX # 16-15-282-007**

Purportedly known as 2610 East Skyline Drive, Salt Lake City, UT 84108 (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: 06/12/2026


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. UT28793

STATE OF UTAH                     )  
  ) SS  
County of Salt Lake            )

The foregoing instrument was acknowledged before me on 06/12/2026  
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*

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Notary Public

Remotely Notarized with audio/video via Simplifile