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You searched for: RecordingDateID >= Wed Jul 15 00:00:00 MDT 2026 and <= Fri Jul 31 00:00:00 MDT 2026 and Document Types Searched Over=Notice of Default

21 items found, displaying all items.1

Description	Summary	Add All to My Images
Notice of Default 20260026767	07/15/2026 10:42:04 AM, Parcel Number: SG-WHTS-3-6 Related: 20250001601 From: HALLIDAY WATKINS & MANN PC To: BOETTCHER DANIEL WAYNE Subdivision: WHITE TRAILS 3 (SG) Lot: 6	View Image Add to My Images
Notice of Default 20260026876	07/15/2026 03:07:23 PM, Parcel Number: KBR-5-251-NS Related: 20230038205 From: HALLIDAY WATKINS & MANN PC To: LANG DENEENE, LANG REX WILLIAM Subdivision: KOLOB RANCH 5 AMD (-) Lot: 251	View Image Add to My Images
Notice of Default 20260027238	07/17/2026 01:56:31 PM, Parcel Number: W-SUG-6-218 Related: 20200012051, 20250025426 From: ORANGE TITLE INSURANCE AGENCY INC To: ARREOLA RICARDO N, AYALA- VALDOVINOS VALERIA Subdivision: SUGAR PLUM IN THE FIELDS 6 (W) Lot: 218	View Image Add to My Images
Notice of Default 20260027315	07/17/2026 04:52:12 PM, Parcel Number: SG-SPV-1-2-M1142 Related: 20260018103 From: JENKINS BAGLEY SPERRY PLLC To: PINEGAR JAMES Subdivision: SPORTS VILLAGE 1 BLDG 2 (SG) Unit: M1142	View Image Add to My Images

Notice of Default 20260027909	07/22/2026 03:09:26 PM, Parcel Number: SG-MUL-7-104 Related: 20220041787 From: HALLIDAY WATKINS & MANN PC To: SHEPHERD JACE, SHEPHERD JOY Subdivision: MULBERRY EST 7 (SG) Lot: 104	View Image Add to My Images
Notice of Default 20260027949	07/23/2026 08:05:58 AM, Parcel Number: SG-CVTH-6-163 Related: 00860829 From: JENKINS BAGLEY SPERRY To: KELLY TAYLOR HAWKINS Subdivision: COLOR VIEW TH 6 (SG) Lot: 163	View Image Add to My Images

Description	Summary	Add All to My Images
Notice of Default 20260027950	07/23/2026 08:06:25 AM, Parcel Number: SG-SCF-5-510 Related: 20070015000 From: JENKINS BAGLEY SPERRY To: FRANCISCO CHRISTOPHER, FRANCISCO RAFAELA J Subdivision: STONE CLIFF 5 (SG) Lot: 510	View ImageAdd to My Images
Notice of Default 20260028034	07/23/2026 01:11:36 PM, Parcel Number: SC-78-B-1-A, SC-67-A-1, W-RVIP-10, ... Related: 20220004261 From: HOLT DALLIN To: ONSITE STORAGE PLUS LLC Subdivision: SANTA CLARA TOWN & FIELD SUR S: 16 T: 42S R: 16W BLK 9 (SC) Lot: 5 , Subdivision: RIO VIRGIN INDUSTRIAL PARK AMD (W) Lot: 9, Subdivision: RIO VIRGIN INDUSTRIAL PARK AMD (W) Lot: 10 PARCEL 2: BEGINNING AT THE NORTHEAST CORNER OF LOT 5, BLO..., PARCEL 3: BEGINNING AT THE NORTHEAST CORNER OF LOT 5, BLO...	View ImageAdd to My Images
Notice of Default 20260028193	07/27/2026 08:45:00 AM, Parcel Number: SG-84-B-1 Related: 20250001835 From: HALLIDAY WATKINS & MANN PC To: BRIGGS ROBERT, DOOLEY NATHAN Subdivision: ST GEORGE CITY SUR PLAT A BLK 5 (SG) Lot: 3 BEGINNING AT THE SOUTHWEST CORNER OF LOT 3, BLOCK 5, PLAT...	View ImageAdd to My Images
Notice of Default 20260028211	07/27/2026 08:52:50 AM, Parcel Number: SG-ME-1-54 Related: 20230014734 From: HALLIDAY WATKINS & MANN PC To: MCCARTY GREGON Subdivision: MIRAGE EST 1 (SG) Lot: 54	View ImageAdd to My Images
Notice of Default 20260028342	07/27/2026 02:59:00 PM, Parcel Number: SG-SECN-7-106 Related: 20200034027, 20220045108, ... From: HALLIDAY WATKINS & MANN PC To: EATON TREVOR L Subdivision: SAGE CANYON 7 (SG) Lot: 106	View ImageAdd to My Images
Notice of Default 20260028485	07/28/2026 01:28:04 PM, Parcel Number: SG-COCT-24 Related: 20240009751 From: ALTA LAW LC To: 4SUNS PROPERTIES LLC Subdivision: COVE CREEK TH (SG) Lot: 24	View ImageAdd to My Images
Notice of Default 20260028555	07/28/2026 04:17:42 PM, Parcel Number: SG-SV-3-312 Related: 20230038154 From: LINCOLN TITLE INSURANCE AGENCY To: CHAMBERLAIN DARCIE Subdivision: SUNSET VILLAGE 3 (SG) Lot: 312	View ImageAdd to My Images
Notice of Default 20260028738	07/29/2026 04:48:29 PM, Parcel Number: SG-SOAK-2-75 Related: 20230013276 From: HALLIDAY WATKINS & MANN PC To: HOLM JOSEPH B JR, HOLM CAMEO C Subdivision: SOUTHERN OAKS EST 2 (SG) Lot: 75	View ImageAdd to My Images

21 items found, displaying all items.1

[New Search](#)
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Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/15/2026 10:42:04 AM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28947

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 15, 2025, and executed by Daniel Wayne Boettcher, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which PAUL M. HALLIDAY JR. HALLIDAY & WATKINS, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on January 15, 2025, as Entry No. 20250001601, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Six (6), WHITE TRAILS - PHASE 3 SUBDIVISION, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-WHTS-3-6**

Purportedly known as 1429 E White Desert Dr, Saint George, UT 84790 (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: 07/14/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

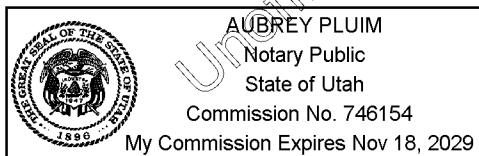
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28947

STATE OF UTAH)

: ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me on 07/14/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/15/2026 03:07:23 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28919

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 21, 2023, and executed by Deneene Lang and Rex William Lang, as Trustors, in favor of Citywide Home Loans, LLC as Beneficiary, but Security Service Federal Credit Union being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 27, 2023, as Entry No. 20230038205, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 251, KOLOB RANCH SUBDIVISION PHASE 5 AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # KBR-5-251-NS**

Purportedly known as 3014 E Badger Way, New Harmony, UT 84757 (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: 07/15/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

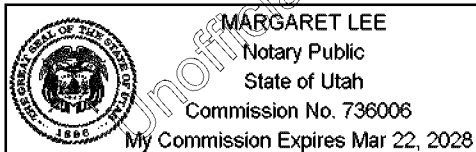
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28919

STATE OF UTAH)

: ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me on 07/15/2026,
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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/17/2026 01:56:31 PM Fee \$45.00 By

SERVICELINK TITLE AGENCY INC.

WHEN RECORDED RETURN TO:**ORANGE TITLE INSURANCE AGENCY, INC.**

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 151176-UT

APN: W-SUG-6-218

NOTICE IS HEREBY GIVEN THAT RICARDO N ARREOLA AND VALERIA AYALA-VALDOVINOS, HUSBAND AND WIFE as Trustor, SOUTHERN UTAH TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/10/2020 and recorded on 3/10/2020, as Instrument No. 20200012051 the subject Deed of Trust was modified by Loan Modification recorded on 7/28/2025 as Instrument 20250025426 in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 218, SUGAR PLUM IN THE FIELDS PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$315,960.00.

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 2/1/2026 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. 151176-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: JUL 15 2026

ORANGE TITLE INSURANCE AGENCY, INC.

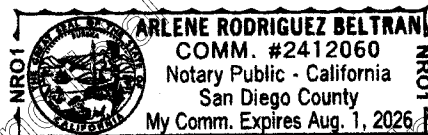
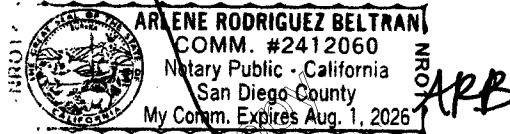

 Hamsa Uchi, Authorized Agent

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

State of **California** } ss.
 County of **San Diego** }

On JUL 15 2026 before me, Arlene Rodriguez Beltran, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Arlene Rodriguez Beltran (Seal)

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
07/17/2026 04:52:12 PM Fee \$45.00 By JENKINS
BAGLEY SPERRY, PLLC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2601

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Sports Village Condominium Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium of Sports Village Condominiums ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on September 17, 1981, as Entry No. 231254, and any amendments thereto, concerning real property reputed to be owned by **James Pinegar, a married man ("Owner")**, covering real property located at 860 S Village Rd #B-6, St George, Utah 84770 ("Property"), and more particularly described as follows:

UNIT M-1142, IN BUILDING 2, CONTAINED WITHIN THE SPORTS VILLAGE, PHASE I, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON SEPTEMBER 17, 1981 IN WASHINGTON COUNTY, AS ENTRY NO. 231253 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON SEPTEMBER 17, 1981 IN WASHINGTON COUNTY, AS ENTRY NO. 231254, IN BOOK 296 AT PAGE 240 (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.

PARCEL NUMBER: SG-SPV-1-2-M1142

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 Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on May 8, 2026 as DOC ID 20260018103. 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 § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

DATED this 17 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

STATE OF UTAH)

County of Salt Lake) ss.

On the 17th day of July, 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.

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/22/2026 03:09:26 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29003

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 2, 2022, and executed by Jace Shepherd and Joy Shepherd, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns, as Beneficiary, but New American Funding, LLC f/k/a Broker Solutions, Inc. d/b/a New American Funding being the present Beneficiary, in which Eagle Gate Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on September 2, 2022, as Entry No. 20220041787, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 104, MULBERRY ESTATES - PHASE 7, according to the Official Plat thereof on file and of record in the Office of the Washington County Recorder, State of Utah. **TAX # SG-MUL-7-104**

Purportedly known as 3233 S 2980 E, St George, UT 84790 (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: 07/22/2026

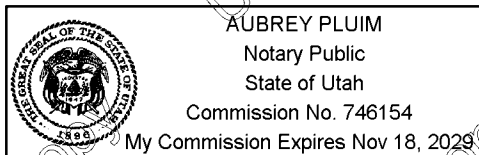
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29003

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

The foregoing instrument was acknowledged before me on 07/22/2026
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
07/23/2026 08:05:58 AM Fee \$45.00 By JENKINS
BAGLEY SPERRY, PLLC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2704

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Color View Townhomes Owners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Color View Townhomes ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on January 16, 2004, as Entry No. 00860829, and any amendments thereto, concerning real property reputed to be owned by **Taylor Hawkins Kelly, Unmarried Man ("Owner")**, covering real property located at 1045 North 1725 West #163, St. George, Utah 84770 ("Property"), and more particularly described as follows:

Lot 163, Colorview Townhomes - Phase VI, according to the official plat thereof on file and of record in the Washington County Recorder's Office. 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 to a physically open and legally dedicated public street.

PARCEL NUMBER: SG-CVTH-6-163

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 Homeowner Association Notice of Lien ("Lien") was recorded on February 17, 2026 as Doc ID 20260006017. 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.

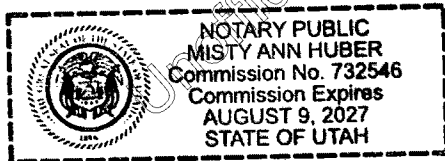
DATED this 22 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

On the 22nd day of July, 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.

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
07/23/2026 08:06:25 AM Fee \$45.00 By JENKINS
BAGLEY SPERRY, PLLC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2705

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Stone Cliff Owners Association, Inc. ("Association"), that a default has occurred under that certain Restated and Amended Declaration of Covenants, Conditions and Restrictions of Stone Cliff ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on March 26, 2007, as Document ID 20070015000, and any amendments thereto, concerning real property reputed to be owned by **Christopher Francisco and Rafaela J. Francisco, husband and wife as joint tenants ("Owner")**, covering real property located at 1536 S Cliff Point Cir, St. George, Utah 84790 ("Property"), and more particularly described as follows:

LOT 510, STONE CLIFF - PHASE 5, A RESIDENTIAL SUBDIVISION,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF
RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE.

PARCEL NUMBER: SG-SCF-5-510

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 Continuing Lien and Request for Notice ("Lien") was recorded on June 18, 2026 as Document ID 20260023410. 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.

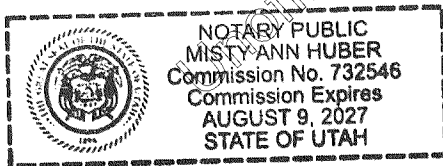
DATED this 22 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M Baur
Shelly M. Baur, Attorney

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

On the 22nd day of July, 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.

4
DOC # 20260028034

Notice of Default Page 1 of 4
Gary Christensen Washington County Recorder
07/23/2026 01:11:36 PM Fee \$ 45.00
By BLANCHARD HOLT LLC



After Recording Return to:
Blanchard Holt, LLC
Attn: Dallin Holt
50 E 100 S, Suite 101
St. George, Utah 84770

NOTICE OF DEFAULT AND ELECTION TO SELL

Notice is hereby given pursuant to Utah Code Ann. Section 57-1-24(1) (1953, as amended) by the undersigned Substitute Trustee, that a breach of an obligation for which the trust property described below was conveyed as security has occurred. Such trust property was conveyed as security pursuant to a Trust Deed executed by Onsite Storage Plus, LLC, a Utah limited liability company, as to parcel 1 and Two Sixteen L.L.C., a Utah limited liability company as to parcels 2 and 3, as Trustor(s), in which KZNZ Enterprises, LLC, a Utah limited liability company, was named Beneficiary, and with Southern Utah Title Company, as Trustee, and filed for record in the office of the County Recorder of Washington County, State of Utah, on January 21, 2022, as Entry No. 20220004261.

The trust property covered by the Trust Deed is located in Washington County, State of Utah, and more particularly described as follows:

TAX ID: SC-78-B-1-A, SC-67-A-1, W-RVIP-9, and W-RVIP-10

See Exhibit A, attached.

The nature of the breach of the obligations under the Trust Deed and Promissory Note secured thereby includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due, and the final payment in full of all unpaid principal and accrued interest when due, as set forth in the Promissory Note. There is also due all of the expenses and fees of collection and foreclosure.

Plus, any other payments or performance required to be made under the Note or Trust Deed that are now due or become due prior to reinstatement.

Dallin Holt, Blanchard Holt, LLC, Phone: 435-688-1313, Email: dallin@blanchardholt.com, 50 E 100 S, Suite 101, St. George, Utah 84770, should be contacted for correction, clarification or quotation of the amount needed for reinstatement. You have three months from the date this Notice of Default was recorded to cure the default by paying all amounts due, plus costs and fees, as provided under Utah Code Ann. Section 57-1-31.

The obligation which the Trust Deed secures is now declared to be, and is, by its terms, accelerated, and the entire balance thereof is declared due and payable, together with interest, costs, attorney's fees, and advances for taxes and insurance, if any, subject to the provisions of Utah Code Ann. Section 57-1-31.

The Beneficiary has appointed Dallin Holt as Substitute Trustee by instrument recorded July 21, 2026 as Document No. 20260027753 in the records of the County Recorder for Washington County, Utah. The undersigned Substitute Trustee hereby declares that he elects to sell all of such property to satisfy the obligations secured thereby.

DATED this 23rd day of July, 2026.

SUBSTITUTE TRUSTEE:

Dallin Holt

Dallin Holt

Member of the Utah State Bar

STATE OF UTAH)

) ss.

COUNTY OF WASHINGTON)

The foregoing instrument was acknowledged before me this 23rd day of July, 2026, by Dallin Holt, Substitute Trustee.

Tara Kimber
Notary Public

All correspondence and inquiries should be directed to:

Dallin Holt
Blanchard Holt, LLC
50 E 100 S, Suite 101
St. George, Utah 84770
(435) 688-1313
Email: dallin@blanchardholt.com

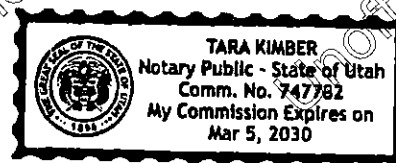


EXHIBIT A

Legal Description

Attached to and made a part of that certain Trust Deed executed between On Site Storage Plus, LLC, a Utah Limited Liability Company as to parcel 1 and Two Sixteen E.L.C., a Utah limited liability company as to parcels 2 and 3, as TRUSTOR(s), and KZNZ Enterprises, LLC, a Utah Limited Liability Company as BENEFICIARY.

Tax Parcel ID Nos.: SC-78-B-1-A, SC-67-A-1, W-RVIP-9, and W-RVIP-10

Parcel 1:

Lots Nine (9) and Ten (10), RIO VIRGIN INDUSTRIAL PARK AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

Parcel 2:

Beginning at the Northeast corner of Lot 5, Block 9, Santa Clara Townsite Survey, said point being also North 0°39'40" East 394.35 feet along the section line and East 454.59 feet from the West 1/4 corner of Section 16, Township 42 South, Range 16 West, Salt Lake Base and Meridian, and on the Southerly right of way Santa Clara Drive and running thence South 2°39'48" West 132.19 feet along the Easterly line of said Lot 5; thence South 6°42'38" West 93.53 feet along said Easterly line to the Southeast corner thereof; thence South 82°47'24" West 156.84 feet to the Southwest corner of said Lot 5; thence North 2°07'24" East 25.87 feet along the Westerly line of said Lot 5; thence South 76°36'24" East 25.30 feet; thence North 7°36'24" East 129.73 feet; thence South 82°44'22" East 122.87 feet; thence North 3°09'38" East 111.81 feet to the point on the Southerly right of way of Santa Clara Drive; thence South 88°00'47" East 1.90 feet along said right of way to the point of beginning.

Parcel 3:

Beginning at the Northeast Corner of Lot 5, Block 9, Santa Clara Townsite Survey, said point being also North 0°39'40" East 394.35 feet along the Section line and East 454.59 feet from the West 1/4 Corner of Section 16, Township 42 South, Range 16 West, Salt Lake Base and Meridian, and on the Southerly right of way of Santa Clara Drive and running thence South 88°00'47" East 12.06 feet along said Southerly right of way; thence South 2°39'48" West 132.22 feet; thence South 12°40'22" East 112.99 feet; thence South 64°42'52" East 80.00 feet; thence South 3°12'02" East 18.70 feet; thence South 20°16'18" West 196.48 feet; thence South 0°37'52" East 38.17 feet; thence South 88°44'08" West 22.82 feet; thence North 24°27'45" West 156.17 feet to a point on an existing fence line; thence South 89°16'44" West 237.71 feet along said fence line; thence North 0°18'37" East 188.32 feet along said fence line; thence South 76°34'38" East 119.27 feet to a point on the Westerly line of said Lot 5; thence South 2°07'24" West 25.87 feet to the Southwest corner of said Lot 5; thence North 82°47'24" East 156.84 feet to the Southeast corner of said Lot 5; thence North 6°42'38" East 93.53 feet along the Easterly line of said Lot 5; thence North 2°39'48" East 132.19 feet along said Easterly line to the point of beginning.

LESS AND EXCEPTING THEREFROM the following described property:

Commencing at the Quarter Corner common to Sections 15 and 16, Township 42 South, Range 16 West, Salt Lake Base and Meridian and running thence North $89^{\circ}35'38.5''$ West 4,473.595 feet along the East-West center section line and the basis of bearing; thence North 285.95 to the Point of Beginning. Said Point of Beginning also being the measured Southeast corner of that parcel owned by Ronald & Anita Delelles as described in that Warranty Deed, on file in as Instrument No. 20160049777 in the Office of the Washington County, Utah Recorder. Thence North $03^{\circ}09'55''$ East 110.56 feet more or less, to a point on the Southerly line of Santa Clara Drive (Old U.S. Highway 91). Said point measured as being South $88^{\circ}00'30''$ East 89.664 feet along the centerline of Santa Clara Drive and South $1^{\circ}59'30''$ West 41.25 feet from an existing ring and lid survey monument located at the intersection of Hamblin Drive; thence South $88^{\circ}00'30''$ East 13.97 feet along the Southerly line of said Santa Clara Drive; thence South $02^{\circ}40'05''$ West 130.97 feet; thence South $12^{\circ}40'05''$ East 112.99 feet; thence South $63^{\circ}49'22''$ East 80.17 feet to the Southwest corner of Lot 3, Block 9 of the Santa Clara Townsite and Field Survey. The corner of which is monumented by a brass cap marked "SW COR LOT 3, LS2685"; thence South $04^{\circ}40'06''$ East 17.54 feet; thence South $20^{\circ}16'35''$ West 196.48 feet; thence South $00^{\circ}37'35''$ East 38.17 feet to a rivet in a concrete ditch monumenting the end point of that line agreed upon between The Ballard and Arvena Hafen Family Trust, dated August 28, 1992 and The Garth and Betty Colton Trust, dated May 1, 1995 with that boundary line agreement on file as Instrument No. 659607, Book: 1344, Page: 1556; thence South $88^{\circ}44'25''$ West 22.82 feet along said boundary line agreement thence North $24^{\circ}27'28''$ West 156.17 feet along said boundary line agreement; thence North $89^{\circ}17'01''$ East 9.705 feet; thence North $03^{\circ}50'23''$ East 105.33 feet along a line that is parallel with and approximately 0.25 West of the West face of an existing Concrete Masonry Unit (CMU) wall; thence North $86^{\circ}30'37''$ East 40.88 feet along a line that is parallel with and approximately 0.25 feet North of the North face of an existing CMU retaining wall; thence North $06^{\circ}31'05''$ West 137.93 feet; thence North $03^{\circ}09'55''$ East 20.12 feet along an extension of the Easterly line of said Delelles parcel to the Point of Beginning.

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/27/2026 08:45:00 AM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28979

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Trustee**, that a default has occurred under a Trust Deed dated January 16, 2025, and executed by Robert Briggs and Nathan Dooley, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, A California Limited Liability Company, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which Halliday Watkins Mann, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on January 17, 2025, as Entry No. 20250001835, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 3, BLOCK 5, PLAT "A", ST. GEORGE CITY SURVEY, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDS OF WASHINGTON COUNTY, STATE OF UTAH, AND RUNNING THENCE NORTH 64.00 FEET, THENCE EAST 132.00 FEET, THENCE SOUTH 64.00 FEET; MORE OR LESS TO THE SOUTH BOUNDARY LINE OF SAID LOT 3; THENCE WEST 132.00 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING. **TAX # SG-84-B-1**

Purportedly known as 267 S 300 W, Saint George, UT 84770 (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 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 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: 07/24/2026

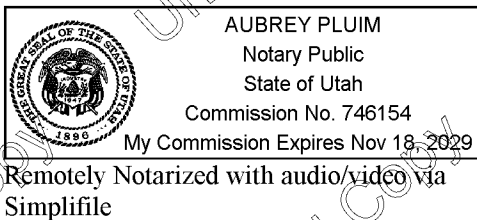
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., 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. UT28979

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

The foregoing instrument was acknowledged before me on 07/24/2026
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Trustee.



Aubrey Pluim
Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/27/2026 08:52:50 AM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28938

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 18, 2023, and executed by Gregory McCarty, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New American Funding, LLC, its successors and assigns as Beneficiary, but New American Funding, LLC f/k/a Broker Solutions Inc., d/b/a New American Funding, being the present Beneficiary, in which Highland Title Agency, Inc. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 22, 2023, as Entry No. 20230014734, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 54, MIRAGE ESTATES PHASE 1, a Residential Planned Unit Development Subdivision, according to the official plat thereof on file and recorded in the Office of the Washington County Recorder.

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, which include the rights of ingress and egress over and across the Private Streets located within said project. **TAX # SG-ME-1-54**

Purportedly known as 199 West 2025 South Circle #54 aka 199 W 2025 S #54, St George, UT 84770 (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.

07/23/2026
Dated: _____

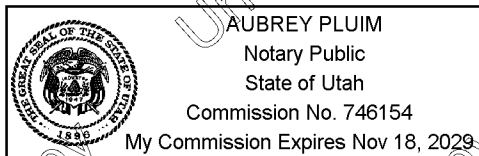
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28938

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

07/23/2026
The foregoing instrument was acknowledged before me on _____,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/27/2026 02:59:00 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12597

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 1, 2020, and executed by Trevor L. Eaton, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on July 2, 2020, as Entry No. 20200034027, and modified pursuant to the Modification recorded on October 3, 2022, as Entry No. 20220045108, and modified pursuant to the Modification recorded on September 26, 2023, as Entry No. 20230028879, and modified pursuant to the Modification recorded on April 29, 2024, as Entry No. 20240013124, and modified pursuant to the Modification recorded on November 7, 2024, as Entry No. 20240035471, and modified pursuant to the Modification recorded on April 9, 2025, as Entry No. 20250011768, and modified pursuant to the Modification recorded on October 7, 2025, as Entry No. 20250034390, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 106, Sage Canyon - Phase 7 Subdivision, according to the Official Plat thereof on file and of record in the Office of the Washington County Recorder. **TAX # SG-SECN-7-106**

Purportedly known as 1697 East Sunshine Trl, St. George, UT 84790 (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: 07/27/2026

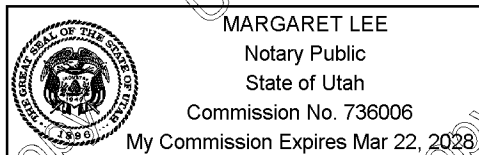
HALLIDAY, WATKINS & MANN, P.C.:

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. UT12597

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

The foregoing instrument was acknowledged before me on 07/27/2026
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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/28/2026 01:28:04 PM Fee \$45.00 By 1ST

LIBERTY TITLE LC

Alta Law, LC
Foreclosure Department
9488 Union Square, Ste 200
Sandy, Utah 84070
Phone (801) 984-0055
Email: legal@altalawut.com
2607006F

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by 1st Liberty Title, LC as successor trustee, that a default has occurred under that certain ALL-INCLUSIVE DEED OF TRUST executed by 4SUNS Properties, LLC as Trustor, to secure certain obligations in favor of McKenzie Anderson and Nathan Anderson, as Beneficiary, and in which Alta Law, LC is named as Trustee (for whom the undersigned has been substituted). The Trust Deed is dated March 15, 2024, and was recorded April 1, 2024, as Entry No. 20240009751, in the office of the County Recorder of Washington County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Washington County, State of Utah, and is more particularly described as follows:

Lot 24, COVE CREEK TOWNHOMES, according to the Official Plat thereof, on file and of record in the Office of the Washington County Recorder, State of Utah.

Tax I.D. #: **SG-COCT-24**

Property address of said property is purported to be:
1108 North 1300 West #24, St. George, UT 84770.

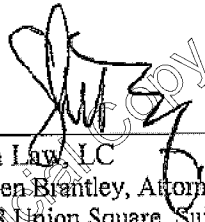
Said obligations consist of an ALL-INCLUSIVE DEED OF TRUST ("Note") and loan documents executed by Trustor for the original principal sum of \$254,900.00, plus penalties and interest.

The default which has occurred is the breach of obligations under All-Inclusive Deed of Trust and Promissory Note which include Borrower's failure to make the required monthly payment(s) when due. The last payment received and applied to the loan was the payment due **May 6, 2026**. No subsequent payments have been received or accepted. The failure of the Trustor and subsequent owners, if any, to pay the monthly installment payments commencing with the payment due on or before 6/1/2026 and each subsequent payment due up to, and including the payment due for June and July as set forth in the Note. Under the provisions of the promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorney's fees (including all of the expenses and fees of these foreclosure proceedings).

**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 28 day of July, 2026.

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

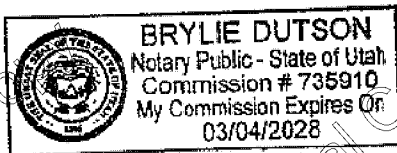

Alta Law, LC
Steven Brantley, Attorney at Law
9488 Union Square, Suite 200
Sandy, UT 84070
Telephone (801) 984-0055
Office hours: Mon.-Fri., 8:00 am - 5:00 pm
File No. 2607006F

STATE OF UTAH)

: ss.

COUNTY OF SALT LAKE)

On the 28 day of July, 2026, personally appeared before me, Jax H. Petty,
Attorney at Law, on behalf of Alta Law, LC the signer of the within instrument, who duly
acknowledged to me he executed the foregoing instrument.




NOTARY PUBLIC

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

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
07/28/2026 04:17:42 PM Fee \$45.00 By SMITH
KNOWLES PC

WHEN RECORDED RETURN TO:
LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-20909
SK NO.: GHID01-0109

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated DECEMBER 22, 2023, and executed by DARCIE CHAMBERLAIN, A MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and EAGLE GATE TITLE, as Trustee, which Trust Deed was recorded on DECEMBER 26, 2023, as Entry No. 20230038154, in the Official Records of Washington County, State of Utah, describing land therein situated in Washington County, Utah, and more particularly as follows:

LOT 312, SUNSET VILLAGE NO. 3 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE.

APN: SG-SV-3-312

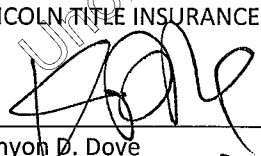
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 1/1/2026, and all subsequent installments of principal and interest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

DATED: 7-28-2026

LINCOLN TITLE INSURANCE AGENCY

By:

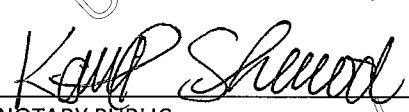

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 7-28-2026, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
07/29/2026 04:48:29 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28944

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 4, 2023, and executed by Joseph B. Holm, Jr. and Cameo C. Holm, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Financing Corporation, its successors and assigns as Beneficiary, but NewRez LLC being the present Beneficiary, in which Titan Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 9, 2023, as Entry No. 20230013276, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

ALL OF LOT 75, SOUTHERN OAKS ESTATES PHASE 2, according to the official plat thereof recorded in the office of the WASHINGTON County Recorder, Utah. **TAX # SG-SOAK-2-75**

Purportedly known as 1090 South 500 East Circle, Saint George, UT 84790 (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: 07/29/2026

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. UT28944

STATE OF UTAH)

: ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me on 07/29/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



MARGARET LEE
Notary Public
State of Utah

Commission No. 736006

My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public