

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28879

14564947 B: 11676 P: 9288 Total Pages: 2
07/06/2026 08:14 AM By: vanguyen 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 July 20, 2021, and executed by Benjamin Mehner aka Ben Mehner and Megan Mehner, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for RanLife, Inc., its successors and assigns as Beneficiary, but RANLife, Inc being the present Beneficiary, in which Gateway Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 26, 2021, as Entry No. 13726501, in Book 11211, at Pages 6002-6020, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 113, RED OAKS VILLAGE, P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF
ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.
TAX # 15-22-255-086

Purportedly known as 2401 S Shady Red Ct, West Valley City, UT 84119 (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.

07/02/2026

Dated: _____.

HALLIDAY, WATKINS & MANN, P.C.:

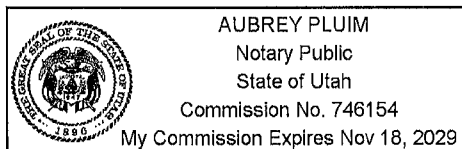
By: Cassandra James

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. UT28879

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

07/02/2026

The foregoing instrument was acknowledged before me on _____,
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

Aubrey Pluim
Notary Public

14565367 B: 11677 P: 1323 Total Pages: 2
07/06/2026 01:05 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: FIRST AMERICAN - SALT LAKE ESCROW
215 S STATE ST STE 280 SALT LAKE CITY, UT 841112337

FIRST AMERICAN
TITLE INSURANCE COMPANY

Order No:

63991008

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN:

That **BRYAN W. CANNON**, is Trustee under a Trust Deed dated April 5, 2022 and executed by **Randy K. Richins and Christine Richins** as Trustor(s) in favor of **Alma Hansen, Trustee of the Primary Source Lending, LLC, 401(k) Profit Sharing Plan Effective 8/6/2020** as Beneficiary and was recorded April 5, 2022 as Entry No. 13926978 in Book 11325 at Page 6334 of the Official Records in the office of the Salt Lake County Recorder and describing land therein as:

Lot 126, Misty Meadows Subdivision No. 2, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Tax ID: 21-11-279-008

**Address: 5092 South Lucky Clover Lane
Murray, Ut. 84123**

Said obligation includes a Note for the principal sum of \$336,400.00.

A breach of, and default in, the obligations for which such Trust Deed is secured has occurred in that payment has not been made under the terms of the said Note in the total balance due since the Note has fully matured which is the amount of **\$781,816.31**. Attorney's fees, accruing interest and costs of foreclosure are and will be due in connection with this proceeding.

By reason of such default, **BRYAN W. CANNON** of **CANNON LAW ASSOCIATES**, Trustee and the Beneficiary under said Deed of Trust, to the extent applicable and allowed under the terms and conditions of the Note and Trust Deed, do hereby elect and cause the Trust property to be sold to satisfy the obligations secured thereby.

DATED this 11th day of June, 2026.

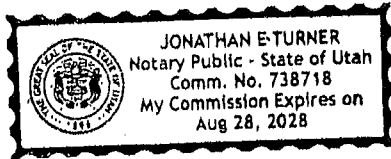


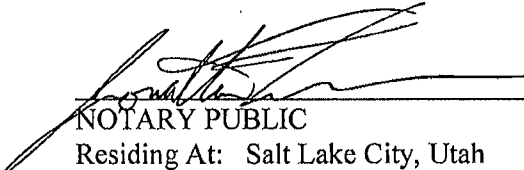
BRYAN W. CANNON
Cannon Law Associates
Trustee

Attorney At Law
3381 W. Mayflower Way, Ste. 250
Lehi, Utah 84043
Office Hours 8am-5pm
Telephone: (801) 441-1514
File No. 2231062

STATE OF UTAH)
)ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this ^{11th}~~29th~~ day of June, 2026, by BRYAN W. CANNON, the signer of said instrument.





NOTARY PUBLIC
Residing At: Salt Lake City, Utah

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 53225

14565770 B: 11677 P: 3445 Total Pages: 2
07/06/2026 03:54 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 12, 2012, and executed by Tamra Martin, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for First Mortgage Corporation, a California Corporation, D/B/A FMC Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Scott Lundberg, Esq. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 13, 2012, as Entry No. 11313950, in Book 9982, at Pages 9110-9118, and modified pursuant to the Modification recorded on June 15, 2017, as Entry No. 12556952, in Book 10568, at Pages 2022-2027, and modified pursuant to the Modification recorded on July 21, 2020, as Entry No. 13334557, in Book 10982, at Pages 8674-8681, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 7, Kevinwood Estates Subdivision No. 1, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 14-36-427-033-0000**

Purportedly known as 4872 West 3850 South, West Valley, UT 84120 (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 07/02/2026.

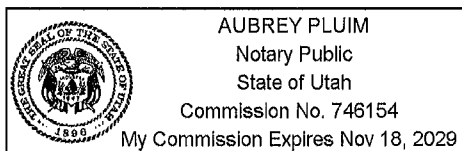
HALLIDAY, WATKINS & MANN, P.C.:

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. 53225

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

The foregoing instrument was acknowledged before me this 07/02/2026,
2023, 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

Aubrey Pluim
Notary Public

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

14565972 B: 11677 P: 4511 Total Pages: 1
07/07/2026 09:11 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: WESTERN MORTGAGE SERVICES
1584 S 500 W #101 BOUNTIFUL, UT 84010

Notice of Default and Election to Sell

Notice is hereby given by **Edwin B. Parry, Attorney at Law**, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated **December 23, 2021**, executed by **Patricia Ortiz**, as the Trustor, in favor of **Western Mortgage Services Corporation** as Beneficiary, in which **Edwin B. Parry, attorney-at-law** was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of **Salt Lake, State of Utah**, on **December 30, 2021**, as **Entry No. 13859416, Book 11289, Page 3253**, of Official Records, all relating to and describing the real property situated in the **County of Salt Lake, State of Utah**, particularly described as follows:

Legal Description: ALL OF LOT 50 AND 51, IN BLOCK 2, SOUTHGATE PARK PLAT "A", according to the official plat thereof, recorded in the office of the county recorder of Salt Lake County, Utah.

Property Address: 90 West Malvern Avenue, South Salt Lake, Utah 84115

Parcel Number: 15-24-481-014

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of **\$100,000.00**, interest at the rate of **8.00% per annum**. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is **Steve Goorman Revocable Trust, with Steve Goorman as Trustee**. The promissory note obligation is in default. This note is due for **March, 2026 – July, 2026**, in the amount of **\$925.47 per month** together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any **arrearages on prior liens, mortgages and trust deed loans**. Under the provisions of the Promissory Note and Trust Deed, the principal balance of **\$100,000.00** is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 6th day of July, 2026
Edwin B. Parry, Attorney at Law

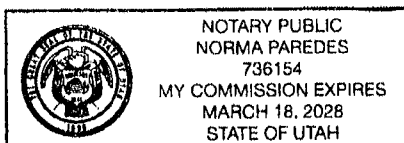


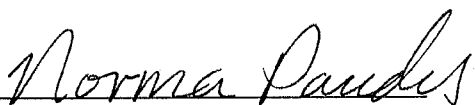
Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
 : SS.
County of Davis }

On this 6th day of July, 2026 personally appeared before me **Edwin B. Parry**, Attorney at Law, of **Davis County**, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

Seal:




Notary Public

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

14565974 B: 11677 P: 4514 Total Pages: 1
07/07/2026 09:12 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: WESTERN MORTGAGE SERVICES
1584 S 500 W #101 BOUNTIFUL, UT 84010

Notice of Default and Election to Sell

Notice is hereby given by **Edwin B. Parry, Attorney at Law, as Trustee, P. O. Box 1387 Bountiful, UT 84011**, that a default has occurred under that certain Trust Deed dated **May 31, 2022**, executed by **Patricia Ortiz**, as the Trustor, in favor of **Western Mortgage Services Corporation** as Beneficiary, in which **Edwin B. Parry, attorney-at-law** was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of **Salt Lake, State of Utah**, on **June 10, 2022**, as Entry No. **13967893, Book 11347, Page 3112**, of Official Records, all relating to and describing the real property situated in the **County of Salt Lake, State of Utah**, particularly described as follows:

Legal Description: ALL OF LOT 50 AND 51, IN BLOCK 2, SOUTHGATE PARK PLAT "A", according to the official plat thereof, recorded in the office of the county recorder of Salt Lake County, Utah.

Property Address: 90 West Malvern Avenue, South Salt Lake, Utah 84115

Parcel Number: 15-24-481-024

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of **\$45,000.00**, interest at the rate of **10.00% per annum**. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is **Steve Goorman Revocable Trust, with Steve Goorman as Trustee**. The promissory note obligation is in default. This note is due for **February, 2026 – July, 2026**, in the amount of **\$394.91 per month** together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any **arrearages on prior liens, mortgages and trust deed loans**. Under the provisions of the Promissory Note and Trust Deed, the principal balance of **\$45,000.00** is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 6th day of July, 2026
Edwin B. Parry, Attorney at Law

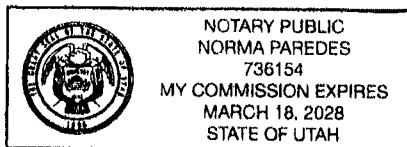


Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
 : SS.
County of Davis }

On this 6th day of July, 2026 personally appeared before me **Edwin B. Parry, Attorney at Law, of Davis County, Trustee**, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

Seal:




Notary Public

14566283 B: 11677 P: 5964 Total Pages: 2
07/07/2026 01:53 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, 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.: 151409-UT

APN: 27-35-352-002-0000

NOTICE IS HEREBY GIVEN THAT DAVID BOYD COUCHMAN AND PENNY JEAN COUCHMAN, HUSBAND AND WIFE as Trustor, SECURED LAND TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CELEBRITY HOME LOANS, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/6/2022 and recorded on 5/6/2022, as Instrument No. 13947348 in Book 11336 Page 6255, 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 ON THE EAST RIGHT OF WAY LINE OF 1300 WEST STREET, SAID POINT BEING NORTH 0 DEGREES 07'10" EAST 1199.245 FEET AND NORTH 89 DEGREES 45'12" EAST 33 FEET FROM THE SOUTHWEST CORNER OF SECTION 35, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SLM; THENCE NORTH 0 DEGREES 07'10" EAST 91.12 FEET TO A 15 FOOT RADIUS CURVE TO THE RIGHT, THENCE NORTHEASTERLY ALONG SAID CURVE 23.466 FEET (CHORD LENGTH 21.145', (CHORD BRG=NORTH 44 DEGREES 56'11" EAST); THENCE NORTH 89 DEGREES 45'12" EAST 210.704 FEET; THENCE SOUTH 00 DEGREES 14'48" EAST 106.022 FEET; THENCE SOUTH 89 DEGREES 45'12" WEST 226.285 FEET TO THE PLACE OF BEGINNING

The obligation included a Note for the principal sum of \$589,000.00.

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. 151409-UT

By reason of such default, FIFTH THIRD BANK, NATIONAL ASSOCIATION, 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 06 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

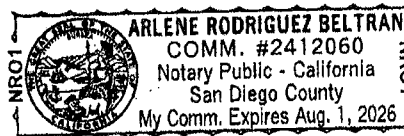
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUL 06 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)



14566286 B: 11677 P: 5970 Total Pages: 2
07/07/2026 01:54 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, 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.: 151459-UT

APN: 28-19-452-018-0000

NOTICE IS HEREBY GIVEN THAT LARRY JONES as Trustor, PINNACLE TITLE INSURANCE AGENCY CORP as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/20/2023 and recorded on 4/25/2023, as Instrument No. 14097763 in Book 11414 Page 8630 the subject Deed of Trust was modified by Loan Modification recorded on 10/08/2025 as Instrument 14446813, Book 11607, Page 1396, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 4, KIMBALL ESTATES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$325,000.00.

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 12/1/2025 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

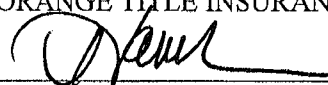
T.S. NO. 151459-UT

By reason of such default, ROCKET 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: JUL 06 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

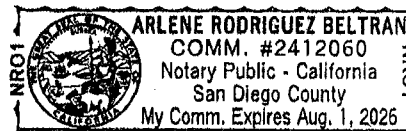
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On JUL 06 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)



After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

14566335 B: 11677 P: 6292 Total Pages: 1
07/07/2026 02:18 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: WESTERN MORTGAGE SERVICES
1584 S 500 W #101 BOUNTIFUL, UT 84010

Notice of Default and Election to Sell

Notice is hereby given by **Edwin B. Parry, Attorney at Law**, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated **December 23, 2021**, executed by **Patricia Ortiz**, as the Trustor, in favor of **Western Mortgage Services Corporation** as Beneficiary, in which **Edwin B. Parry, attorney-at-law** was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Salt Lake, State of Utah, on **December 30, 2021**, as Entry No. **13859416**, Book **11289**, Page **3253**, of Official Records, all relating to and describing the real property situated in the **County of Salt Lake**, State of **Utah**, particularly described as follows:

Legal Description: ALL OF LOT 50 AND 51, IN BLOCK 2, SOUTHGATE PARK PLAT "A", according to the official plat thereof, recorded in the office of the county recorder of Salt Lake County, Utah.

Property Address: 90 West Malvern Avenue, South Salt Lake, Utah 84115

Parcel Number: 15-24-481-014

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of **\$100,000.00**, interest at the rate of **8.00% per annum**. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is **Steve Goorman Revocable Trust, with Steve Goorman as Trustee**. The promissory note obligation is in default. This note is due for **March, 2026 – July, 2026**, in the amount of **\$925.47 per month** together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any **arrearages on prior liens, mortgages and trust deed loans**. Under the provisions of the Promissory Note and Trust Deed, the principal balance of **\$100,000.00** is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

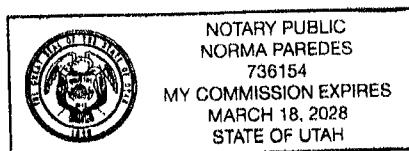
Dated this 7th day of July, 2026
Edwin B. Parry, Attorney at Law


Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
 } SS.
County of Davis }

On this 7th day of July, 2026 personally appeared before me **Edwin B. Parry**, Attorney at Law, of **Davis** County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

Seal:




Notary Public

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 51121-1988F
Parcel No. 22-10-276-010

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Barbara J. Stilinovich, as trustor(s), in which JPMorgan Chase Bank, N.A. is named as beneficiary, and JPMorgan Chase Bank, N.A. is appointed trustee, and filed for record on June 8, 2017, and recorded as Entry No. 12551737, in Book 10565, at Page 6939, Records of Salt Lake County, Utah.

LOT 301, ANDLOR SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF
RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the March 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 7 day of July, 2026.

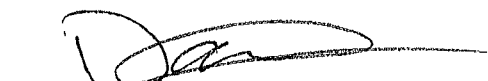
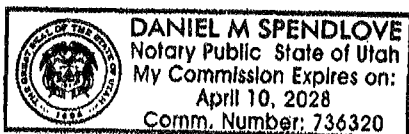
Scalley Reading Bates Hansen & Rasmussen, P.C., successor
trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 7 day of July, 2026, by Marlon L. Bates, the
Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-261F
Parcel No. 15-33-303-011

NOTICE OF DEFAULT

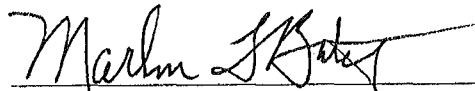
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Kenya Valdivia, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on February 25, 2022, and recorded as Entry No. 13899429, in Book 11310, at Page 4227, Records of Salt Lake County, Utah.

LOT 14, ROLLING MEADOWS NO. 5, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the December 31, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 7 day of July, 2026.

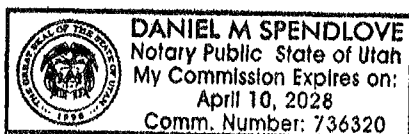
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 7 day of July, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

14566428 B: 11677 P: 6972 Total Pages: 1
07/07/2026 04:28 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-263F
Parcel No. 22-16-176-158

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Equity Loan Agreement executed by Robert T. Cleland and Danette Cleland, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on July 30, 2008, and recorded as Entry No. 10488369, in Book 9630, at Page 7848, Records of Salt Lake County, Utah.

LOT 8, OAKWOOD ACRES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 31, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 7 day of July, 2026.

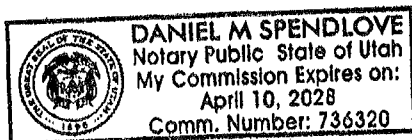
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 7 day of July, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

WHEN RECORDED, MAIL TO:

James C. Lewis, Esq.
Lewis Hansen Pleshe LLC
230 South 500 East, Suite 380
Salt Lake City, UT 84102
Parcel No. 08-26-302-027

14566487 B: 11677 P: 7291 Total Pages: 2
07/08/2026 09:08 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: LEWIS HANSEN PLESHE LLC
230 S 500 E STE 380 SALT LAKE CITY, UT 84102



NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE OF DEFAULT is hereby given by James C. Lewis, Esq., Trustee, under a Trust Deed dated July 23, 2025, executed by Chase Reed, as Trustor, in which Sara Cataldo is named as Beneficiary. The Trust Deed was recorded on August 12, 2025, as Entry No. 14421237, in Book 11592, at Page 4217, of the official records in the office of the County Recorder of Salt Lake County, Utah, describing the real property ("Trust Property") therein as:

The East 58.125 feet of Lots 1, 2, 3, and 4, Block 19, of OAKLEY, together with 22 feet of vacated alley from Oakley Street adjoining on the East, described as follows:
Beginning at the Southeast corner of Lot 1, Block 19, of Oakley and running East 22 feet; thence North 118.37 feet; thence West 22.0 feet to the Northeast corner of Lot 4, said Block 19, thence South 118.37 feet to the point of beginning.

Parcel No. 08-26-302-027

More commonly known as: 1242 West 900 North, Salt Lake City, Utah 84116.

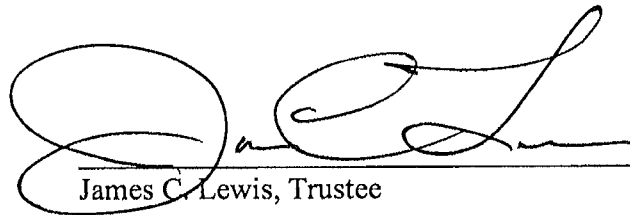
Subject to property taxes for the year 2025 and subsequent years; covenants, conditions, restrictions and easements apparent or of record; all applicable zoning laws and ordinances.

A breach of the obligations by which the Trust Property was conveyed as security has occurred in that, among other things, the payments and obligations called for under the terms of a certain letter agreement dated April 28, 2025 and a subsequent agreement between Trustor and Sara Cataldo dated July 22, 2025, together with the obligations under the Trust Deed, have not been satisfied and are now past due, plus accrued interest, late charges, costs and attorneys' fees. Specifically, Trustor has failed to make payment of June and July 2026 mortgage payments, among other things. Trustee and Sara Cataldo have previously given Trustor notice of his defaults, which have been largely ignored, resulting in this Notice of Default. All delinquent payments, late charges, foreclosure costs and other obligations under the above-referenced documents must be paid and satisfied in full within three (3) months of the recordation of this Notice of Default, to cure the defaults and to reinstate the prior agreement and obligations.

By reasons of such default, Sara Cataldo, through the Trustee, does hereby declare all sums secured thereby immediately due and payable, and does elect to sell, or cause to be sold the Trust Property to satisfy the obligations secured by the Trust Deed.

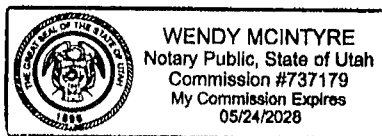
The Trustee's mailing address and office address are listed above. He may be contacted at that address regarding the Notice of Default during regular business hours: 9:00 a.m. to 5:00 p.m. Monday through Friday. He may be contacted during such business hours at the following telephone number: (801) 675-4287.

DATED this 7th day of July, 2026.


James C. Lewis, Trustee

STATE OF UTAH)
 ss.
COUNTY OF SALT LAKE)

On the 7th day of July, 2026, before me, the undersigned notary, personally appeared James C. Lewis, who is personally known to me, and acknowledged to me that he signed it for its stated purpose. In witness whereof, I have hereunto set my and official seal.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28781

14566524 B: 11677 P: 7489 Total Pages: 2
07/08/2026 10:18 AM 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 February 17, 2004, and executed by Scott B. Dowda aka Scott Dowda, as Trustor, in favor of Washington Mutual Bank as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Mr. Paul M. Halliday was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 30, 2005, as Entry No. 9597411, in Book 9237, at Page 2275-2284, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 20, River Ridge Subdivision No. 1, according to the official plat thereof recorded in the office of the County Recorder of said County. **TAX # 27-03-427-002**

Purportedly known as 9142 Sandy Creek Circle aka 9142 South Sandy Creek Circle, West Jordan, UT 84088 (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: 07/08/2026

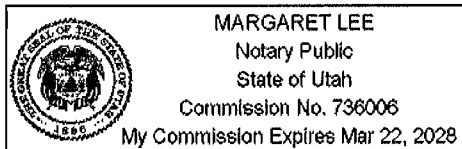
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28781

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

The foregoing instrument was acknowledged before me on 07/08/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28945

14566662 B: 11677 P: 8311 Total Pages: 2
07/08/2026 12:45 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 15, 2025, and executed by Alyssa Orvis and Eric Sanchez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PennyMac Loan Services, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 17, 2025, as Entry No. 14451437, in Book 11609, at Page 8307, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 75, SUNDOWN SUBDIVISION No. 4, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder's Office. **TAX # 14-36-406-015-0000**

Purportedly known as 3910 South Boothill Drive, West Valley City, UT 84120 (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: 07/07/2026.

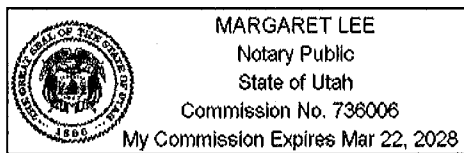
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28945

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28829

14567047 B: 11678 P: 695 Total Pages: 2
07/09/2026 09:00 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 30, 2010, and executed by Clara Y. Ma and Jeff Gateley, as Trustors, in favor of Wells Fargo Bank, N.A. as Beneficiary, in which Founders Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 7, 2010, as Entry No. 11091363, in Book 9886, at Page 3373-3388, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 622, MT. Olympus Hills No. 6, according to the Official Plat thereof on File and of Record in the Salt Lake County Recorder's Office, State of Utah. **TAX # 22-01-326-002-0000**

Purportedly known as 4469 S Crest Oak Dr, Salt Lake City, UT 84124 (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 entire unpaid principal balance together with all accrued interest which became due in full on December 1, 2025. 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: 07/08/2026

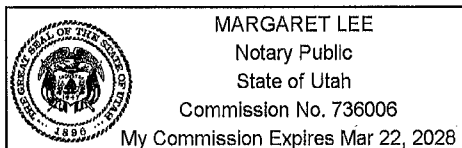
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28829

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

The foregoing instrument was acknowledged before me on 07/08/2026,
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

14567212 B: 11678 P: 1428 Total Pages: 1
07/09/2026 12:50 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

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

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-264F
Parcel No. 20-26-430-005

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Clint Bowen, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on October 30, 2024, and recorded as Entry No. 14307236, in Book 11529, at Page 988, Records of Salt Lake County, Utah.

LOT 104, SOMMERGLEN HEIGHTS AT THE HIGHLANDS PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 9 day of July, 2026.

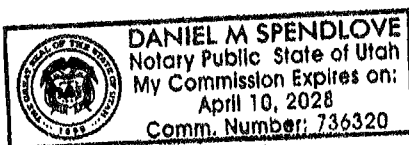
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

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




NOTARY PUBLIC

14567318 B: 11678 P: 2169 Total Pages: 1
07/09/2026 03:07 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2375

14567587 B: 11678 P: 3656 Total Pages: 2
07/10/2026 11:17 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Arbor Park Townhomes Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Arbor Park Townhomes ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on January 24, 2022, as Entry No. 13876114, and any amendments thereto, concerning real property reputed to be owned by **Yeixon J Villalobos Leal and Mayela C Salazar De Colina, as joint tenants ("Owner")**, covering real property located at 3579 S Acadia Summit Ln, Magna, Utah 84044 ("Property"), and more particularly described as follows:

Unit 23, Arbor Park Townhomes, amending Lot 1 of Arbor Park Commercial Subdivision, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder.

Subject to current general taxes, easements, conditions, covenants, restrictions, reservations and right-of-ways appearing of record.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 14-32-201-116-0000

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on February 12, 2026 as Entry No. 14500072 in Book 11638 at Page 982. 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 10 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 10th 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.**

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25664

14567642 B: 11678 P: 3954 Total Pages: 2
07/10/2026 12:28 PM By: dkilpack 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 February 3, 2023, and executed by Jennifer L. Fischer and Steven B. Fischer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 13, 2023, as Entry No. 14071610, in Book 11400, at Page 5706, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 35, Royal West #1, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder in Book 78-4 of Maps, Page 121. **TAX # 14-34-152-004**

Purportedly known as 7157 West Cimmarron Drive, West Valley City, UT 84128 (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: 07/09/2026

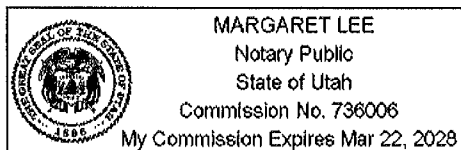
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25664

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

The foregoing instrument was acknowledged before me on 07/09/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25664

14567642 B: 11678 P: 3954 Total Pages: 2
07/10/2026 12:28 PM By: dkilpack 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 February 3, 2023, and executed by Jennifer L. Fischer and Steven B. Fischer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 13, 2023, as Entry No. 14071610, in Book 11400, at Page 5706, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 35, Royal West #1, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder in Book 78-4 of Maps, Page 121. **TAX # 14-34-152-004**

Purportedly known as 7157 West Cimmarron Drive, West Valley City, UT 84128 (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: 07/09/2026

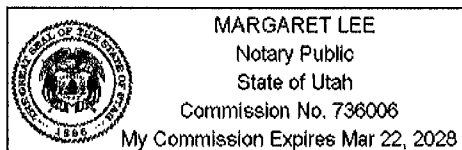
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25664

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

The foregoing instrument was acknowledged before me on 07/09/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28617

14567671 B: 11678 P: 4082 Total Pages: 2
07/10/2026 12:37 PM By: dkilpack 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 July 1, 2022, and executed by Rachel Sullivan, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for loanDepot.com, LLC, its successors and assigns as Beneficiary, but loanDepot.com, LLC being the present Beneficiary, in which WFG National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 8, 2022, as Entry No. 13982054, in Book 11354, at Page 8938, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The following described property situated in the County of Salt Lake and State of Utah:

A perpetual right-of-way over the West 5 feet of the East one half of Lot 46, Block 3, of East Waterloo Addition to Salt Lake City, Utah all of Lot 45 and the West one half of Lot 46, Block 3 East Waterloo Addition, a subdivision of Block 4, Five Acre Plat "A" Big Field Survey, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

More Correctly Described As:

The following described property situated in the County of Salt Lake and State of Utah:

A perpetual right-of-way over the West 5 feet of the East one half of Lot 46, Block 3, of East Waterloo Addition to Salt Lake City, Utah all of Lot 45 and the West one half of Lot 46, Block 3 East Waterloo Addition, a subdivision of Block 4, Five Acre Plat "A" Big Field Survey, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 16-18-456-009-0000**

Purportedly known as 442 East Garfield Avenue, Salt Lake City, UT 84115 (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: 07/09/2026

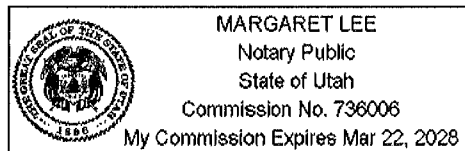
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28617

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

The foregoing instrument was acknowledged before me on 07/09/2026,
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

14567832 B: 11678 P: 5406 Total Pages: 1
07/10/2026 02:37 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 92069-445F
Parcel No. 16-05-126-037

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Richard Eugene McFarland, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and US Title is appointed trustee, and filed for record on November 20, 2020, and recorded as Entry No. 13469324, in Book 11065, at Page 2970, Records of Salt Lake County, Utah.

BEGINNING AT THE SOUTHEAST CORNER OF LOT 2, BLOCK 58, PLAT "B", SALT LAKE CITY SURVEY AND RUNNING THENCE WEST 2 1/2 RODS; THENCE NORTH 10 RODS; THENCE EAST 2 1/2 RODS; THENCE SOUTH 10 RODS TO THE PLACE OF BEGINNING.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 10 day of July, 2026.

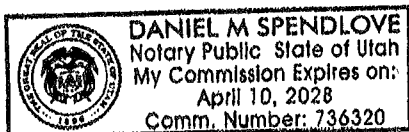
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 10 day of July, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14567832 B: 11678 P: 5406 Total Pages: 1
07/10/2026 02:37 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 92069-445F
Parcel No. 16-05-126-037

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Richard Eugene McFarland, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and US Title is appointed trustee, and filed for record on November 20, 2020, and recorded as Entry No. 13469324, in Book 11065, at Page 2970, Records of Salt Lake County, Utah.

BEGINNING AT THE SOUTHEAST CORNER OF LOT 2, BLOCK 58, PLAT "B", SALT LAKE CITY SURVEY AND RUNNING THENCE WEST 2 1/2 RODS; THENCE NORTH 10 RODS; THENCE EAST 2 1/2 RODS; THENCE SOUTH 10 RODS TO THE PLACE OF BEGINNING.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the October 1, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 10 day of July, 2026.

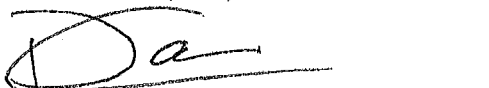
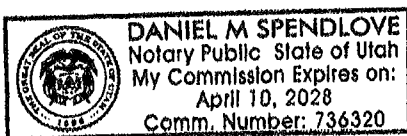
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 10 day of July, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

WHEN RECORDED RETURN TO:

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

14568458 B: 11678 P: 8691 Total Pages: 2
07/13/2026 01:08 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

NOTICE OF DEFAULT

T.S. NO.: 151175-UT

APN: 15-03-480-006-0000

NOTICE IS HEREBY GIVEN THAT DAVID LEE WOLFE, A SINGLE MAN as Trustor, BENJAMIN MANN as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/25/2017 and recorded on 9/25/2017, as Instrument No. 12622849 in Book 10601 Page 8705-8720 the subject Deed of Trust was modified by Loan Modification recorded on 10/17/2025 as Instrument 14451086, Book 11609, Page 5834, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOTS 6, 7 AND 8, BLOCK 1, BLAINE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

TOGETHER WITH ONE HALF OF THE VACATED ALLEY ABUTTING SAID PROPERTY ON THE EAST.

The obligation included a Note for the principal sum of \$86,000.00.

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. 151175-UT

By reason of such default, NEWREZ 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: JUL 10 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

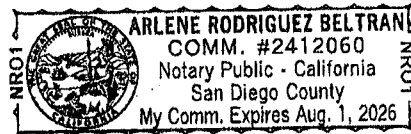
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUL 10 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:

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

14568462 B: 11678 P: 8767 Total Pages: 1
07/13/2026 01:10 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: LIEBERMAN SIEBERS & WOOD
1105 E 900 S STE 200 SALT LAKE CITY, UT 841051483

NOTICE OF DEFAULT AND ELECTION TO SELL

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

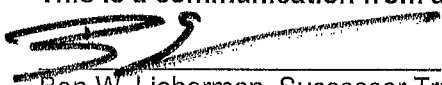
A breach of the terms of the trust deed and underlying promissory note for which the trust property was conveyed as security has occurred in that the Trustor has failed to pay amounts due and owing under the terms of those documents. The beneficiary(ies) under the trust deed have delivered to the Successor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

County of Property: Salt Lake County, Utah
Trustor/Grantor: We Bought It, LLC
Beneficiary: Alyssa Narine and Muckesh Narine
Recording Date: March 20, 2023
Recorder's Entry No.: 14084133
Property Parcel No.: 22-18-226-099-0000

Property Legal Description:

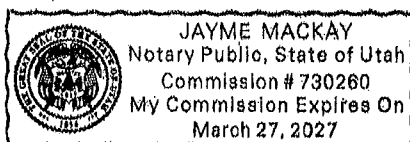
UNIT 5402E, BLDG J, WILLOWS CONDM .402530% INT 4619-0695 7646-2994 8596-0289
8606-1766

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


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

On this 13th day of July, 2026, in the COUNTY OF SALT LAKE, STATE OF UTAH, Ben W. Lieberman, known to me or providing me satisfactory evidence of the same, appeared before me and executed this instrument.


NOTARY PUBLIC



14568480 B: 11678 P: 8815 Total Pages: 2
07/13/2026 01:14 PM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, 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.: 151420-UT

APN: 21-08-331-012-0000

NOTICE IS HEREBY GIVEN THAT JEREMY HERRERA AND NASTASSIA LEEK, AS JOINT TENANTS as Trustor, SUTHERLAND TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/26/2023 and recorded on 12/26/2023, as Instrument No. 14188801 in Book 11463 Page 4893, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 116, SOUTHRIDGE SUBDIVISION NO. 8, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, SALT LAKE COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$412,250.00.

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 12/1/2025 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

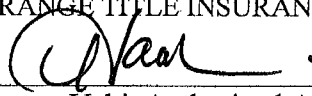
T.S. NO. 151420-UT

By reason of such default, ROCKET 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: JUL 10 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

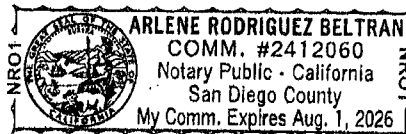
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUL 10 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:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 3178

14568603 B: 11678 P: 9394 Total Pages: 1
07/13/2026 02:13 PM By: asteffensen 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 Douglas R. Christensen, located at 48 West 300 South #601N, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT R-601-N, AMERICAN TOWERS CONDM 0.249% INT 5567-2520 5591-1055 5797-1775 10228-9570 10232-3474**
Parcel ID #: **15-01-283-053-0000**

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.

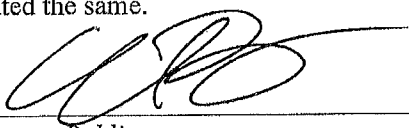
DATE FILED: July 13, 2026.

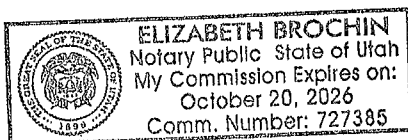
American Towers Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, *Attorney-in-Fact*

On July 13, 2026, personally appeared before me Peter Harrison, 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: 3178

14568603 B: 11678 P: 9394 Total Pages: 1
07/13/2026 02:13 PM By: asteffensen 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 Douglas R. Christensen, located at 48 West 300 South #601N, Salt Lake City, Utah 84101, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT R-601-N, AMERICAN TOWERS CONDM 0.249% INT 5567-2520 5591-1055 5797-1775 10228-9570 10232-3474**

Parcel ID #: **15-01-283-053-0000**

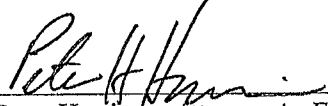
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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.

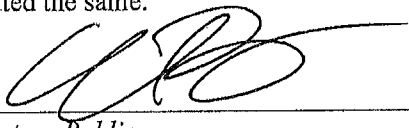
DATE FILED: July 13, 2026.

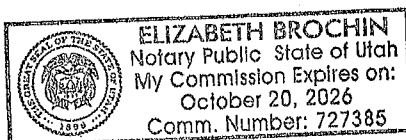
American Towers Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, *Attorney-in-Fact*

On July 13, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN:

That **BRYAN W. CANNON**, is Trustee under a Trust Deed dated April 5, 2022 and executed by **Randy K. Richins and Christine Richins** as Trustor(s) in favor of **Alma Hansen, Trustee of the Primary Source Lending, LLC, 401(k) Profit Sharing Plan Effective 8/6/2020** as Beneficiary and was recorded April 5, 2022 as Entry No. 13926978 in Book 11325 at Page 6334 of the Official Records in the office of the Salt Lake County Recorder and describing land therein as:

Lot 126, Misty Meadows Subdivision No. 2, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Tax ID: 21-11-279-008

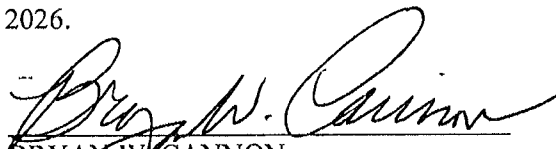
**Address: 5092 South Lucky Clover Lane
Murray, Ut. 84123**

Said obligation includes a Note for the principal sum of \$336,400.00.

A breach of, and default in, the obligations for which such Trust Deed is secured has occurred in that payment has not been made under the terms of the said Note in the total balance due since the Note has fully matured which is the amount of \$ 781,816.31. Attorney's fees, accruing interest and costs of foreclosure are and will be due in connection with this proceeding.

By reason of such default, **BRYAN W. CANNON** of **CANNON LAW ASSOCIATES**, Trustee and the Beneficiary under said Deed of Trust, to the extent applicable and allowed under the terms and conditions of the Note and Trust Deed, do hereby elect and cause the Trust property to be sold to satisfy the obligations secured thereby.

DATED this 11th day of June, 2026.



BRYAN W. CANNON
Cannon Law Associates
Trustee

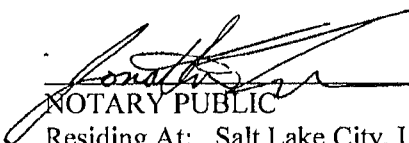
Attorney At Law
3381 W. Mayflower Way, Ste. 250
Lehi, Utah 84043
Office Hours 8am-5pm
Telephone: (801) 441-1514
File No. 2231062

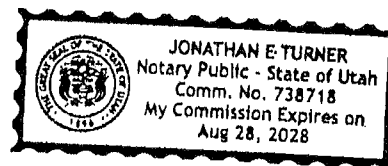
14568848 B: 11679 P: 450 Total Pages: 2
07/13/2026 04:07 PM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return to: CANNON LAW ASSOCIATES
3381 W MAYFLOWER AVE STE 250 LEHI, UT 84048



STATE OF UTAH)
)ss.
COUNTY OF UTAH)

The foregoing instrument was acknowledged before me this ^{11th} ~~20th~~ day of June, 2026, by BRYAN W. CANNON, the signer of said instrument.


NOTARY PUBLIC
Residing At: Salt Lake City, Utah



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. UTAH04-7508

14568879 B: 11679 P: 563 Total Pages: 1
07/13/2026 04:21 PM By: jlucas 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 OCTOBER 12, 2022, and executed by MOHAMMED AHMED ORAIBI, INDIVIDUALLY, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR BANK OF UTAH, its successors and assigns, as Beneficiary, and PINNACLE TITLE, as Trustee, which Trust Deed was recorded on OCTOBER 13, 2022, as Entry No. 14029387, in Book 11379, at Page 2095, 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 LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SALT LAKE, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:
LOT 6, VALLEY PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

21-16-226-005

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: July 13, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 13, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing Instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26535

14569425 B: 11679 P: 3951 Total Pages: 2
07/14/2026 03:10 PM By: csummers 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 July 25, 2017, and executed by Peggy Sommer, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Utah Mortgage Loan Corp., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Title One was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 31, 2017, as Entry No. 12586288, in Book 10583, at Page 3612-3626, and modified pursuant to the Modification recorded on February 23, 2022, as Entry No. 13896871, in Book 11309, at Page 741, and modified pursuant to the Modification recorded on October 30, 2024, as Entry No. 14307186, in Book 11529, at Page 534, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 1843, OQUIRRH SHADOWS NO. 18, according to the official plat thereof, on file and of record in the Salt Lake County Recorder's Office. TAX # 20-24-478-004

Purportedly known as 6934 S 4900 W, 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 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.

07/14/2026
Dated: _____.

HALLIDAY, WATKINS & MANN, P.C.:

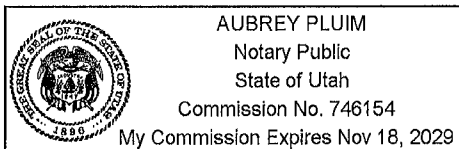
By: Jessica Oliveri

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. UT26535

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

07/14/2026

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

A. Pluim

Notary Public

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2541

14569426 B: 11679 P: 3953 Total Pages: 2
07/14/2026 03:11 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Oak Meadows Condominiums Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Condominium Oak Meadows ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on October 24, 1996, as Entry No. 6488506, and any amendments thereto, concerning real property reputed to be owned by **Jeanette Field ("Owner")**, covering real property located at 4166 South Oak Meadows Drive #31, Taylorsville, Utah 84123 ("Property"), and more particularly described as follows:

Unit 31, Building 5-4166, contained within the Oak Meadows Condominium Project, as the same is identified in the Record of Survey Map recorded in Salt Lake County, Utah as Entry No. 6488505, in Book 96-10P, at Page 346 (as said Record of Survey Map may have heretofore been Amended or Supplemented) and in the Declaration of Covenants, Conditions and Restrictions of the Oak Meadow Condominium Project recorded in Salt Lake County, Utah as Entry No. 6488506, in Book 7519, at Page 623, (as said Declaration may have heretofore been Amended or Supplemented), Together with an undivided percentage of ownership interest in the Common Areas and Facilities.

TOGETHER WITH all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **21-03-204-090-0000**

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on March 27, 2026 as Entry No. 14520355 in Book 11650 at Page 4844. 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.

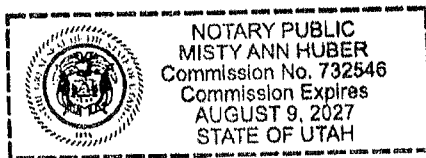
DATED this 14 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M Baur
Shelly M. Baur, Attorney

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

On the 14th 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.**

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2710

14569430 B: 11679 P: 3986 Total Pages: 2
07/14/2026 03:12 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Wildwood Cove Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Wildwood Cove P.U.D. ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on June 1, 1998, as Entry No. 6980021, and any amendments thereto, concerning real property reputed to be owned by **Juan Razon and Aurora Razon, as joint tenants ("Owner")**, covering real property located at 3907 West Rockwood Way #B , West Valley City, Utah 84120 ("Property"), and more particularly described as follows:

Lot 34, in Building 3907, contained within the Wildwood Cove P.U.D., a Planned Unit Development, as the same is identified in the Record of Plat Map recorded in Salt Lake County, Utah, as Entry No. 6980020, in Book 98-6P at Page 127 (as said Record of Plat Map may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions of the Wildwood Cove P.U.D., a Planned Unit Development, recorded in Salt Lake County, Utah as Entry No. 6980021, in Book 7994 at Page 0645 (as said Declaration may have heretofore been amended or supplemented). Together with a right and easement of use and enjoyment in and to the Common Areas and Facilities as described and provided for the Declaration of Covenants, Conditions, and Restrictions and in the Record of Survey map in the official records of said County Recorder.

PARCEL NUMBER: 15-29-353-034-0000

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 20, 2026 as Entry No. 14545502 in Book 11665 at Page 1524. 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.

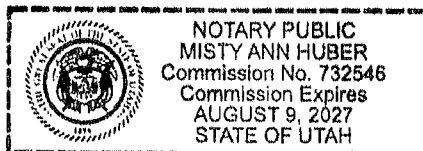
DATED this 14 day of July 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

On the 14th 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.**

When Recorded Return To:

Parsons Behle & Latimer
201 S. Main Street, Suite 1800
Salt Lake City, Utah 84111
Attention: Michael R. Brown

14569474 B: 11679 P: 4236 Total Pages: 3
07/14/2026 04:25 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: PARSONS BEHLE & LATIMER
201 SOUTH MAIN, SUITE 1500 SALT LAKE CITY, UT 84111

Parcel No. 21-19-234-001

Space above for County Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN of the default by Weirdough, LLC dba Great Harvest, a Utah limited liability company ("Borrower") in the payment when due of all the indebtedness evidenced by that certain Promissory Note executed by Borrower and effective June 3, 2022 (the "Note"), in the principal amount of \$300,000.00, which Note is payable to Redemption Bank ("Lender"), successor in interest to Holladay Bank & Trust ("Holladay"), and which Note is secured by that certain Deed of Trust effective June 3, 2022, and recorded June 15, 2022, as 13970034, Book No. 11348, beginning at page 4080, in the Official Records of the County Recorder of Salt Lake County, State of Utah, as amended, supplemented or otherwise modified (the "Deed of Trust"), which Deed of Trust was executed by Dustin Shaw and Jamie Shaw, as husband and wife ("Trustor") in favor of Holladay (now Lender), as the original Trustee and Beneficiary.

Michael R. Brown, an active member of the Utah State Bar residing in Utah, has been substituted as the Successor Trustee (hereafter "Trustee"), pursuant to the certain Substitution of Trustee dated July 2, 2026 and recorded on July 14, 2026 as Entry No. 14569014 in Book 11679 beginning at Page 1285 in the Official Records of the County Recorder of Salt Lake County, State of Utah. The Deed of Trust encumbers the following described real property situated in Salt Lake County, State of Utah ("Trust Property"):

Lot 29, Castleford Estates, Subdivision No.1, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Commonly known as: 4188 W. Cheltenham Way, West Jordan, Utah 84084.

Parcel Number: 21-19-234-001.

A breach of the obligation for which the Trust Property was given as security has occurred. The Trustee does hereby elect to sell or cause the Trust Property to be sold to satisfy the obligations secured by the Deed of Trust, including appropriate fees, charges, and expenses incurred by Lender and Trustee, advances, if any, under the terms of the Deed of Trust, interest thereon, and the unpaid principal, accrued interest, late charges, attorneys' fee and all other amounts payable by Trustor under the terms of the Note and the Deed of Trust.

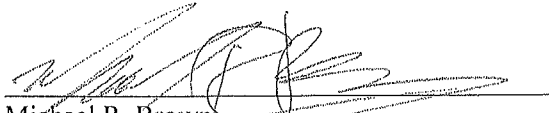
The nature of such breach is the failure of the Trustor to pay the amounts due under the Note. As a result of the payment breach, among other breaches, the entire balance owed by Trustor under the Note is immediately due and payable in full. The amount owed by Trustor to Lender includes the principal balance and accrued interest in the amount of \$106,075.06 as of July 14, 2026, \$5,086.32 in attorneys' fees and costs, together with all interest, costs, fees, and subsequent sums advanced by Lender pursuant to the terms

and conditions of Note and the Deed of Trust, including without limitation additional attorneys' fees incurred and which continue to accrue, all of which are declared to be due and payable.

[Signature Page Follows]

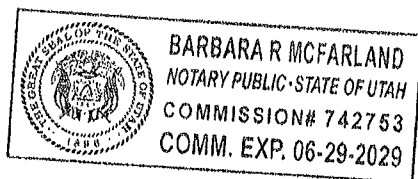
DATED this 14th day of July 2026.

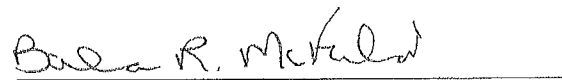
SUCCESSOR TRUSTEE:


Michael R. Brown
Parsons Behle & Latimer
201 S. Main Street, Suite 1800
Salt Lake City, UT 84111

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

The foregoing NOTICE OF DEFAULT AND ELECTION TO SELL was acknowledged before me this 14th day of July 2026, by Michael R. Brown, in his capacity as the Successor Trustee.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29015

14570059 B: 11679 P: 7831 Total Pages: 2
07/15/2026 03:22 PM By: vanguyen 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 May 30, 2003, and executed by Alan D. Arthur and Hui Suk Arthur, as Trustors, in favor of Wells Fargo Home Mortgage, Inc. as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Founders Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 2, 2003, as Entry No. 8672976, in Book 8810, at Page 112-132, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT 303, CONTAINED WITHIN 4340 HIGHLAND CONDOMINIUMS, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP THEREFORE RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 8328371 AND IN THE DECLARATION OF CONDOMINIUM OF 4340 HIGHLAND CONDOMINIUM, RECORDED IN SALT LAKE COUNTY, UTAH ON AUGUST 21, 2002, AS ENTRY NO. 8328372, IN BOOK 8635 AT PAGE 8294. TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND LIMITED COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION. **TAX # 22-04-256-041**

Purportedly known as 4340 S Highland Dr, Unit 303, Salt Lake City, UT 84124 (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

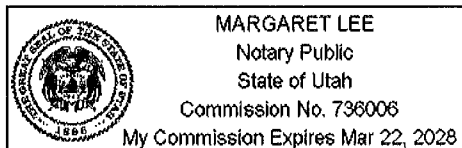
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29015

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23901

14570069 B: 11679 P: 7889 Total Pages: 2
07/15/2026 03:26 PM By: csummers 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 October 4, 2017, and executed by Kay Ann Neff and Nelson J. Neff, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Suntrust Mortgage, Inc., its successors and assigns as Beneficiary, but U.S. Bank Trust National Association, not in its Individual Capacity but Solely as Owner Trustee for RCAF Acquisition Trust being the present Beneficiary, in which J. Scott Lundberg was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 12, 2017, as Entry No. 12635297, in Book 10608, at Page 2187-2201, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 33, DELTA PARK NO. 1, according to the official plat thereof, recorded in the office of the Salt Lake County Recorder, State of Utah. **TAX # 15-30-303-018-0000**

Purportedly known as 3181 South Eskesen Circle, West Valley City, UT 84120 (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

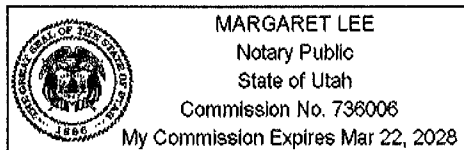
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23901

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22253

14570317 B: 11679 P: 9250 Total Pages: 2
07/16/2026 08:37 AM By: csummers 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 22, 2021, and executed by Jeremy Vandermeiden and Jody Ann Vandermeiden, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, 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 Salt Lake County, Utah, on January 27, 2021, as Entry No. 13545984, in Book 11106, at Page 6010-6025, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 109, Cyprus Heights Subdivision, according to the official plat thereof, on file and of record in the Office of the Salt Lake County Records. **TAX # 14-28-351-006-0000**

Purportedly known as 7939 West 3320 South, 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: 07/15/2026.

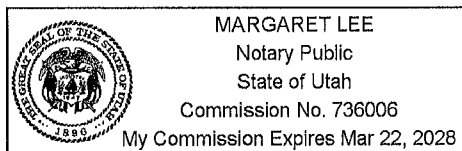
HALLIDAY, WATKINS & MANN, P.C.:

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. UT22253

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28442

14570449 B: 11679 P: 9960 Total Pages: 2
07/16/2026 11:15 AM By: csummers 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 September 24, 2024, and executed by TKMS Real Estate LLC an Idaho limited liability company, as Trustor, in favor of Copa Lending LLC, an Arizona limited liability company, as Beneficiary, in which Halliday Watkins & Mann, Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 25, 2024, as Entry No. 14292583, in Book 11520, at Page 6211, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

BEGINNING AT THE SOUTHEAST CORNER OF LOT 17, ROSECREST SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDS OFFICE, AND RUNNING THENCE SOUTH 89°56'53" WEST 82.00 FEET; THENCE NORTH 0°07'53" EAST 271.38 FEET; THENCE SOUTH 83°14'30" EAST 61.27 FEET; THENCE SOUTH 4°26'42" EAST 264.899 FEET TO THE PLACE OF BEGINNING. **TAX # 16-16-209-009**

Purportedly known as 1775 East Rosecrest Dr, Salt Lake City, UT 84108 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full on June 24, 2025. 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.

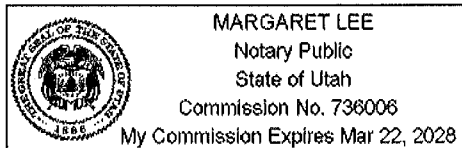
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28442

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

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

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11146-1344F
Parcel No. 27-01-358-003

14570644 B: 11680 P: 815 Total Pages: 2
07/16/2026 01:17 PM By: vanguyen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Andrew Archuleta and Chasidy Clemens, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on August 28, 2024, and recorded as Entry No. 14281355, in Book 11514, at Page 4020, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 28, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 16 day of July, 2026.

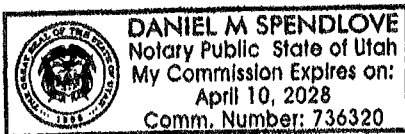
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16 day of July, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



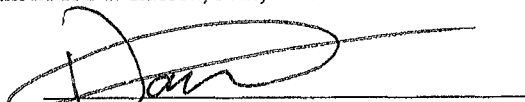

NOTARY PUBLIC

EXHIBIT "A"

UNIT "C", BUILDING 10, OF JEFFERSON PLACE CONDOMINIUMS, PHASE VI, ACCORDING TO THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO: 6550638 (AS SAID MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), AND IN THE AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR JEFFERSON PLACE, A CONDOMINIUM PROJECT, RECORDED IN SALT LAKE COUNTY, UTAH, ON OCTOBER 29, 2003 AS ENTRY NO.: 8871631 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH: (A) THE UNDIVIDED INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT; AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM ACT.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26940

14570819 B: 11680 P: 2020 Total Pages: 2
07/16/2026 03:57 PM By: vanguyen 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 June 29, 2023, and executed by Adam Gee and Tara Gee, as Trustors, in favor of Celtic Bank Corporation as Beneficiary, in which Celtic Bank Corporation was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 30, 2023, as Entry No. 14124500, in Book 11429, at Page 4830, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 303, Granite View No. 3B, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder, State of Utah. TAX # 28-10-402-007-0000

Purportedly known as 9951 South Summit View Drive, Sandy, UT 84092 aka 84107 (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: 07/16/2026

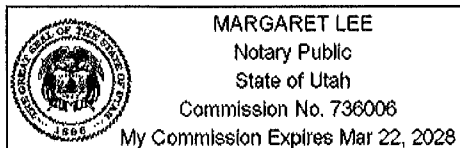
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26940

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

The foregoing instrument was acknowledged before me on 07/16/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28969

14570830 B: 11680 P: 2090 Total Pages: 2
07/16/2026 04:09 PM By: csummers 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 July 19, 2019, and executed by Cory Thomas, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 22, 2019, as Entry No. 13034066, in Book 10805, at Page 9711-9726, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 8, Birchmont Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 22-30-305-007-0000**

Purportedly known as 158 E 7460 S, Midvale, UT 84047 (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: 07/16/2026.

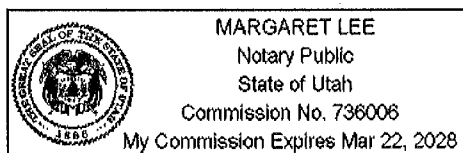
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28969

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

The foregoing instrument was acknowledged before me on 07/16/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7509

14570895 B: 11680 P: 2389 Total Pages: 1
07/17/2026 08:14 AM 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 JULY 8, 2019, and executed by SOSEFINA PUTUTAU AND ISAIAH TAPUSOA, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR MY MOVE MORTGAGE, LLC DBA MOMENTUM LOANS, its successors and assigns, as Beneficiary, and TITLE GUARANTEE, as Trustee, which Trust Deed was recorded on JULY 9, 2019, as Entry No. 13025776, in Book 10801, at Page 3304, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

UNIT NO. 6, IN BUILDING 2, CONTAINED WITHIN ROSECREST VILLAGE PLAT 2, A PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, AS ENTRY NO. 10012784, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE ROSECREST VILLAGE PLAT 2, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER ON NOVEMBER 21, 2006, IN BOOK 9383, AT PAGE 7780, AS ENTRY NO. 9916077, (AS SAID MAP AND DECLARATION MAY BE AMENDED AND/OR SUPPLEMENTED), TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

32-12-253-076

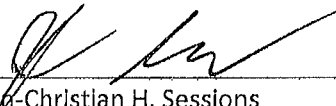
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

LINCOLN TITLE INSURANCE AGENCY

By:

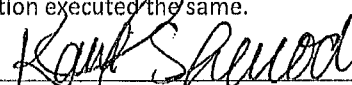

John-Christian H. Sessions
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

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




NOTARY PUBLIC

WHEN RECORDED, 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. UTAH04-7510

14570898 B: 11680 P: 2392 Total Pages: 1
07/17/2026 08:14 AM 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 DECEMBER 14, 2021, and executed by MEGAN S PAYNE AND PAUL J PAYNE, WIFE AND HUSBAND, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NBH BANK, its successors and assigns, as Beneficiary, and BACKMAN TITLE SERVICES, LTD., as Trustee, which Trust Deed was recorded on DECEMBER 15, 2021, as Entry No. 13847668, in Book 11282, at Page 6739, 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 27, WESTCOVE AMENDED AND EXTENDED PHASE NO.1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-04-307-034

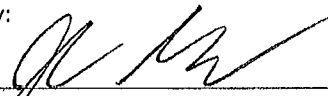
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

LINCOLN TITLE INSURANCE AGENCY

By:

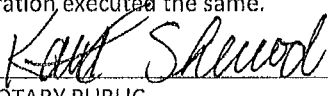

John-Christian H. Sessions
As: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

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




NOTARY PUBLIC

14571356 B: 11680 P: 4979 Total Pages: 2
07/17/2026 02:13 PM By: ECarter Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, 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.: 151424-UT

APN: 20-24-327-019-0000

NOTICE IS HEREBY GIVEN THAT FRANCISCO D JARA, MARRIED MAN as Trustor, US TITLE OF UTAH as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/22/2024 and recorded on 8/23/2024, as Instrument No. 14279783 in Book 11513 Page 5003, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1326, OQUIRRH SHADOWS PHASE 13A, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF SALT LAKE COUNTY, STATE OF UTAH.

SITUATED IN SALT LAKE COUNTY

The obligation included a Note for the principal sum of \$412,000.00.
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. 151424-UT

By reason of such default, PennyMac Loan Services, 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

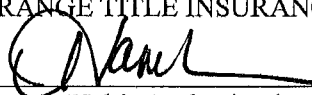
Phone: (800) 500-8757

Fax: (801) 285-0964

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

DATED: JUL 1 5 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamza Uchi, Authorized Agent

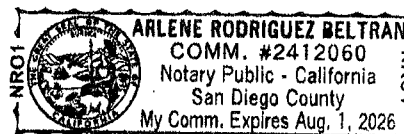
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUL 1 5 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
Telephone: (801) 476-0303
File No. UTAH04-7512

14571457 B: 11680 P: 5783 Total Pages: 1
07/17/2026 03:24 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 JULY 7, 2023, and executed by JOHNNY ADAMS LOBO AND SAMANTHA MENDOZA, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and UTAH MOUNTAIN TITLE AND ESCROW INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on JULY 7, 2023, as Entry No. 14126736, in Book 11430, at Page 6934, 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 63, BLOCK 32, HOFFMAN HEIGHTS SUBDIVISION NO. 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

21-07-152-003-0000

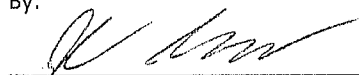
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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: July 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

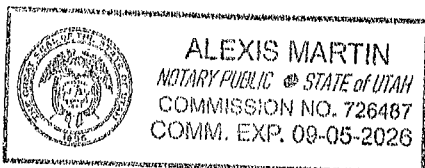

John-Christian H. Sessions

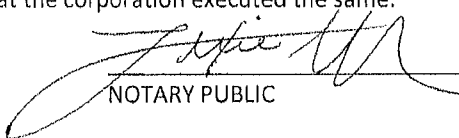
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 17, 2026, before me, the undersigned, a Notary Public, personally appeared, John-Christian H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

WHEN RECORDED, 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. UTAH04-7513

14571460 B: 11680 P: 5805 Total Pages: 1
07/17/2026 03:28 PM By: ECarter 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 28, 2024, and executed by ERNESTO LARA; AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR LOANDEPOT.COM, its successors and assigns, as Beneficiary, and FIDELITY NATIONAL TITLE UTAH, as Trustee, which Trust Deed was recorded on JUNE 28, 2024, as Entry No. 14258561, in Book 11501, at Page 4076, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

UNIT NO. 5418 C, IN BUILDING K, CONTAINED WITHIN THE WILLOWS CONDOMINIUM, A CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF THE SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 2845079, IN BOOK 76-8, AT PAGE 159, AND IN THE AMENDED RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 31 32063, IN BOOK 78-6, AT PAGE 186, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE WILLOWS CONDOMINIUM, A CONDOMINIUM PROJECT, RECORDED IN SALT LAKE COUNTY, UTAH ON AUGUST 13, 1976, AS ENTRY NO. 2845080, IN BOOK 4300, AT PAGE 221, AND IN THE AMENDED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF THE WILLOWS CONDOMINIUM, A CONDOMINIUM PROJECT, RECORDED IN SALT LAKE COUNTY, UTAH ON SEPTEMBER 28, 1978, AS ENTRY NO. 3002928, IN BOOK 4555, AT PAGE 1416, AND AS HAVE BEEN AMENDED AND/OR SUPPLEMENTED. TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECTS COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT.

22-18-226-103-0000

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: July 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

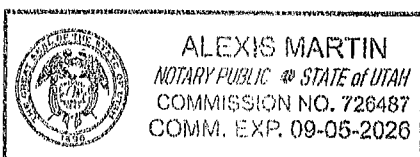
John Christian H. Sessions

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 17, 2026, before me, the undersigned, a Notary Public, personally appeared, John-Christian H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2332

14571557 B: 11680 P: 6429 Total Pages: 2
07/17/2026 04:27 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301 ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Elm Tree Condominium HOA, Inc. ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Condominium of Elm Tree Condominiums a Utah Condominium Project ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on December 20, 2012, as Entry No. 11540431, and any amendments thereto, concerning real property reputed to be owned by **Michaela Stern, single person ("Owner")**, covering real property located at 7923 S Main St #17, Midvale, Utah 84047 ("Property"), and more particularly described as follows:

Unit 17, contained within the ELM TREE CONDOMINIUMS, a Utah Condominium Project, as the same is identified in the record of survey map recorded in Salt Lake County, Utah, on December 19, 1983 as Entry No. 3882765 in Plat Book 83-12-173 and in the Declaration of Covenants, Conditions and Restrictions recorded in Salt Lake County, Utah on December 19, 1983 as Entry No. 3882766 in Book 5515 at Page 2754.

Together with the undivided ownership interest in said project's common areas and facilities as set forth in said Declaration.

PARCEL NUMBER: 21-36-104-018

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 20, 2026 as Entry No. 14545257 in Book 11664 at Page 9820. 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.

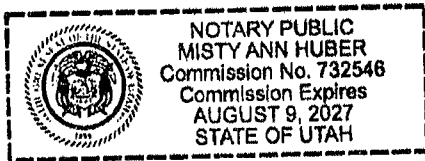
DATED this 17 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M. Baur
Shelly M. Baur, Attorney

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

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.**