

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2602

ENT 51043:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:34 AM 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 **Elizabeth B. Pabros, Trustee, or her successors in trust under The Elizabeth Pabros Living Trust dated May 28, 2024, and any amendments thereto ("Owner")**, covering real property located at 3238 S Hawk Dr ("Property"), and more particularly described as follows:

Lot 10221, The Village of Hawks Estates - Phase 2, according to the official plat thereof on file and of record in the Utah County Recorder's office. Subject to current general taxes, easements, restrictions, rights of way and reservations appearing of record. Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **54:365:0221**

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. 43041:2026. 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 19 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 19th 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
JBS 2621

ENT 51045:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:34 AM 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 **Jace T. Tanaka, a single man ("Owner")**, covering real property located at 76 W Swainson Ave ("Property"), and more particularly described as follows:

Lot 10110, THE VILLAGE OF HAWKS ESTATES - PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. Subject to property taxes for the year 2025 and subsequent years; covenants, conditions, restrictions and easements apparent or of record; all applicable zoning laws and ordinances.

PARCEL NUMBER: **54-351-0010**

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. 43042:2026. 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 19 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 19th 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
JBS 2623

ENT 51054:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:36 AM 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 **Tyler Cook, married man ("Owner")**, covering real property located at 3212 S Forest Ave ("Property"), and more particularly described as follows:

LOT 5514, FOX HOLLOW NEIGHBORHOOD 5 - PHASE 5, ACCORDING
TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE
UTAH COUNTY RECORDER'S OFFICE.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **39-349-5514**

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. 43065:2026. 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 19 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 19th 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
JBS 2603

ENT 51056:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:36 AM 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 **Judith A. Yancy, Grantee ("Owner")**, covering real property located at 193 W Kestrel Dr ("Property"), and more particularly described as follows:

ALL OF LOT 8149, THE VILLAGE OF HAWKS LANDING, PLAT 1,
ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF
RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, STATE OF
UTAH. SUBJECT TO EASEMENTS, RESTRICTIONS, ENCUMBRANCES
AND RIGHTS OF WAY OF RECORD. TOGETHER WITH ALL
IMPROVEMENTS AND APPURTENANCES THEREUNTO BELONGING.

PARCEL NUMBER: **54-208-0049**

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. 43060:2026. 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 19 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 19th 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
JBS 2585

ENT 51057:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:36 AM 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 **Michael D. DeMie and Catherine J. DeMie, as Trustees for the Mike and Cathy DeMie Family Trust dated 10-08-2021 ("Owner")**, covering real property located at 3061 S Hollow Way ("Property"), and more particularly described as follows:

LOT 5104, THE VILLAGE OF FOX HOLLOW NEIGHBORHOOD 5. PHASE
I SUBDIVISION.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **54-385-0104**

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 14, 2026 as Entry No. 40373:2026. 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 19 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 19th 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
JBS 2489

ENT 51061:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:36 AM 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 Maples at Brookside Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for The Maples at Brookside Single Family Homes ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 25, 2020, as Entry No. 38172, and any amendments thereto, concerning real property reputed to be owned by **Brea Sutton ("Owner")**, covering real property located at 1575 S 930 W ("Property"), and more particularly described as follows:

Lot 267, Amended Plat "D", THE MAPLES AT BROOKSIDE, a planned Unit Development, according to the Official Plat thereof. on file and of record in the office of the Utah County Recorder.

TOGETHER WITH all rights, privileges and appurtenances belonging or in anywise appertaining thereto, being subject, however, to easements, rights of way, restrictions, etc., of record.

PARCEL NUMBER: 46-626-0267

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 April 30, 2026 as Entry No. 36320:2026. 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 19 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 19th 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
JBS 2560

ENT 51063:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 08:37 AM 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 Thanksgiving Village Property Owners Association ("Association"), that a default has occurred under that certain ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 31, 2004, as Entry No. 100096:2004, and any amendments thereto, concerning real property reputed to be owned by **Bo Andreas Gustafsson, a married man ("Owner")**, covering real property located at 2803 N Augusta Dr ("Property"), and more particularly described as follows:

Lot 79, Plat "A" Thanksgiving Village, a Planned Unit Development within a residential resort community, according to the official plat thereof on file and of record in the office of the Utah County Recorder. 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. Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **53-309-0079**

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 5, 2026 as Entry No. 37508:2026. 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.

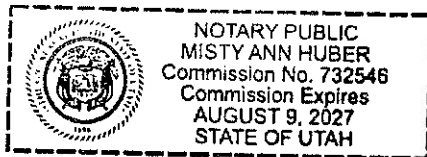
DATED this 19 day of June 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

On the 19th 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 RETURN TO:

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

ENT 51207:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 09:30 AM FEE 40.00 BY KD
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 144376-UT

APN: 34-409-0139

NOTICE IS HEREBY GIVEN THAT TRINT LAWS as Trustor, INWEST TITLE SERVICES, INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AXIOM FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/28/2010 and recorded on 6/1/2010, as Instrument No. 44986:2010, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 139, ANTHEM ON THE GREEN SUBDIVISION, PHASE 1, EAGLE MOUNTAIN, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE
OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$249,490.00. A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

T.S. NO. 144376-UT

By reason of such default, Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, 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: 06/18/20

ORANGE TITLE INSURANCE AGENCY, INC.
Anhara
Anhara Verduzco, Authorized Agent

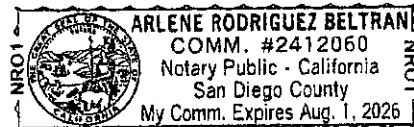
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUN 18 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 RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

ENT 51408:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 01:52 PM FEE 40.00 BY TM
RECORDED FOR ServiceLink Title Agency In
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 146123-UT

APN: 36:704:0132

NOTICE IS HEREBY GIVEN THAT ANTHONY REXSUN AND ANGELIKA MOORE, HUSBAND AND WIFE as Trustor, HIGHLAND TITLE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/15/2021 and recorded on 1/21/2021, as Instrument No. 11563:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 132, PLAT "M", CEDAR PASS RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$446,700.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

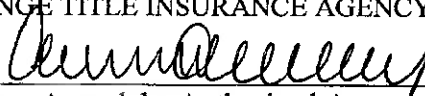
T.S. NO. 146123-UT

By reason of such default, NewRez LLC dba Shellpoint Mortgage Servicing, 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 19 2026

ORANGE TITLE INSURANCE AGENCY, INC.

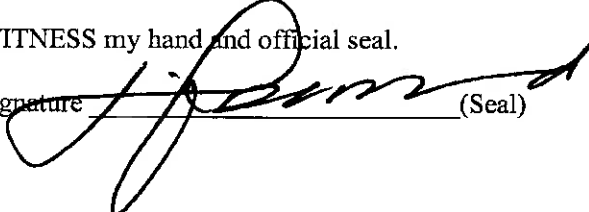
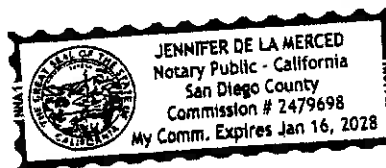

Alison Arrendale, Authorized Agent

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 19 2026 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale 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)

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. 27050-759F
Parcel No. 65-655-1268

ENT 51558:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 22 03:32 PM FEE 40.00 BY MH
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 Bobbie L. Flores and Carlos A. Flores, wife and husband 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 Fidelity National Title is appointed trustee, and filed for record on February 27, 2024, and recorded as Entry No. 12092:2024, Records of Utah County, Utah.

LOT 1268, OF COLD SPRING RANCH MD 2 PHASE 1, A PLANNED COMMUNITY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD 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 May 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 22 day of June, 2026.

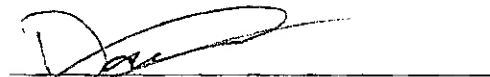
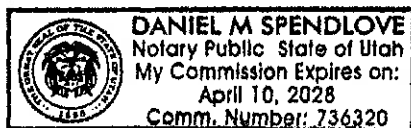
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 22 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. UT28217

ENT 52047:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 24 08:45 AM 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 May 21, 2024, and executed by Carlos Reyes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Citadel Servicing Corporation dba ACRA Lending, its successors and assigns as Beneficiary, but Citibank, N.A., not in its individual capacity but solely as Owner Trustee of BRAVO Residential Funding Trust 2024-NQM6 being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 22, 2024, as Entry No. 33878:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 1918, JACOBS RANCH "S" - PHASE 1, according to the official plat thereof on file and recorded in the Office of the Utah County Recorder. TAX # 43-292-1918

Purportedly known as 2039 South Roan Avenue aka 2039 Roan Avenue, Saratoga Springs, UT 84045 (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 and additionally includes but is not limited to a violation of Section 19 of the Deed of Trust when Trustor sold or transferred the property without Lender's prior written consent. 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: 06/23/2026

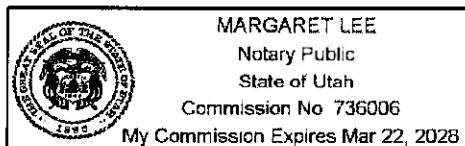
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28217

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

The foregoing instrument was acknowledged before me on 06/23/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

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
Telephone: (801) 476-0303
File No. CARR07-1025

ENT 52330:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 24 03:24 PM FEE 40.00 BY LM
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, 2020, and executed by MIRIAM ELENA AVILA, A SINGLE WOMAN, AND DORIS ELENA AVILA, A SINGLE WOMAN AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR DIRECT MORTGAGE, CORP., its successors and assigns, as Beneficiary, and MONUMENT TITLE INSURANCE, as Trustee, which Trust Deed was recorded on OCTOBER 30, 2020, as Entry No. 171667:2020, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 56, PLAT "N", CONTAINED WITHIN COTTAGES AT CAMELOT VILLAGES, A PLANNED DEVELOPMENT, AS SAID LOT IS IDENTIFIED IN THE PLAT OF SAID DEVELOPMENT, RECORDED AS ENTRY NO. 44253:2005, AND AS MAP FILING NO. 11050, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, RECORDED AS ENTRY NO. 116559:2001, AND ANY AND ALL AMENDMENTS THERETO.
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.

65-124-0056

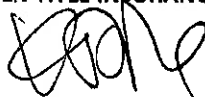
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 24, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



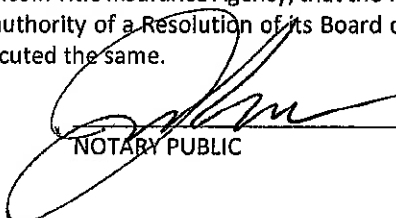
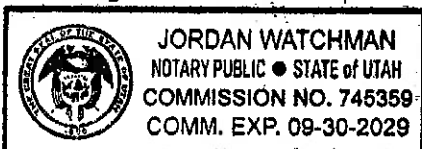
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 24, 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. CARR07-1022

ENT 52379:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 24 04:55 PM FEE 40.00 BY KC
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 AUGUST 20, 2021, and executed by JOSEPH RAY AND BARBARA RAY, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR UNITED WHOLESale MORTGAGE, LLC, its successors and assigns, as Beneficiary, and PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on AUGUST 20, 2021, as Entry No. 145820:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 82, SARATOGA CHASE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH 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 PROPERTY (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).

66-211-0082

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 24, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

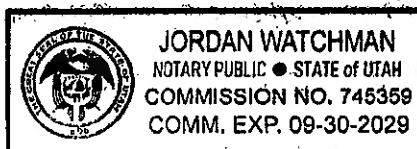
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 24, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28963

ENT 52472:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 25 08:39 AM 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 September 29, 2017, and executed by Adam Raymond, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Advanced Title Insurance Agency LC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 29, 2017, as Entry No. 96595:2017, and modified pursuant to the Modification recorded on December 2, 2021, as Entry No. 200918:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 20, Plat K-5, Evans Ranch Subdivision, according to the official plat thereof as recorded in Utah County Recorder's Office. **TAX # 38-514-0020**

Purportedly known as 4186 Dryland Way, 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: 06/24/2026

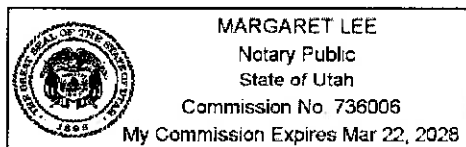
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28963

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

The foregoing instrument was acknowledged before me on 06/24/2026,
 by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
 Trustee.



Margaret Lee
 Notary Public

Remotely Notarized with audio/video via
 Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28888

ENT 52498:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 25 09:50 AM FEE 40.00 BY KD
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 29, 2024, and executed by Lori Reynolds, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guaranteed Rate, Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Cottonwood Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 29, 2024, as Entry No. 27465:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 306, AF CROSSINGS PLAT "D", according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 34-710-0306**

Purportedly known as 901 South 1100 West, American Fork, UT 84003 (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: 06/24/2026

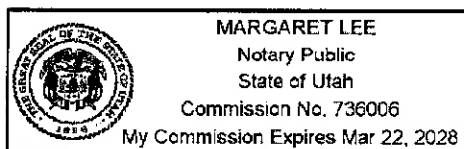
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28888

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

The foregoing instrument was acknowledged before me on 06/24/2026,
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

40/2^E

**RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:**

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



ENT 52566:2026 PG.1 of 2.
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 25 11:36 AM FEE 40.00 BY NG
RECORDED FOR BRUCE L RICHARDS & ASSOC

**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 December 7, 2022, executed by Aaron Gilchrist, Trustor, to secure certain obligations in favor of Goldenwest Federal Credit Union, as Beneficiary, and recorded December 12 2022, as Entry Number 123948:2022, official records of the County Recorder of Utah County, State of Utah. The real property described in said Deed of Trust is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 47, Plat "B", HILL CREST ACRES SUBDIVISION,
American Fork, Utah, according to the official plat thereof
on file and of record in the office of the Utah County Recorder,
Utah.
#41:182:0047.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$177,133.00.

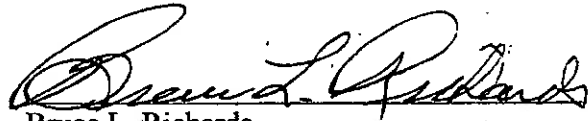
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Goldenwest Federal Credit Union.

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

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

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

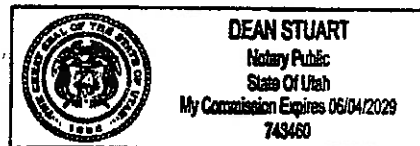
EXECUTED this 17th day of June, 2026.



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

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

On the 17th 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

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2589

ENT 52658:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 25 01:14 PM FEE 40.00 BY LM
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 Traverse Mountain Master Association ("Association"), that a default has occurred under that certain Amended And Restated Master Declaration Of Covenants, Conditions, Restrictions And Reservation of Easements For Traverse Mountain A Master Planned Community ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on June 18, 2007, as Entry No. 88194:2007, and any amendments thereto, concerning real property reputed to be owned by **Joseph Szendre and Morgan Behling as Joint Tenants ("Owner")**, covering real property located at 2761 West Chestnut Street ("Property"), and more particularly described as follows:

Lot 201, Winter Haven Phase 2, according to the official Plat thereof on file and of record in the Office of the Utah County Recorder.

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

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **55-630-0201**

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 March 30, 2026 as Entry No. 25984:2026. 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 25 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 25 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.**

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24113

ENT 52800:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 25 04:11 PM FEE 40.00 BY KC
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 26, 2022, and executed by Christian D. Cook, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Axia Financial, LLC, its successors and assigns as Beneficiary, but BOKF, N.A. being the present Beneficiary, in which Wasatch Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 26, 2022, as Entry No. 113118:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Parcel 1:

Lot 1, Plat "A", C. Cook Subdivision, Payson, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Parcel 2:

Beginning at a point 99 feet South 45' West and West 8.5 rods from the Northeast corner of Lot 1, Block 20, Plat "Q", Payson City Survey of Building Lots; thence South 3 rods; thence West 5.5 rods, more or less, to a fence line; thence North 3 rods; thence East 5.5 rods, more or less, to the place of beginning.

Parcel 3:

Beginning at a point which lies South 00°25'12" West 147.69 feet along the East line of the block and West 140.25 feet from the Northeast corner of Lot 1, Block 20, Plat "Q", Payson City Survey of Building Lots, which point also lies South 89°47'08" West 1983.87 feet along the Section line and South 6.95 feet from the Southeast corner of Section 9, Township 9 South, Range 2 East, Salt Lake Base & Meridian; thence North 89°34'48" West 90.75 feet to a fence; thence South 00°25'12" West 68.48 feet along said fence to the North line of 200 South Street; thence South 89°17'05" East 90.75 feet along said street; thence North 00°25'12" East 68.94 feet to the point of beginning

More Correctly Described As:

Parcel 1:

Lot 1, Plat "A", C. Cook Subdivision, Payson, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Parcel 2:

Beginning at a point 99 feet South 45' West and West 8.5 rods from the Northeast corner of Lot 1, Block 20, Plat "Q", Payson City Survey of Building Lots; thence South 3 rods; thence West 5.5 rods, more or less, to a fence line; thence North 3 rods; thence East 5.5 rods, more or less, to the place of beginning.

Parcel 3:

Beginning at a point which lies South 00°25'12" West 147.69 feet along the East line of the block and West 140.25 feet from the Northeast corner of Lot 1, Block 20, Plat "Q", Payson City Survey of Building Lots, which point also lies South 89°47'08" West 1983.87 feet along the Section line and South 6.95 feet from the Southeast corner of Section 9, Township 9 South, Range 2 East, Salt Lake Base & Meridian; thence North 89°34'48" West 90.75 feet to a fence; thence South 00°25'12" West 68.48 feet along said fence to the North line of 200 South Street; thence South 89°17'05" East 90.75 feet along said street; thence North 00°25'12" East 68.94 feet to the point of beginning. TAX # 36-815-0004

Purportedly known as 855 East 200 South, Payson, UT 84651 (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: 06/25/2026.

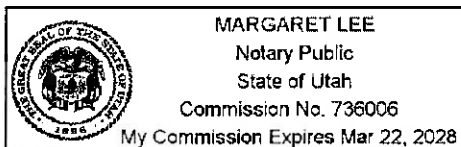
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24113

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

The foregoing instrument was acknowledged before me on 06/25/2026,
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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28716

ENT 52812:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 25 04:30 PM FEE 40.00 BY KC
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 8, 2024, and executed by Megan Carter and Timothy Joe Carter, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for RANLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc. being the present Beneficiary, in which Title Guarantee Settlement Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 9, 2024, as Entry No. 69836:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 39, PLAT E, LAKE MOUNTAIN ESTATES, A REVISION OF A PORTION OF PLAT A, LAKE MOUNTAIN ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE RECORDER OF UTAH COUNTY, STATE OF UTAH, FILED FOR RECORD AS ENTRY NO. 70755-1999, IN BOOK 8109, AT PAGE 94, OF OFFICIAL RECORDS. **TAX # 45-282-0039**

Purportedly known as 3743 S Sunrise Dr. Saratoga Springs, UT 84045 (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: 06/25/2026.

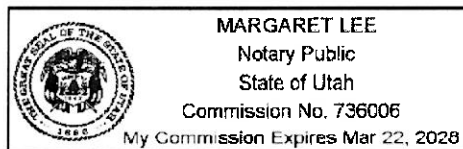
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28716

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

The foregoing instrument was acknowledged before me on 06/25/2026,
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
Telephone: (801) 476-0303
File No. CARR07-1021

ENT 52936:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 26 10:59 AM FEE 40.00 BY MH
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 SEPTEMBER 25, 2008, and executed by JAMES B GILMORE AND DIANNA A GILMORE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP, its successors and assigns, as Beneficiary, and FIRST AMERICAN TITLE INS CO, as Trustee, which Trust Deed was recorded on OCTOBER 2, 2008, as Entry No. 108300:2008, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

ALL THAT CERTAIN LAND SITUATED IN THE STATE OF UT, COUNTY OF UTAH, CITY OF SPANISH FORK, DESCRIBED AS FOLLOWS:

COMMENCING 6 RODS NORTH OF THE SOUTHWEST CORNER OF LOT 2, BLOCK 44 PLAT "A" SPANISH FORK CITY SURVEY OF BUILDING LOTS, THENCE NORTH 6 RODS, THENCE EAST 6 RODS, THENCE SOUTH 6 RODS, THENCE WEST 6 RODS TO BEGINNING.

07-044-0006

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 26, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

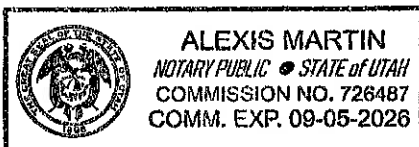
Kenyon D. Dove

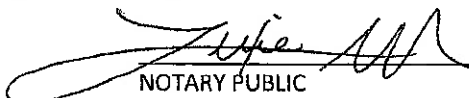
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 26, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28632

ENT 53166:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 26 02:36 PM FEE 40.00 BY KD
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 March 30, 2023, and executed by Landen Mount, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Title Guarantee was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 31, 2023, as Entry No. 20249:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit 9, contained within the Southtown Condominiums, a Condominium Project as the same is identified in the record of Survey Map recorded on December 3, 1987, in Utah County, as Entry No. 43954, in Book 2473, at Page 343 (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded in Utah County, State of Utah (as said Declaration may have heretofore been amended or supplemented).

Together with the appurtenant undivided interest in said Project's common areas as established in said Declaration and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the common areas and facilities to which said interest relates.

MORE CORRECTLY DESCRIBED AS FOLLOWS:

Unit 9, contained within the Southtown Condominiums, a Condominium Project as the same is identified in the record of Survey Map recorded on December 3, 1987, in Utah County, as Entry No. 43953 (as said record of Survey Map may have heretofore been amended or supplemented) and in the Declaration recorded in Utah County, State of Utah (as said Declaration may have heretofore been amended or supplemented).

Together with the appurtenant undivided interest in said Project's common areas as established in said Declaration and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the common areas and facilities to which said interest relates. **TAX # 52-286-0009**

Purportedly known as 444 East 500 South, Provo, UT 84606 (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: 06/26/2026

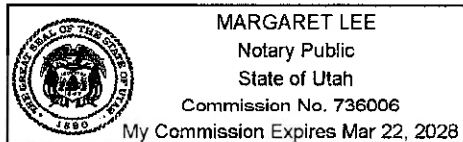
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28632

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

The foregoing instrument was acknowledged before me on 06/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28962

ENT 53172:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jun 26 02:43 PM FEE 40.00 BY KD
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 June 6, 2023, and executed by Fernando Silva and Marilyn Silva, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Fidelity National Title Agency of Utah, LLC. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 6, 2023, as Entry No. 36551:2023, and modified pursuant to the Modification recorded on August 1, 2025, as Entry No. 57471:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 161 EAGLEPARK PHASE II SUBDIVISION, according to the official plat thereof on file in the office of the Utah County Recorder, State of Utah. **TAX # 382600161**

Purportedly known as 4597 North Kestrel Way, 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 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: 06/26/2026.

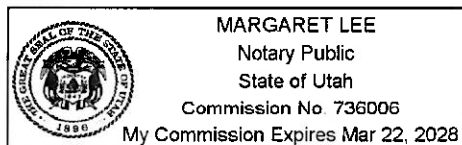
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28962

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

The foregoing instrument was acknowledged before me on 06/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee

Notary Public

Remotely Notarized with audio/video via
Simplifile