

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 3184

14562167 B: 11675 P: 1765 Total Pages: 1
06/29/2026 12:22 PM By: jluca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the American Towers Owners Association (the "Association") is the beneficiary under the Declaration of Condominium for American Towers recorded on July 30, 1982 as Entry No. 3697665 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Anthony B. Harvey and Katherine Danae Crespo, located at 48 West 300 South #904N, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT R-904-N, AMERICAN TOWERS CONDM 0.153% INT: 5407-577, 0579 5411-2881 5754-1504 7207-2498 8604-0682 9118-7312 9625-5877 9767-5764 10339-4598 10833-9627 11413-7389
Parcel ID #: 15-01-283-104-0000

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

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

DATE FILED: June 29, 2026.

American Towers Owners Association

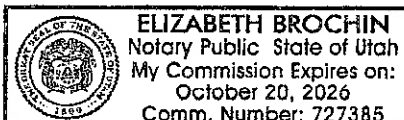
STATE OF UTAH)

) ss

COUNTY OF SALT LAKE)

Mark W. Jenkins, Attorney-in-Fact

On June 29, 2026, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2745

14562171 B: 11675 P: 1771 Total Pages: 1
06/29/2026 12:23 PM By: jluca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Daybreak Townhome 1 Owners' Association (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Daybreak Townhome 1 Project recorded on October 19, 2005 as Entry No. 9528106 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Robert Smith, located at 4901 West Calton Lane, South Jordan, Utah 84009, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 640, KENNECOTT DAYBREAK PHASE 2 PLAT 3, 9167-2240
9325-7942,7943

Parcel ID #: 26-24-480-025-0000

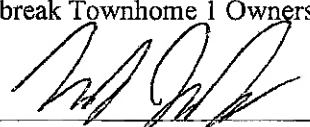
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

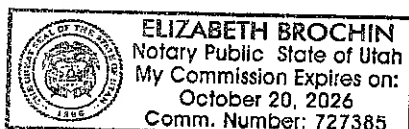
DATE FILED: June 29, 2026.

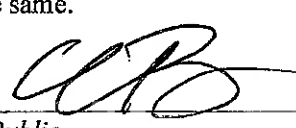
Daybreak Townhome 1 Owners' Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On June 29, 2026, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1008

14562173 B: 11675 P: 1773 Total Pages: 1
06/29/2026 12:23 PM By: tball Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Bloomfield Farms Homeowners Association (the "Association") is the beneficiary under the Second Amended and Restated Declaration of Covenants, Conditions, and Restrictions for Bloomfield Farms P.R.D. recorded on November 18, 2024 as Entry No. 14315125 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by David O'Leary, located at 8412 South Crystal Creek Drive, West Jordan, Utah 84081, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 417, BLOOMFIELD FARMS PHASE 4.**
Parcel ID #: **20-35-479-007-0000**

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

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

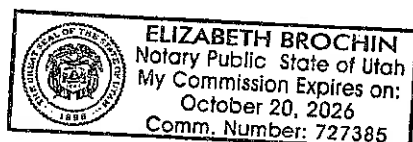
DATE FILED: June 29, 2026.

Bloomfield Farms Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, Attorney-in-Fact

On June 29, 2026, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2736

14562181 B: 11675 P: 1826 Total Pages: 1
06/29/2026 12:25 PM By: tball Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Sunset Hills Estates Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Sunset Hills P.U.D. recorded on May 29, 2009 as Entry No. 10715287 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Derrick Pierce and Vanessa Latoia Pierce, located at 6508 S Dusky Drive, West Valley City, Utah 84128, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 107, SUNSET HILLS PUD PH 1 AMD. 10089-5468
Parcel ID #: 20-22-179-028-0000

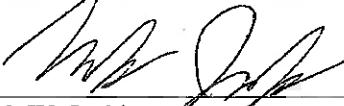
A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

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

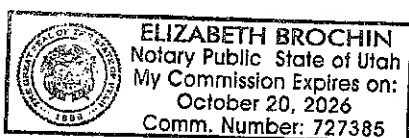
DATE FILED: June 29, 2026.

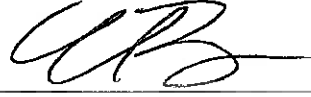
Sunset Hills Estates Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Mark W. Jenkins, *Attorney-in-Fact*

On June 29, 2026, personally appeared before me Mark W. Jenkins, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24383

14562209 B: 11675 P: 1944 Total Pages: 2
06/29/2026 12:30 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 23, 2023, and executed by Betty Dastrup and Stacy A. Dastrup, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Title Guarantee was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 30, 2023, as Entry No. 14067111, in Book 11398, at Page 2048, and modified pursuant to the Modification recorded on September 4, 2025, as Entry No. 14431612, in Book 11598, at Page 4192, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 25, April Acres Subdivision, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 14-28-301-020**

Purportedly known as 3230 South Elmer Street, Magna, UT 84044 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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.

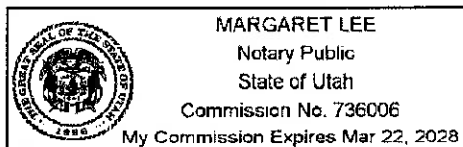
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24383

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.



Margaret Lee
Notary Public

Remotely Notarized with audio/video via
Simplifile

After Recording Return To:

Walter T. Keane, Esq.

Keane Law, PLLC

13894 S Bangerter Pkwy, Suite 200

Draper, UT 84020

Ph. 801-997-8894

Tax Serial No. 08-35-105-008

14582240 B: 11675 P: 2114 Total Pages: 2
06/29/2026 01:06 PM By jluca Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: KEANE LAW, PLLC
13894 S BANGERTER PKWY STE 200 DRAPER UT 840205320



NOTICE OF DEFAULT AND ELECTION TO SELL

Revive Property Group LLC, a Limited Liability Company, as Trustor, executed an All-Inclusive Trust Deed dated July 23, 2025 (the "Trust Deed"), to secure performance of promissory note obligations in favor of Rosendo Cervantes, as original Beneficiary. The Trust Deed was filed for record on July 25, 2025, with recorder's Entry No. 14414443, in Book 11588, at Page 6339, of the official records. Salt Lake County Recorder, Salt Lake County, Utah, with Title Guarantee, a Title Insurance Agency, LLC, as Trustee. The Trust Deed covers the following described real property located at 538 North Colorado Street, Salt Lake City, Utah 84116 (the "Property"), more particularly described as follows:

Lots 21 and 22, Block 9, Oakley, according to the Official Plat thereof, filed in Book D of Plats at Page 27 of the Official Records of the Salt Lake County Recorder.

Together with all the improvements now or hereafter erected on the Property, and all easements, appurtenances, and fixtures now or hereafter a part of the Property.

The beneficial interest under the Trust Deed, together with the All-Inclusive Promissory Note secured thereby, was awarded to Irene Cervantes pursuant to the Amended Stipulation for Divorce entered in Cervantes v. Cervantes, Third Judicial District Court, Salt Lake County, State of Utah, Case No. 264901915. Irene Cervantes is the current Beneficiary and Holder of the All-Inclusive Promissory Note secured by the Trust Deed.

A breach of the obligations for which the Property was conveyed as security has occurred. Specifically, on February 26, 2026, Trustor, Revive Property Group LLC, conveyed the Property to JP Homes LLC by Warranty Deed recorded as Entry No. 14506483, in Book 11641, at Page 8223, of the official records of the Salt Lake County Recorder, without the prior written consent of the Beneficiary. This conveyance constitutes a breach of Section 20 of the Trust Deed, which provides that if all or any part of the Property or any interest in it is sold or transferred without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Trust Deed. The Beneficiary has exercised that option and has elected to accelerate all sums secured by the Trust Deed. Accordingly, the entire unpaid principal balance of \$510,000.00, together with all accrued and accruing interest (including default interest at the rate of twelve percent (12%) per annum from the date of breach pursuant to Section 7 of the All-

Inclusive Promissory Note), late charges, costs of sale, trustee's fees, and attorneys' fees, is now immediately due and payable.

Accordingly, and pursuant to Utah Code Ann. § 57-1-24, the undersigned Successor Trustee hereby elects to sell the Property described in the Trust Deed to satisfy the obligations secured thereby.

DATE. 6/26/2026

Walter T. Keane, Esq., Successor Trustee

By: [Signature]

Walter T. Keane, Esq.

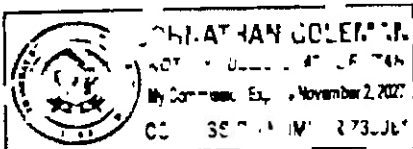
Keane Law, PLLC

13894 S Bangerter Pkwy, Suite 200

Draper, UT 84020

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

On this 26th day of June, 2026, before me Jonathan Coleman
(name of notary public), a notary public, personally appeared Walter T. Keane, Esq., proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document, and acknowledged he executed the same.



(Notary's Official Seal)

[Signature]
Notary Signature

14562395 B: 11675 P: 3505 Total Pages: 2
06/29/2026 03:01 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BENNETT TUELLER JOHNSON AND DEERE
3165 E. MILLROCK DR. SUITE 500 SALT LAKE CITY, UT 84121

WHEN RECORDED, MAIL TO:
Joshua L. Lee
BENNETT TUELLER JOHNSON & DEERE
3165 East Millrock Drive, Suite 500
Salt Lake City, Utah 84121
(801) 438-2000

Parcel No. 15-01-105-005-0000

NOTICE OF DEFAULT AND ELECTION TO SELL

BENNETT TUELLER JOHNSON & DEERE, Successor Trustee under that certain All-Inclusive Trust Deed (With Assignment of Rents) dated January 6, 2026, from KJKRASAP, LLC, as Trustor, with ARTISAN TITLE INSURANCE AGENCY, as Trustee, in favor of 75 S 600 W LENDING TRUST, LLC, as Beneficiary (the "*Trust Deed*") hereby files this Notice of Default and Election to Sell. The Trust Deed was filed for recording on January 8, 2026 as Entry 14485842 in the Official Records of Salt Lake County, State of Utah. The real property encumbered by the Trust Deed is situated in Salt Lake County, Utah, and more particularly described as:

LEGAL DESCRIPTION: Beginning at the Southwest corner of Lot 2, Block 81, Plat "A", Salt Lake City Survey; and running thence East 116.5 feet; thence North .145 feet; thence West 116.5; thence South 145 feet to the place of beginning.

TAX SERIAL NUMBER (TAX ID): 15-01-105-005-0000

The Trust Deed secures obligations to Beneficiary including that certain Trust Deed Note (the "*Note*") in the original principal amount of \$Undisclosed. A default of the obligations under the Note 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, hazard insurance, property taxes, trustee's and attorney's fees, and expenses that were actually incurred and Trustor committed or permitted a violation of law upon the property in violation of the Trust Deed (the "*Obligations*").

By reason of such default, the Trustee does hereby declare all sums secured by the Trust Deed immediately due and payable and elects to cause the Property to be sold, pursuant to the Trust Deed and the laws of the State of Utah, to satisfy the obligations.

DATED this 29 day of June, 2026.

BENNETT TUELLER JOHNSON & DEERE, LLC



Joshua L. Lee, Attorney and authorized agent of the
law firm of Bennett Tueller Johnson & Deere, LLC,
Trustee

3165 East Millrock Drive, Suite 500

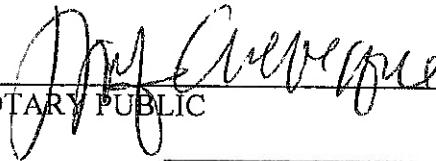
Salt Lake City, Utah 84121

Telephone: (801) 438-2000

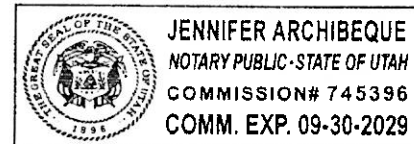
Office Hours Mon-Fri 8 AM – 5 PM

STATE OF UTAH)
 :SS
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 29th day of June, 2026, by
Joshua L. Lee.



NOTARY PUBLIC



RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

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

14562433 B: 11675 P: 3857 Total Pages: 2
06/29/2028 03 22 PM By: JLucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BRUCE L. RICHARDS & ASSOCIATES
455 EAST 500 SOUTH SUITE 401 SALT LAKE CITY, UT 84111



**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 March 9, 2021, executed by Randy I. Silva as Trustor, to secure certain obligations in favor of Granite Federal Credit Union, as Beneficiary, and recorded March 10, 2021, as Entry Number 13592705 in Book 11133 at Page 8967, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 8, LEE ANN #1, according to the official plat thereof on file
and of file and of record in the Salt Lake County Recorder's Office.
#15-29-480-008-0000.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$396,000.00.

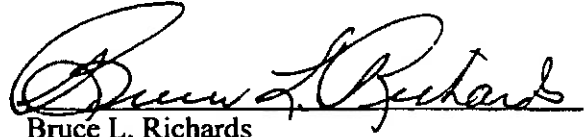
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Granite Federal Credit Union.

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

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the 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 attorneys' fees. Granite Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the 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 22nd day of June, 2026.



Bruce L. Richards

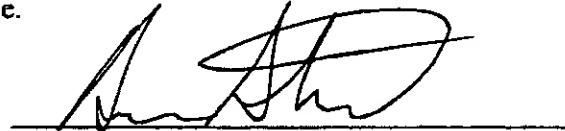
Trustee

455 East 500 South, Suite 401

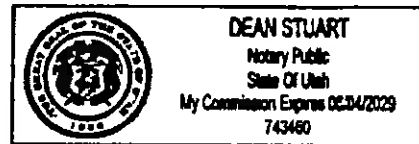
Salt Lake City, UT 84111

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

On the 22nd 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, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7481

14562519 B: 11675 P: 4385 Total Pages: 1
06/30/2026 08:10 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JUNE 4, 2018, and executed by WEST L J HEUGLY AND RACHEL HULSE, JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and FIRST AMERICAN TITLE, as Trustee, which Trust Deed was recorded on JUNE 5, 2018, as Entry No. 12785304, in Book 10681, at Page 2201, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 15, LAKE RIDGE SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

14-28-456-001-0000

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, 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 29, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 29, 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

14562557 B: 11675 P: 4553 Total Pages: 2
06/30/2026 08:27 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 142090-UT

APN: 28-05-326-012-0000

NOTICE IS HEREBY GIVEN THAT RACHEL CASH AND SHARLYN COON AND JOSEPH COON, AS JOINT TENANTS as Trustor, NORTH AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CROSSCOUNTRY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/17/2020 and recorded on 7/17/2020, as Instrument No. 13332704 in Book 10981 Page 7296-7314, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 7, ENCHANTED COVE P.U.D., AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$356,425.00.

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 8/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

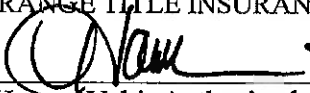
T.S. NO. 142090-UT

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

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

DATED: JUN 29 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

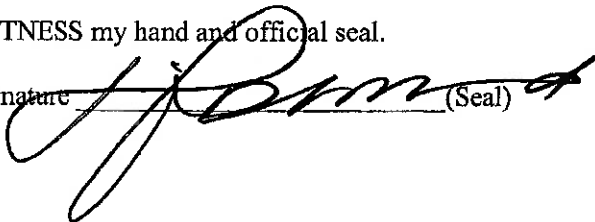
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

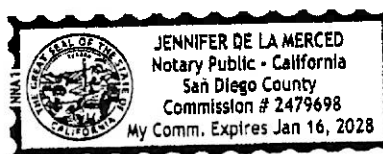
State of California } ss.
County of San Diego }

On JUN 29 2026 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

 (Seal)



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. CARR07-1023

14562792 B: 11675 P: 6235 Total Pages: 1
06/30/2026 11:31 AM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MAY 8, 2024, and executed by BRAYDON VAN HORNE, A SINGLE MAN AND NICOLE GILLESPIE, A SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR PLAZA HOME MORTGAGE INC., its successors and assigns, as Beneficiary, and BACKMAN TITLE SERVICES, LTD, as Trustee, which Trust Deed was recorded on MAY 9, 2024, as Entry No. 14238628, in Book 11490, at Page 3364, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOTS 40 & 40A, FOX SHADOW PHASE 1, PLAT A, P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

15-30-152-025

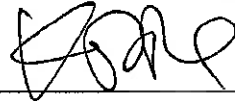
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 30, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



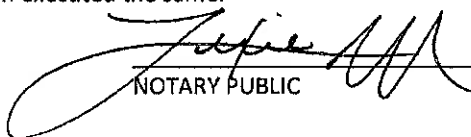
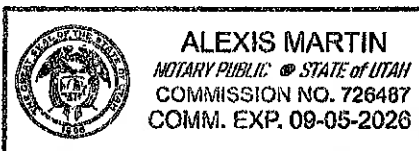
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 30, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7485

14563064 B: 11675 P: 8285 Total Pages: 1
06/30/2026 02:22 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated DECEMBER 23, 2019, and executed by JERONIMO HERNANDEZ, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY HOME MORTGAGE, LLC, its successors and assigns, as Beneficiary, and VANGUARD TITLE, as Trustee, which Trust Deed was recorded on DECEMBER 27, 2019, as Entry No. 13158250, in Book 10878, at Page 6985, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 35-A OF THE LOT 35, HEATHERGLEN SUBDIVISION AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

21-04-430-024

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 30, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

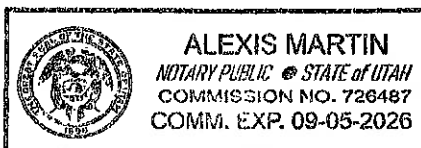
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 30, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7492

14563279 B: 11675 P: 9777 Total Pages: 1
06/30/2026 04:14 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 25, 2025, and executed by EDDIE MONREAL AND SONIA VALDEZ, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and CHICAGO TITLE AGENCY OF UTAH, LLC, as Trustee, which Trust Deed was recorded on APRIL 28, 2025, as Entry No. 14376998, in Book 11567, at Page 108, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

PARCEL 1:

LOT 32, STEPHANIE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

PARCEL 2:

A PARCEL OF LAND LYING WITHIN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF LOT 32, STEPHANIE ESTATES, AND RUNNING THENCE NORTH 00°07'57" EAST, A DISTANCE OF 84.66 FEET ALONG THE EAST LINE OF SAID LOT TO THE NORTHEAST CORNER OF SAID LOT; THENCE SOUTH 76°11'59" EAST, A DISTANCE OF 3.31 FEET TO A POINT ON AN EXISTING FENCE LINE; THENCE SOUTH 00°27'11" WEST, A DISTANCE OF 85.04 FEET ALONG SAID FENCE; THENCE NORTH 66°58'06" WEST, A DISTANCE OF 2.98 FEET, TO THE POINT OF BEGINNING.

1433227065

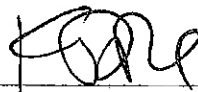
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 30, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 30, 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

14563477 B: 11676 P: 627 Total Pages: 2
07/01/2026 08:25 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28943

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 12, 2021, and executed by Eraka B. Midgley and Grant P. Midgley, and Victor Midgley, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC being the present Beneficiary, in which Sutherland Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 16, 2021, as Entry No. 13719845, in Book 11207, at Pages 5230-5244, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 614, THE SYCAMORES AT JORDAN HILLS PHASE 6, according to the official plat thereof, as recorded in the office of the County Recorder, Salt Lake County, State of Utah. **TAX # 20-34-126-008**

Purportedly known as 6948 West 7895 South, West Jordan, UT 84081 (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: 06/30/2026

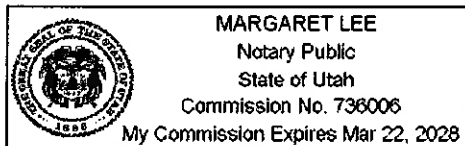
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James
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. UT28943

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

The foregoing instrument was acknowledged before me on 06/30/2026,
by Cassandra James 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

14563479 B: 11676 P: 631 Total Pages: 2
07/01/2026 08:25 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28370

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 17, 2025, and executed by Lesieli Ataata and Samisoni Ataata, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Gold Star Mortgage Financial Group, Corporation its successors and assigns as Beneficiary, but Village Capital & Investment LLC being the present Beneficiary, in which Sutherland Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 18, 2025, as Entry No. 14372866, in Book 11564, at Page 6601, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 49, "TWINS OF ARDEN" PLAT A, according to the official plat thereof, as recorded in the office of the County Recorder, Salt Lake County, State of Utah. **TAX # 20-12-352-009**

Purportedly known as 5234 South Kinsmen Circle, Kearns, UT 84118 (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: 06/30/2026

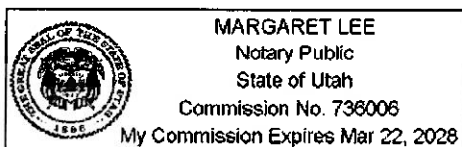
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James
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. UT28370

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

The foregoing instrument was acknowledged before me on 06/30/2026,
by Cassandra James 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

14563552 B: 11676 P: 1055 Total Pages: 2
07/01/2026 09:46 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 150403-UT

APN: 14-29-407-041-0000

NOTICE IS HEREBY GIVEN THAT AARON MURRAY AND ANNE MURRAY, AS TENANTS BY THE ENTIRETY as Trustor, SILK TITLE UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SOFI BANK NATIONAL ASSOCIATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/18/2025 and recorded on 6/23/2025, as Instrument No. 14400420 in Book 11580 Page 4216, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT NORTH 89DEGREES 49MINUTES 24SECONDS WEST ALONG THE SECTION LINE 1460.87 FEET AND NORTH 0DEGREES 12MINUTES 24SECONDS EAST 1318.30 FEET FROM THE SOUTHEAST CORNER OF SECTION 29, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT OF BEGINNING ALSO BEING SOUTH 89DEGREES 49MINUTES 24SECONDS EAST ALONG THE SECTION LINE 1195.25 FEET AND NORTH 1318.30 FEET FROM THE SOUTH QUARTER CORNER SAID SECTION 29 AND RUNNING THENCE SOUTH 89DEGREES 41MINUTES 49SECONDS EAST 83.5 FEET; THENCE SOUTH 0DEGREES 12MINUTES 24SECONDS WEST 106.03 FEET TO THE NORTH LINE OF BREEZE DRIVE (3320 SOUTH STREET); THENCE NORTH 89DEGREES 47MINUTES 36SECONDS WEST ALONG SAID NORTH LINE 83.5 FEET; THENCE NORTH 0DEGREES 12MINUTES 24SECONDS EAST 106.17 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$132,554.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, SIWELL INC. DBA CAPITAL MORTGAGE SERVICES OF TEXAS, 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.

NOTICE OF DEFAULT

T.S. NO. 150403-UT

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

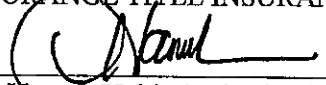
Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: JUN 3 0 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

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

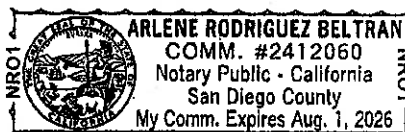
State of **California** } ss.

County of **San Diego** }

On JUN 3 0 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)



14564028 B: 11676 P: 4327 Total Pages: 2
07/01/2026 03:18 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27573

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 27, 2023, and executed by Aaron R. Wortelboer and Raemi H. Wortelboer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 28, 2023, as Entry No. 14099623, in Book 11415, at Page 8967, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 118, Park House Phase 4, South Herriman Subdivision, Amending Lot B and B-1, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 33-07-206-013**

Purportedly known as 14353 South Ashvale Drive, Herriman, UT 84096 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 07/01/2026

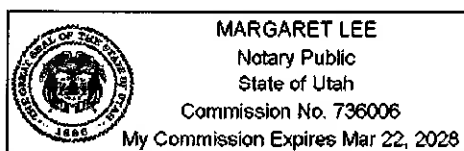
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James
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. UT27573

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

The foregoing instrument was acknowledged before me on 07/01/2026,
by Cassandra James 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

14564351 B: 11676 P: 6204 Total Pages: 2
07/02/2026 11:41 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PREMIUM TITLE TSG
114 MESA PARK DRIVE STE 100EL PASO, TX 799128424

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.: 149901-UT

APN: 21-14-355-007-0000

NOTICE IS HEREBY GIVEN THAT ERIN ROSE MCMANN AN UNMARRIED WOMAN as Trustor, US TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PRIMELENDING, A PLAINSCAPITAL COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/5/2021 and recorded on 2/10/2021, as Instrument No. 13562750 in Book 11115 Page 8488-8501, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 58, CIMARRON SUBDIVISION NO.1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF SALT LAKE COUNTY, STATE OF UTAH. SITUATED IN SALT LAKE COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$343,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 149901-UT

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

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

DATED: JUN 3 0 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

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

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

On JUN 3 0 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)



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.: 26-20507
CK NO.: GHID01-0104

14564667 B: 11676 P: 8099 Total Pages: 1
07/02/2026 03:17 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JANUARY 4, 2024, and executed by HECTOR HERNANDEZ AND GIEZI HERNANDEZ, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of UPSTART MORTGAGE, LLC, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE CO., as Trustee, which Trust Deed was recorded on JANUARY 4, 2024, as Entry No. 14191500, in Book 11464, at Page 9490, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

THE FOLLOWING DESCRIBED TRACT OF LAND IN THE CITY OF HERRIMAN, SALT LAKE COUNTY, STATE OF UT: LOT 213, HERITAGE PLACE ESTATES SUBDIVISION PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. SUBJECT TO EASEMENTS, RESTRICTIONS, RIGHTS OF WAY AND RESERVATIONS APPEARING OF RECORD.

APN: 26-26-353-003-0000

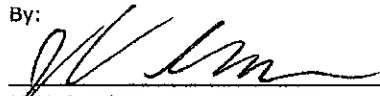
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on JANUARY 4, 2026, and all subsequent installments of principal and interest 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: 7/2/26

LINCOLN TITLE INSURANCE AGENCY

By:

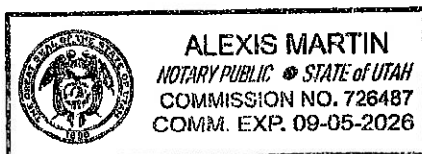

JC H. Sessions

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 2, 2026, personally appeared before me, JC H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing Instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC