

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
SK NO.: GHID01-0102
T.S. NO.: 26-18605

ENT 49261:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 15 11:40 AM FEE 40.00 BY MG
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JANUARY 12, 2021, and executed by QUENTIN CALLAHAN AND JULIA CALLAHAN, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR NEWREZ LLC ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and FIDELITY NATIONAL TITLE, as Trustee, which Trust Deed was recorded on JANUARY 20, 2021, as Instrument No. 11080:2021, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

LOT 4, PLAT "C-4", THE ORCHARDS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS
RECORDED IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, STATE OF UTAH.
APN: 48:458:0004

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 AUGUST 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: June 15, 2026

LINCOLN TITLE INSURANCE AGENCY

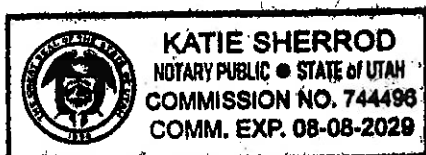
By:


Alexis Martin
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 15, 2026, personally appeared before me, Alexis Martin, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing Instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

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. 27050-754F
Parcel No. 66-705-0266

ENT 49383 : 2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 15 01:57 PM FEE 40.00 BY TM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

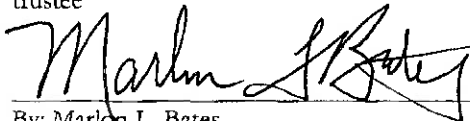
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Benjamin Jeppson Taylor, a married man as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns is named as beneficiary, and Meridian Title Company is appointed trustee, and filed for record on May 10, 2023, and recorded as Entry No. 29598:2023, Records of Utah County, Utah.

LOT 266, SEASONS ESTATES SUBDIVISION, PLAT "B", ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY 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 January 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 15 day of June, 2026.

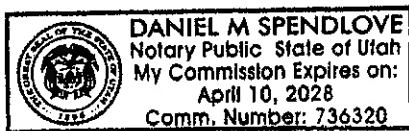
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 15 day of June, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

Electronically Recorded For:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 27050-755F

Parcel No. 04-039-0004

ENT 49387:2026 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2026 Jun 15 01:57 PM FEE 40.00 BY TM

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Stockton Barney and Brielle Barney, 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 Stewart Title of Utah, Inc. is appointed trustee, and filed for record on April 19, 2022, and recorded as Entry No. 48538:2022, Records of Utah County, Utah.

COMMENCING AT A POINT 41.50 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 5, BLOCK 42, PLAT "A" PROVO SURVEY OF BUILDING LOTS; THENCE EAST 149.15 FEET; THENCE NORTH 34.86 FEET; THENCE WEST 149.15 FEET; THENCE SOUTH 34.86 FEET TO BEGINNING.

TOGETHER WITH A RIGHT OF WAY OVER THE FOLLOWING DESCRIBED PREMISES: COMMENCING 31.50 FEET NORTH OF THE SOUTHWEST CORNER OF LOT 5, BLOCK 42, PROVO SURVEY OF BUILDING LOTS; THENCE EAST 6 RODS; THENCE NORTH 10.00 FEET; THENCE WEST 6 RODS; THENCE SOUTH 10.00 FEET TO 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 December 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 15 day of June, 2026.

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



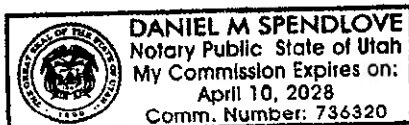
By: Marlon L. Bates
Its: Supervising Partner

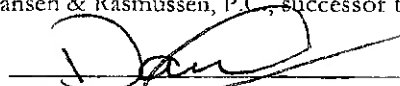
STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 15 day of June, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28594

ENT 49457:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 15 02:55 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 21, 2022, and executed by Nathan Lee Hancock and Aleasha Hancock, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Traveling Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 25, 2022, as Entry No. 112754:2022, and modified pursuant to the Modification recorded on March 5, 2025, as Entry No. 15903:2025, and modified pursuant to the Modification recorded on October 15, 2025, as Entry No. 79519:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 33, MORLEY MEADOWS SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 46-710-0033**

Purportedly known as 511 South 190 West, Santaquin, UT 84655 (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: 06/15/2026

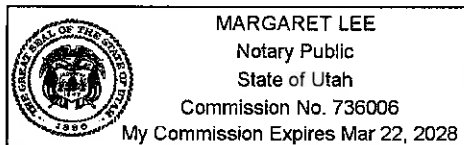
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28594

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

The foregoing instrument was acknowledged before me on 06/15/2026,
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

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
SK FILE NO.: GHID01-0103
T.S. NO.: 26-19878

ENT 49517:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 15 04:26 PM FEE 40.00 BY TM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MARCH 25, 2021, and executed by MIGUEL ANGEL CASTELLANOS, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., A SEPARATE CORPORATION THAT IS ACTING SOLELY AS NOMINEE FOR INTERCAP LENDING INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and MONUMENT TITLE, as Trustee, which Trust Deed was recorded on MARCH 29, 2021, as Instrument No. 58802:2021, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

LOT M17, CONTAINED WITHIN PLAT "B", HARVEST PARK PHASE "1", A PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 125364:2004, AND MAP FILING NO. 10778, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF SAID PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER OF NOVEMBER 4, 2004, AS ENTRY NO. 126365:2004 (AS SAID MAP AND DECLARATION MAY BE AMENDED AND/OR SUPPLEMENTED).

TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS.

APN: 41-578-0017

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 JANUARY 1, 2026, 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..

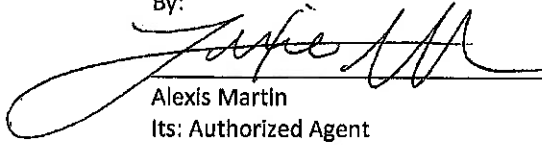
Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations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

T.S. NO. 26-19878

DATED: June 15, 2026.

LINCOLN TITLE INSURANCE AGENCY

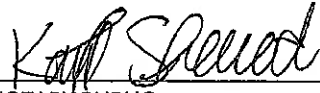
By:


Alexis Martin
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 15, 2026, personally appeared before me, Alexis Martin, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

WHEN RECORDED, 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. UTAH04-7461

ENT 49894:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 16 01:38 PM FEE 40.00 BY TM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated FEBRUARY 28, 2018, and executed by BOBBY HUTCHINSON AND DESTANYE SARAH ROSE MONROY, JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR VERITAS FUNDING, LLC, its successors and assigns, as Beneficiary, and LYDOLPH & WEIERHOLT TITLE, as Trustee, which Trust Deed was recorded on MARCH 1, 2018, as Entry No. 20181:2018, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

COMMENCING 198 FEET NORTH OF THE SOUTHEAST CORNER OF BLOCK 29, PLAT "Q", PAYSON SURVEY OF BUILDING LOTS; THENCE WEST 156.5 FEET; THENCE NORTH 42.5 FEET; THENCE EAST 75 FEET; THENCE NORTH 35 FEET; THENCE EAST 81.5 FEET; THENCE SOUTH 77.5 FEET TO THE POINT OF BEGINNING.

08-155-0008

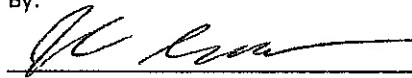
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



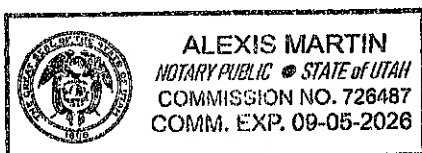
John-Christian H. Sessions

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 16, 2026, before me, the undersigned, a Notary Public, personally appeared, John-Christian H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 27050-756F
Parcel No. 65-077-0302

ENT 49907:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 16 01:42 PM FEE 40.00 BY TM
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Heitor Victor Candido De Souza, 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 Meridian Title Company is appointed trustee, and filed for record on February 1, 2022, and recorded as Entry No. 13899:2022, Records of Utah County, Utah.

SEE ATTACHED EXHIBIT "A"

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 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 16 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 16 day of June, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

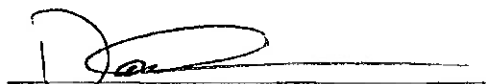
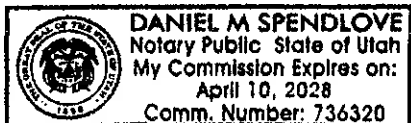

NOTARY PUBLIC

EXHIBIT "A"

UNIT 302, IN BUILDING L, CONTAINED WITHIN THE CAMBRIA CONDOMINIUMS, PHASE 2, A UTAH CONDOMINIUM PROJECT AS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED AS ENTRY NO. 111747:2004 OF PLATS, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM OF THE CAMBRIA CONDOMINIUMS, RECORDED AS ENTRY NO.111749:2004, IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, UTAH, AND IN ANY SUPPLEMENTS/AMENDMENTS THERETO.

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM 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 CONDOMINIUM 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) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

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

ENT 49937:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 16 02:40 PM FEE 40.00 BY MG
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Sergeant Court Homeowners Association, Inc ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Sergeant Court ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on November 16, 2007, as Entry No. 162355:2007, and any amendments thereto, concerning real property reputed to be owned by **Thomas Joshua Valletta and Dallyn Marie Valletta, as joint tenants ("Owner")**, covering real property located at 99 W Condor Rd ("Property"), and more particularly described as follows:

Lot 47, Fourth Amended Plat of Sergeant Court Phase 2 PUD and Subdivision, amending buildings for lots 1-6 and 15-18, according to the official plat thereof, as recorded in the office of the Utah County Recorder. Together with an easement of use and enjoyment in and to the common area and facilities, including but not limited to roadways and access ways appurtenant to said Lot, as provided for in the Declaration of Sergeant Court Phase 2 PUD and Subdivision. Subject to easements, restrictions and rights of way appearing of record and enforceable in law and subject to 2025 taxes and thereafter.

PARCEL NUMBER: 66:336:0047.

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 May 8, 2026 as Entry No. 39008:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of 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.

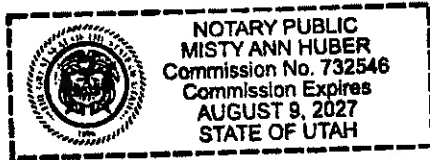
DATED this 16 day of June 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

On the 16th 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.

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. UTAH04-7462

ENT 49941:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 16 02:43 PM FEE 40.00 BY MG
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated OCTOBER 28, 2021, and executed by MADISON ATTERTON AND JASE KETCHESIDE, WIFE AND HUSBAND, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and VANGUARD TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on OCTOBER 29, 2021, as Entry No. 185080:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 356, COLONIAL PARK, PHASE III SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

65-527-0356

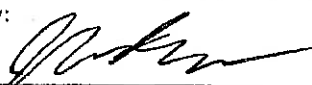
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

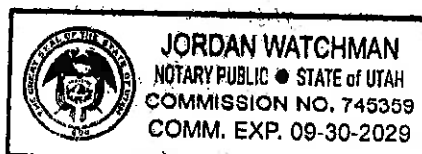
By:

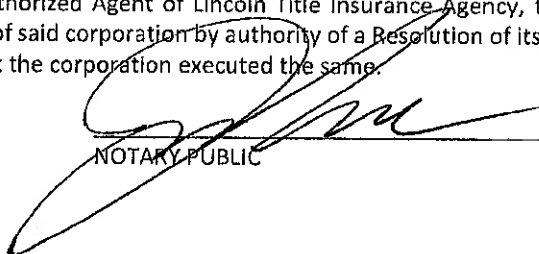

John-Christian H. Sessions
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 16, 2026, before me, the undersigned, a Notary Public, personally appeared, John-Christian H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

WHEN RECORDED, MAIL TO:
Griffiths & Turner / GT Title Services, Inc.
1250 E. 200 S., Suite 3D, Lehi, UT 84043



ENT 49991:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 16 04:59 PM FEE 40.00 BY TM
RECORDED FOR GT Title Services
ELECTRONICALLY RECORDED

Trustee Contact Info:
Attn: Tyler J. Turner, Esq.
Ph: 385-388-7480
Email: Tyler@GTTtitle.net
1250 E. 200 S., Suite 3D, Lehi, UT 84043

Information for Reference Purposes:
GT Title File Number: **SL66640T**
Tax Parcel No(s): **04-004-0003**
Property Address(es):
330 WEST 600 SOUTH
PROVO, UT 84601

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Griffiths & Turner / GT Title Services, Inc., a Utah licensed title insurance agency, as Trustee under the Deed of Trust dated **August 22, 2025**, and recorded in the official records of the Recorder's Office, **UTAH** County, Utah, on **August 29, 2025**, as Entry No. **65729:2025** (the "**Deed of Trust**").

The Deed of Trust was executed by **PENN BUYERS, LLC**, a Utah limited liability company, as Trustor, and named **Sierra-West Financial, LLC**, as Trustee of The **330 W. 600 S. Loan Trust**, u/a/d **8/22/2025**, as the initial Beneficiary, and was granted to secure the performance of Trustor's obligations under a Promissory Note dated **August 22, 2025**, in the original principal amount of **\$238,530.00**, plus, advances, penalties, interests and costs, according to the terms thereof (the "**Note**").

This Notice of Default covers the following described real property located in **UTAH** County, Utah:

**COMMENCING AT THE NORTHEAST CORNER OF LOT 2, IN BLOCK 4, PLAT "A",
PROVO CITY SURVEY OF BUILDING LOTS; THENCE WEST 3 RODS; THENCE SOUTH 6
RODS; THENCE EAST 3 RODS; THENCE NORTH 6 RODS TO THE PLACE OF
BEGINNING.**

A breach of an obligation for which the trust property was conveyed as security has occurred inasmuch as payment of the amount due under the Note has not been timely paid according to the terms thereof. The payment deadline pursuant to the Note has passed and all sums secured by the Deed of Trust are due in full. Consequently, the Beneficiary, the payee under the Note and the holder of the beneficial interest in the Deed of Trust, does hereby declare all sums owed by the Note immediately due and payable, and Griffiths & Turner / GT Title Services, Inc., as Trustee, invokes the Deed of Trust's power of sale by commencing foreclosure. If the Trustor's obligations under the Note and Deed of Trust are not fully satisfied within three months from the recording date of this Notice, the Trustee may elect to sell the real property at public auction.

Despite any possible payment arrangement agreed to by the Beneficiary hereinafter, the Beneficiary does not necessarily intend to defer completion of 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 provided or obtained may be used for that purpose.

[Remainder of page intentionally left blank. Signatures appear on the following page.]

Information for Reference Purposes:

GT Title File Number: SL66640T

Tax Parcel No(s).: 04-004-0003

Property Address(es):

330 WEST 600 SOUTH

PROVO, UT 84601

-Signature Page to Notice of Default-

IN WITNESS WHEREOF, TRUSTEE HAS EXECUTED THIS INSTRUMENT AS OF THE DATE SET FORTH BELOW.

Griffiths & Turner / GT Title Services, Inc.

By:

Tyler J. Turner, Title Officer

Date: June 16, 2026

STATE OF UTAH

)

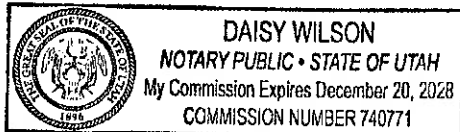
) ss.

COUNTY OF UTAH

)

On this **16th** day of **June, 2026**, personally appeared before me **Tyler J. Turner**, who being by me duly sworn, did say that he is a Title Officer for Griffiths & Turner / GT Title Services, Inc., a Utah corporation, and that this instrument was signed in behalf of said corporation by authority of its by-laws and said **Tyler J. Turner** acknowledged to me that said corporation executed the same.

NOTARY PUBLIC



WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

Order No.: CTT25045883

T.S. NO.: 140730-UT

APN: 38-405-0202

NOTICE IS HEREBY GIVEN THAT KELLY GILES, A MARRIED MAN as Trustor, UNITED WEST TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/15/2015 and recorded on 1/21/2015, as Instrument No. 4517:2015, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 202, PLAT "B", EAST MEADOWS ESTATES SUBDIVISION, SPANISH FORK, UTAH COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$261,820.00.

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 3/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

T.S. NO. 140730-UT

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

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

DATED: 06/16/26

ORANGE TITLE INSURANCE AGENCY, INC.

Anhara Verduzco
Anhara Verduzco, 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 16 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared Anhara Verduzco 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)



When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2596

ENT 50207:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 17 01:40 PM FEE 40.00 BY TM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by The Villages at Saratoga Springs Home Owners Association ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions and Restrictions of The Village of Hawks Landing Master Planned Community City of Saratoga Springs, Utah ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 23, 2005, as Entry No. 92920:2005, and any amendments thereto, concerning real property reputed to be owned by **Wendy McGee and Kyle McGee, as joint tenants with rights of survivorship ("Owners")**, covering real property located at 3219 S Hickory St ("Property"), and more particularly described as follows:

Lot 5604, THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 5 - PHASE 6, according to the official plat thereof on file and of record in the Utah County Recorder's office.

PARCEL NUMBER: 54-416-5604

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 20, 2026 as Entry No. 42129:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular 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 the law firm of 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, late fees, attorney fees, interest, costs and expenses 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-302, et. seq., plus all other amounts as shall hereafter become due.

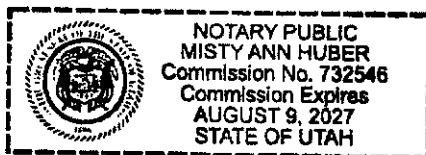
DATED this 17 day of June 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

On the 17th 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 COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT
TO COLLECT A DEBT AND ANY INFORMATION WILL BE USED FOR THAT
PURPOSE.**

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

ENT 50210:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 17 01:44 PM FEE 40.00 BY TM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Saratoga Springs Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions, and Restrictions and Easements for Saratoga Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 24, 2006, as Entry No. 8402:2006, and any amendments thereto, concerning real property reputed to be owned by **Malcolm B. Barker, a single man ("Owner")**, covering real property located at 64 E Pioneer Circle ("Property"), and more particularly described as follows:

Lot 926, Saratoga Springs No. 9, Planned Unit Development Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. Together with a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions, and Restrictions, which include without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said lot. **SUBJECT TO: County and/or City Taxes not delinquent; Bonds and/or Special Assessments not delinquent and Covenants, Conditions, Restrictions, Rights-of-Way, Easements, and Reservations now of Record.** The officers who sign this deed hereby certify that this deed and the transfer represented thereby were duly authorized under a resolution duly adopted by the Board of Directors of the Grantor at lawful meeting duly held and attended by a quorum or pursuant to the bylaws of Grantor.

PARCEL NUMBER: 52:715:0026.

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on April 21, 2026 as Entry No. 33455:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of 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 17 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 17th 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.

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2595

ENT 50218:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 17 02:07 PM FEE 40.00 BY MH
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by The Villages at Saratoga Springs Home Owners Association ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions and Restrictions of The Village of Hawks Landing Master Planned Community City of Saratoga Springs, Utah ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 23, 2005, as Entry No. 92920:2005, and any amendments thereto, concerning real property reputed to be owned by **Derek J. Fuhr and Kylie M. Fuhr, Joint Tenants ("Owner")**, covering real property located at 3172 S Hollow Way ("Property"), and more particularly described as follows:

Lot 5121, THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 5 - PHASE 1,
according to the official plat thereof, on file and of record in the office of the Utah
County Recorder, State of Utah.

PARCEL NUMBER: **54-385-0121**

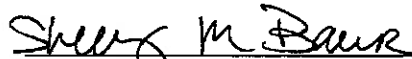
Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 21, 2026 as Entry No. 42674:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular 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 the law firm of 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, late fees, attorney fees, interest, costs and expenses 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-302, et. seq., plus all other amounts as shall hereafter become due.

DATED this 17 day of June 2026.

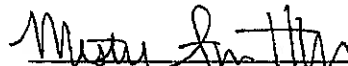
JENKINS BAGLEY SPERRY, PLLC


Shelly M. Baur, Attorney

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

On the 17th 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.




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 COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT
TO COLLECT A DEBT AND ANY INFORMATION WILL BE USED FOR THAT
PURPOSE.**

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28717

ENT 50233:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 17 02:53 PM FEE 40.00 BY MH
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 21, 2022, and executed by Jelaire Christensen, as Trustor, in favor of Security Service Federal Credit Union as Beneficiary, in which Novare National Settlement Service, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 27, 2022, as Entry No. 84488:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 43, Plat "B", Point Lookout at Red Hawk Ranch Subdivision, Eagle Mountain, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. **TAX # 49:640:0043**

Purportedly known as 7280 North Point Lookout Road, Eagle Mountain, UT 84005 (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: 06/17/2026

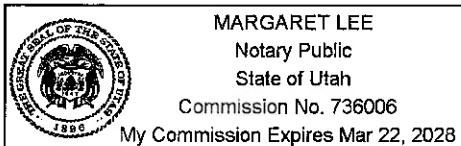
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28717

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

The foregoing instrument was acknowledged before me on 06/17/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Margaret Lee

Remotely Notarized with audio/video via
Simplifile

Notary Public

WHEN RECORDED RETURN TO:

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

ENT 50242:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 17 03:05 PM FEE 40.00 BY KD
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 149798-UT

APN: 13-049-0018

NOTICE IS HEREBY GIVEN THAT VENUSTIANO GREGORIO AND ESMERELDA MARTIA GREGORIO, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/25/2021 and recorded on 3/2/2021, as Instrument No. 39358:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING AT A POINT ON THE SOUTH LINE OF SECOND SOUTH STREET, WHICH IS 66.0 FEET SOUTH OF THE SOUTHEAST CORNER OF BLOCK 3, PLAT "A", OF THE AMERICAN FORK CITY SURVEY OF BUILDING LOTS; THENCE WEST 100.00 FEET ALONG SAID SOUTH LINE; THENCE SOUTH 71.0 FEET; THENCE EAST 100.0 FEET TO THE WEST LINE OF SECOND EAST STREET; THENCE NORTH 71.0 FEET ALONG SAID WEST LINE TO THE PLACE OF BEGINNING.

The obligation included a Note for the principal sum of \$219,750.00.

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 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

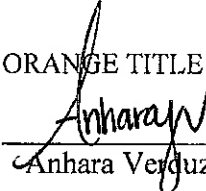
T.S. NO. 149798-UT

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: 06/16/20

ORANGE TITLE INSURANCE AGENCY, INC.

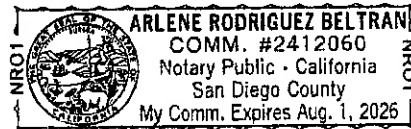

 Anhara Verduzco, Authorized Agent

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 16 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared Anhara Verduzco 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)

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2606

ENT 50272:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 17 04:16 PM FEE 40.00 BY KC
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by The Villages at Saratoga Springs Home Owners Association ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions and Restrictions of The Village of Hawks Landing Master Planned Community City of Saratoga Springs, Utah ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 23, 2005, as Entry No. 92920:2005, and any amendments thereto, concerning real property reputed to be owned by **Thomas E. Sconiers and Gina Sconiers, husband and wife, as joint tenants ("Owners")**, covering real property located at 208 W Kestrel Dr ("Property"), and more particularly described as follows:

Lot 8131, Plat 1, The Village of Hawks Landing Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

PARCEL NUMBER: **54-208-0031**

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 22, 2026 as Entry No. 43056:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular 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 the law firm of 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, late fees, attorney fees, interest, costs and expenses 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-302, et. seq., plus all other amounts as shall hereafter become due.

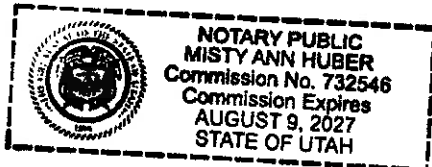
DATED this 17 day of June 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

On the 17th 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 COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT
TO COLLECT A DEBT AND ANY INFORMATION WILL BE USED FOR THAT
PURPOSE.**

Christian Burrige, Esq. (Bar No: 9970)
The Action Firm, PC
(Formerly Christian Burrige Law Firm)
13894 S Bangerter Pkwy Ste 200
Draper, UT 84020
Phone ((801) 448-6227
Email: christian@christianburrige.com
Email CC: serviceteam@theactionfirm.law



ENT 50959-2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 18 03:35 PM FEE 40.00 BY MG
RECORDED FOR BURRIDGE, CHRISTIAN

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by *Christian Burrige, Esq.*, as successor trustee, that a default has occurred under a certain ALL-INCLUSIVE TRUST DEED WITH ASSIGNMENT OF RENTS executed by *Juan Y Pablo Investments LLC* as Trustor, to secure certain obligations in favor of *Ania Botero*, as Beneficiary, and in which Christian Burrige, Esq. is named as Trustee. The Trust Deed is dated November 5, 2024, and was recorded November 5, 2024, as Entry No. 77562:2024 in the office of the County Recorder of Utah County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 3126, HOLBROOK FARMS PLAT C, PHASE 1, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Parcel No. **41:955:0126**

Property address of said property is purported to be 2426 North Alesund Way, Lehi, UT 84043.

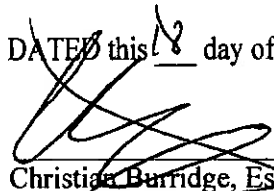
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$485,000.00, plus other amounts included therein, including, but not limited to, HOA payments, solar payment amounts due, and all allowed interest, fees, costs, etc.

The default which has occurred is the breach of obligations under Trust Deed and Note which include the failure of the Trustor and subsequent owners, if any, to pay late fees due for the months of February-June 2026, the monthly payments due other amounts due under the Note, and Lender indicates there is a failure to comply with the terms of the agreement between the parties to assume or refinance the balance owing for the solar system. 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 expenses and fees of these foreclosure proceedings). The payment due June 1st, 2026, plus any applicable late fees and interest, is also now owing, neither of which have been paid.

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 or cash will not be accepted.

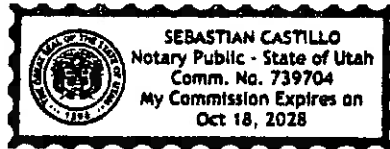
THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 18 day of JUNE, 2026


Christian Burrridge, Esq. (Bar No: 9970)
Successor Trustee
13894 S Bangerter Pkwy Ste 200
Draper, UT 84020
Phone ((801) 448-6227
Email: christian@christianburrridge.com
Email CC: serviceteam@theactionfirm.law

STATE OF UTAH)
 : ss.
COUNTY OF UTAH)

On the 18 day of June, 2026, personally appeared before me, Christian Burrridge, Attorney at Law, on behalf of Christian Burrridge Law Firm, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.





Notary Public

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

**SUBSTITUTION OF TRUSTEE
(ALL INCLUSIVE DEED OF TRUST)**

ENT 50959#2026 PG 3 of 4

When Recorded, Return To:

Christian Burrridge, Esq. (Bar No: 9970)
Christian Burrridge Law Firm
13894 S Bangerter Pkwy Ste 200
Draper, UT 84020
Phone ((801) 448-6227
Email: christian@christianburrridge.com

SUBSTITUTION OF TRUSTEE

THIS SUBSTITUTION OF TRUSTEE is made this 20th day April, 2026, by the undersigned Beneficiary.

1. IDENTIFICATION OF TRUST DEED

Trustor(s): Juan Y Pablo Investments LLC

Beneficiary: Ania Botero

Recorded on November 5, 2024 as Entry No. 77652:2024

County Recorder of Utah County, Utah.

2. APPOINTMENT OF SUBSTITUTE TRUSTEE

Former Trustee: 1st Liberty Title, LC

New Trustee: Christian Burrridge, Esq. of Christian Burrridge Law Firm

Address: 13894 S Bangerter Pkwy Ste 200, Draper, UT 84020

The Successor Trustee shall succeed to all title, powers, duties, and authority granted to the original trustee under said Deed of Trust.

4. LEGAL DESCRIPTION OF PROPERTY

County: Utah, State of Utah

Legal Description:

Lot 3126, HOLBROOK FARMS PLAT C, PHASE 1,

Tax Parcel No.: 41:955:0126

5. EXECUTION

Beneficiary Signature:

Ania Botero

Name: Ania Botero

Title: Beneficiary

NOTARY ACKNOWLEDGMENT

State of Utah)

County of ~~Utah~~)

Salt Lake

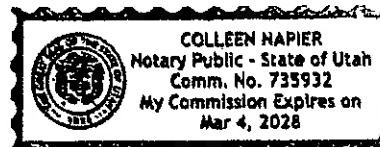
On this 20 day of April, 2026 before me appeared Ania Botero, who acknowledged execution of this instrument.

Notary Public:

Colleen Napier

My Commission Expires:

March 4, 2028



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27095

ENT 50979:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 18 03:51 PM FEE 40.00 BY MH
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 2, 2004, and executed by Lisa Paisola, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Lending Network, Inc., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Inwest Title Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 6, 2004, as Entry No. 38159:2004, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 141, PLAT "TEN", DAVENCOURT AT PILGRIM'S LANDING, A PLANNED COMMUNITY DEVELOPMENT (EXPANDABLE), LEHI, UTAH, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 78257:2000, AND MAP FILING NO. 8762-100, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE FIRST SUPPLEMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 78258:2000 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).
TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE PROJECTS COMMON AREA. TAX # 37-155-0141

Purportedly known as 3950 North Davencourt Loop, Lehi, UT 84043 (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: 06/18/2026.

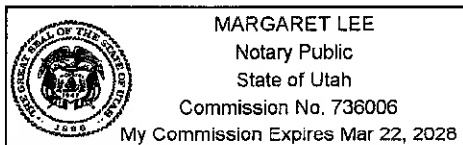
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27095

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

The foregoing instrument was acknowledged before me on 06/18/2026,
 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