

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

ENT 60368:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 21 09:40 AM FEE 40.00 BY KD
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Finance of America Reverse LLC, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain Time on Monday through Friday.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 10/08/2022, executed by: ALAN D CARTER AND EVELYN E CARTER, HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, as Trustor(s) to secure certain obligations in favor of AMERICAN ADVISORS GROUP, AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 11/03/2022, as Instrument No. 115396:2022, of Official Records in the Office of the Recorder of Utah COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$720,000.00

A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of the following:

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

The Property ceases to be the Principal Residence of the Borrower for reasons other than death and the Property is not the Principal Residence of at least one other Borrower. Pursuant to the demand forwarded on 3/20/2026 the foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(C)(i) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other 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 as provided in Title 57, Chapter 1, of the Utah Code.

Dated: July 20, 2026

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On July 20, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC

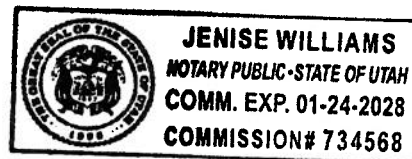


Exhibit A

Legal Description

THE FOLLOWING DESCRIBED TRACT OF LAND IN UTAH COUNTY, STATE OF UTAH:
LOT 12, BLOCK 1, VALLEY VIEW SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT
THEREOF, RECORDS OF UTAH COUNTY, STATE OF UTAH.

LESS AND EXCEPTING THEREFROM THE EAST 10 FEET OF SAID LOT.

APN:54-004-0012

BEING THE SAME PROPERTY CONVEYED TO ALAN D. CARTER AND EVELYN E.
CARTER, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF
SURVIVORSHIP BY DEED FROM ALAN D. CARTER RECORDED 09/08/2003 IN DEED
INSTRUMENT NO.147591:2003, IN THE RECORDER'S OFFICE OF UTAH COUNTY,
UTAH.

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1325

ENT 60427:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 21 11:50 AM FEE 40.00 BY MH
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Catalina Bay Homeowner's Association (the "Association") is the beneficiary under the *Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Catalina Bay Subdivision* recorded on April 26, 2017 as Entry No. 40173:2017 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Corey Junck and Allanna Junck located at 162 East Arrow Cove, Saratoga Springs, UT 84045, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 222, PLAT B, CATALINA BAY SUB AREA 0.257 AC.
Parcel ID #: 65:537:0222

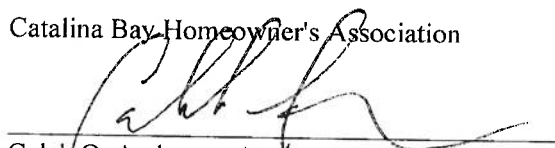
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Catalina Bay Subdivision, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted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

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

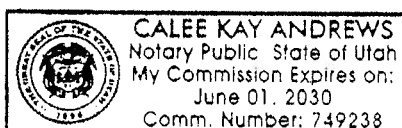
DATE FILED: June 24, 2026.

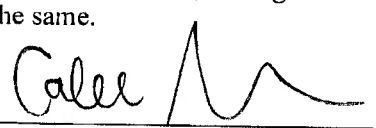
STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)

Catalina Bay Homeowner's Association


Caleb O. Andrews, Attorney-in-Fact

On June 24, 2026, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED MAIL TO:

Parr Brown Gee & Loveless
101 South 200 East, Suite 700
Salt Lake City, Utah 84111
Attn: Joseph Covey

Tax Parcel No. See Exhibit A

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Skyler M. Tanner, Esq., trustee ("**Trustee**"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Treehouse Park Improvement Association No. 1, dated January 25, 2022, recorded January 25, 2022, in the Official Records of the Utah County Recorder as Entry No. 10715:2022 (as amended, the "**Declaration**"), with respect to the real property described on Exhibit A attached hereto and incorporated herein by this reference (the "**Property**").

The defaults that have occurred include, but are not limited to, failure to pay assessments levied under the Declaration against the Property.

Trustee has elected and does hereby elect to sell or cause to be sold the Property to satisfy the obligations owed under the Declaration, which obligations are secured by the Property.

Trustee maintains a bona fide office in accordance with UCA § 57-1-21(1)(b) at 101 South 200 East, Suite 700, Salt Lake City, Utah 84111 (Parr Brown Gee & Loveless, P.C.). Trustee can be contacted concerning the Declaration and/or the Property at such office during regular business hours of 9:00 a.m. to 5:00 p.m. Monday through Friday, excluding state and federal holidays. Trustee's phone number at this bona fide office is (801) 532-7840.

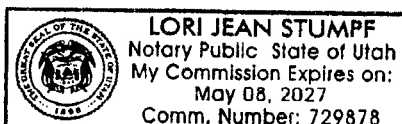
NOTICE IS ALSO GIVEN THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 21st day of July, 2026.


Skyler M. Tanner, Trustee

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

The foregoing instrument was acknowledged before me on this 21st day of July, 2026, by Skyler M. Tanner, the above-referenced Trustee.



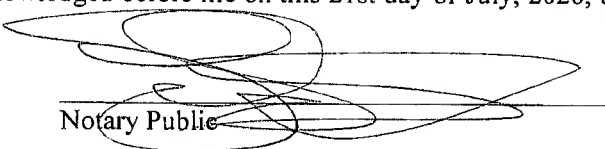

Notary Public

EXHIBIT "A"

**LEGAL DESCRIPTION OF ASSESSED PROPERTY FOR
TREEHOUSE PARK IMPROVEMENT ASSOCIATION NO. 1**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED SALEM, IN THE COUNTY OF UTAH, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:

PARCEL 1:

COM S .92 FEET & E 5303.96 FEET & N 89° 59' 58" W 1330.02 FEET FR SW COR. SEC. 18, T9S, R3E, SALT LAKE BASE & MERIDIAN.; S 89° 59' 58" W 176.83 FEET; N 88° 27' 23" W 1489.34 FEET; S 0° 24' 37" E 40.01 FEET; N 89° 58' 46" W 24.37 FEET; N 0° 24' 37" W 81.55 FEET; S 88° 27' 23" E 1676.82 FEET; N 0° 44' 11" W 1293.09 FEET; S 89° 16' 8" W 2633 FEET; N 89° 53' 14" E 1321.07 FEET; N 89° 52' 24" E 1333.31 FEET; S 0° 24' 14" E 1301.46 FEET TO BEG. AREA 1.255 AC.

PARCEL 2:

THE WEST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN.

PARCEL 3:

THE EAST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN.

PARCEL 4:

BEGINNING AT A POINT WHICH LIES EAST 687.00 FEET, ACCORDING TO THE UTAH COORDINATE BEARINGS, CENTRAL ZONE, FROM THE SOUTHWEST CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 1,308.242 FEET; THENCE SOUTH 88° 55' 10" EAST 589.16 FEET; THENCE SOUTH 00° 21' 20" EAST ALONG A FENCE 1,297.155 FEET; THENCE WEST 597.11 FEET TO THE POINT OF BEGINNING.

ALSO BEGINNING AT A POINT WHICH LIES NORTH 1,264.391 FEET, ACCORDING TO UTAH COORDINATE BEARINGS, CENTRAL ZONE, FROM THE SOUTHWEST CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; AND RUNNING THENCE SOUTH 88° 58' 19" EAST 687.104 FEET; THENCE NORTH 56.01 FEET; THENCE NORTH 88° 58' 19" WEST 687.104 FEET; THENCE SOUTH 56.01 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THE FOLLOWING WHICH WAS PREVIOUSLY CONVEYED TO UTAH COUNTY BY WAY OF A WARRANTY DEED RECORDED AUGUST 5, 1999, AS ENTRY NO. 87727 IN BOOK 5174 AT PAGE 281 OF THE OFFICIAL RECORDS TO WIT:

BEGINNING AT A POINT IN THE WESTERLY BOUNDARY LINE OF SAID ENTIRE TRACT, WHICH POINT IS 227.23 FEET NORTH FROM THE SOUTHWEST CORNER OF SAID SECTION 18; AND RUNNING THENCE NORTH 1,064.90 FEET TO THE NORTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT; THENCE SOUTH 88° 58' 00" EAST 22.27 FEET ALONG SAID NORTHERLY BOUNDARY LINE TO A POINT 33.00 FEET PERPENDICULARLY DISTANT EASTERLY FROM THE CENTERLINE OF SAID PROJECT; THENCE THE FOLLOWING THREE COURSES ALONG A LINE PARALLEL TO SAID CENTERLINE TO THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE PARCEL: SOUTH 0° 34' 02" EAST 26.16 FEET; THENCE SOUTH 1° 03' 47" EAST FOR A DISTANCE OF 95.96 FEET; THENCE SOUTH 1° 33' 32" EAST 957.23 FEET; THENCE THE FOLLOWING TWO COURSES ALONG SAID SOUTHERLY BOUNDARY LINE TO THE POINT OF BEGINNING: NORTH 44° 03' 52" WEST 20.15 FEET; THENCE WEST 36.33 FEET.

LEGAL DESCRIPTION (CONT.)

PARCEL 5:

BEGINNING AT A POINT IN THE SOUTHERLY LINE OF THE DAVIS PROPERTY AT THE NORTHEAST CORNER OF THE LDS CHURCH PROPERTY, WHICH POINT IS (USING THE SAME BASIS OF BEARING AS WOODLAND HILLS PLANNED DWELLING GROUP, PLATS "A" AND "B") SOUTH 3,891.29 FEET AND EAST 4,626.32 FEET FROM THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 18° 42' 00" WEST 420.00 FEET; THENCE WEST 338.37 FEET; THENCE NORTH 40° 30' 10" EAST 126.41 FEET; THENCE NORTH 22° 26' 20" EAST 97.07 FEET; THENCE NORTH 01° 27' 20" WEST 217.13 FEET TO THE NORTHERLY LINE OF THE LDS CHURCH PROPERTY AND THE SOUTHERLY LINE OF THE DAVIS PROPERTY; THENCE SOUTH 89° 53' 54" EAST ALONG SAID LINE 345.43 FEET TO THE POINT OF BEGINNING.

PARCEL 6:

BEGINNING AT AN INTERSECTION POINT OF THE DAVIS PROPERTY WHICH POINT IS SOUTH 3,891.29 FEET AND EAST 4,626.32 FEET (BASED UPON THE SAME BASIS OF BEARING AS WOODLAND HILLS PLANNED DWELLING GROUP, PLATS "A" AND "B") FROM THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 89° 53' 54" EAST 243.00 FEET; THENCE SOUTH 450.00 FEET; THENCE SOUTH 08° 05' 00" WEST 250.00 FEET; THENCE NORTH 62° 00' 00" WEST 190.00 FEET, TO A CURVE CONCAVE SOUTHERLY; THENCE WESTERLY AROUND SAID CURVE 222.29 FEET (SAID CURVE HAVING A RADIUS OF 180.00 FEET, DELTA 70° 45' 24" AND A CHORD, BEARING SOUTH 82° 37' 25" WEST 208.43 FEET); THENCE SOUTH 47° 15' 00" WEST 233.00 FEET; THENCE NORTH 41° 00' 16" WEST 248.21 FEET; THENCE NORTH 11° 47' 00" EAST 94.50 FEET; THENCE NORTH 37° 10' 00" EAST 140.00 FEET; THENCE EAST 276.00 FEET; THENCE NORTH 16° 42' 00" EAST 420.00 FEET TO THE POINT OF BEGINNING.

PARCEL 7:

COM S 3891.72 FEET & E 4869.32 FEET FR NW COR. SEC. 19, T9S, R3E, SLB&M.; S 89° 53' 54" E 62.04 FEET; S 1402.71 FEET; S 89° 50' 0" W 784.81 FEET; S 14° 44' 33" W 330.68 FEET; S 30° 52' 18" W 223.01 FEET; W 252.73 FEET; N 28° 46' 13" E 71.16 FEET; N 80° 13' 47" W 74.63 FEET; N 39° 18' 55" E 447.74 FEET; N 63° 29' 8" E 75.87 FEET; N 60 FEET; N 23° 53' 55" W 67.03 FEET; N 19° 50' 40" E 468.91 FEET; N 35° 33' 28" W 177.8 FEET; N 2° 40' 0" W 131.73 FEET; N 17° 31' 30" E 99.62 FEET; N 40° 30' 10" E 165.14 FEET; E 62.35 FEET; S 37° 10' 0" W 140 F1'; S 11° 47' 0" W 94.5 FEET; S 41° 0' 16" E 248.21 FEET; N 47° 15' 0" E 233 FEET; ALONG A CURVE TO R (CHORD BEARS: N 82° 37' 25" E 208.43 FEET, RADIUS = 180 FEET) ARC LENGTH = 222.29 FEET; S 62° 0' 0" E 190 FEET; N 8° 5' 0" E 250 FEET; N 450 FEET TO BEG.

PARCEL 8:

BEGINNING A POINT WHICH IS SOUTH 5319.83 FEET AND EAST 5271.39 FEET (BASED UPON THE SAME -BEARING BIAS AS WOODLAND HILLS PLANNED DWELLING GROUP PLATS "A" AND "B") FROM THE NORTHWEST COMER OF SECTION 19, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE MERIDIAN; THENCE SOUTH 01° 12' 22" EAST A DISTANCE OF 44.97 FEET TO A POINT; THENCE SOUTH 89° 03' 43" EAST A DISTANCE OF 15.59 FEET TO A POINT; THENCE SOUTH 00° 29' 38" EAST A DISTANCE OF 443.00 FEET TO A POINT; THENCE WEST A DISTANCE OF 360.39 FEET TO A POINT; THENCE NORTH A DISTANCE OF 488.20 FEET TO A POINT; THENCE EAST A DISTANCE OF 340.04 FEET TO THE POINT OF BEGINNING.

PARCEL 9:

COMMENCING SOUTH 5,808.03 FEET AND EAST 4,931.35 FEET FROM THE NORTHWEST CORNER, SECTION 19, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; WEST 983.38 FEET; NORTH 30° 52' 18" EAST, 223.01 FEET; NORTH 14° 44' 33" EAST, 330.68 FEET; NORTH 89° 50' 00" EAST, 784.8 FEET; SOUTH 513.49 FEET TO BEGINNING.

LEGAL DESCRIPTION (CONT.)

PARCEL 10:

BEGINNING AT THE NORTHEAST CORNER OF LOT 70, WOODLAND HILLS PLANNED UNIT DWELLING GROUP, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, PROVO, UTAH, SAID POINT OF BEGINNING MAY ALSO BE DESCRIBED AS BEING SOUTH 3,888.95 FEET AND EAST 3,306.32 FEET (BASED UPON THE SAME MERIDIAN AS WOODLAND HILLS PLAT "A") FROM THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 00° 02' 00" EAST, 467.00 FEET ALONG THE EAST LINE OF SAID LOT 70; THENCE SOUTH 89° 53' 54" EAST, 467.00 FEET; THENCE NORTH 00° 02' 00" WEST, 467.00 FEET TO A BOUNDARY LINE AS OUTLINED IN A BOUNDARY LINE AGREEMENT BETWEEN THIS PROPERTY AND THE ADJACENT PROPERTY TO THE NORTH; THENCE NORTH 89° 53' 54" WEST ALONG SAID BOUNDARY LINE 467.00 FEET TO THE POINT OF BEGINNING.

PARCEL 11:

BEGINNING AT A POINT WHICH IS SOUTH 00° 02' 00" EAST ALONG THE EAST LINE OF LOT 70, PLAT "A", WOODLAND HILLS PLANNED DWELLING GROUP, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, PROVO, UTAH, 467.00 FEET FROM THE NORTHEAST CORNER OF SAID LOT 70, SAID NORTHEAST CORNER OF LOT 70, MAY BE DESCRIBED AS BEING SOUTH 3,888.95 FEET AND EAST 3,306.32 FEET (BASED UPON THE SAME MERIDIAN AS SAID WOODLAND HILLS PLAT "A") FROM THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 00° 02' 00" EAST ALONG SAID EAST LINE OF LOT 70, 335.38 FEET TO PLAT "B", WOODLAND HILLS PLANNED DWELLING GROUP; THENCE SOUTH 64° 35' 20" EAST, 808.91 FEET ALONG SAID PLAT "B"; THENCE CONTINUING ALONG PLAT "B", SOUTH 23° 53' 55" EAST, 50.00 FEET; THENCE NORTH 15° 44' 12" EAST, 732.20 FEET; THENCE EAST 430.00 FEET; THENCE NORTH 16° 42' 00" EAST, 420.00 FEET TO A BOUNDARY LINE AS OUTLINED BY A BOUNDARY LINE AGREEMENT BETWEEN THIS PROPERTY AND THE ADJACENT PROPERTY TO THE NORTH; THENCE NORTH 89° 53' 54" WEST ALONG SAID BOUNDARY LINE 853.00 FEET; THENCE SOUTH 00° 02' 00" EAST 467.00 FEET; THENCE NORTH 89° 53' 54" WEST, 467.00 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPTING THAT PORTION CONVEYED TO BROADHOLLOW LC, BY VIRTUE OF SPECIAL WARRANTY DEED, RECORDED APRIL 8, 1992 AS ENTRY NO. 16581, IN BOOK 2916, AT PAGE 885 AND DESCRIBED AS:

BEGINNING AT A POINT IN THE SOUTHERLY LINE OF THE DAVIS PROPERTY AT THE NORTHEAST CORNER OF THE LDS CHURCH PROPERTY, WHICH POINT IS (USING THE SAME BASIS OF BEARING AS WOODLAND HILLS PLANNED DWELLING GROUP, PLATS "A" AND "B"), SOUTH 3,891.29 FEET AND EAST 4,626.32 FEET FROM THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 16° 42' 00" WEST, 420.00 FEET; THENCE WEST 338.37 FEET; THENCE NORTH 40° 30' 10" EAST, 126.41 FEET; THENCE NORTH 22° 28' 20" EAST, 97.07 FEET; THENCE NORTH 01° 27' 20" WEST, 217.13 FEET TO THE NORTHERLY LINE OF THE LDS CHURCH PROPERTY AND THE SOUTHERLY LINE OF THE DAVIS PROPERTY; THENCE SOUTH 89° 53' 54" EAST ALONG SAID LINE 345.43 FEET TO THE POINT OF BEGINNING.

PARCEL 12:

BEGINNING AT A POINT IN THE NORTHEASTERLY LINE OF LOT 97, PLAT "B", WOODLAND HILLS PLANNED DWELLING GROUP, WHICH POINT IS (USING THE SAME BASIS OF BEARING AS WOODLAND HILLS PLANNED DWELLING GROUP PLATS "A" AND "B") SOUTH 5,231.43 FEET AND EAST 3,980.35 FEET

LEGAL DESCRIPTION (CONT.)

FROM THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 23° 53' 55" WEST ALONG SAID LOT LINE 254.99 FEET TO THE LDS CHURCH PROPERTY; THENCE NORTH 15° 44' 12" EAST ALONG SAID PROPERTY 732.17; THENCE EAST CONTINUING ALONG SAID PROPERTY 91.03 FEET; THENCE SOUTH 40° 30' 10" WEST 165.14 FEET; THENCE SOUTH 17° 31' 30" WEST 99.62 FEET; THENCE SOUTH 02° 40' 00" EAST 131.73 FEET; THENCE SOUTH 35° 33' 28" EAST 177.8 FEET; THENCE SOUTH 19° 50' 40" WEST 468.91 FEET TO THE POINT OF BEGINNING.

PARCEL 13:

COM North 1294.97 FEET & West 4035.93 FEET From the Northeast Corner of Section 19, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 43' 3" East 366.5 FEET; N 89° 19' 19" E 204.07 FEET; South 0° 24' 37" East 776 FEET; South 89° 19' 19" West 199.91 FEET; South 0° 43' 3" East 44.23 FEET; S 88° 27' 23" East 899.09 FEET; North 0° 24' 37" West 1222.43 FEET; South 89° 16' 8" West 155.08 FEET; South 0° 43' 52" East 367.2 FEET; North 89° 19' 19" East 118 FEET; South 0° 40' 42" East 284 FEET; South 89° 19' 19" West 195.02 FEET; ALONG A CURVE TO L (CHORD BEARS: South 4° 50' 18" East 95.93 FEET, RADIUS = 716.2 FEET) ARC LENGTH = 96.00 FEET; South 8° 40' 42" East 347.33 FEET; South 89° 38' 34" West 472.2 FEET; North 0° 21' 27" West 720.92 FEET; North 89° 19' 19" East 239.88 FEET; North 0° 43' 52" West 367.04 FEET; South 89° 16' 8" West 499.87 FEET TO BEG.

ALSO COM South 89° 48' 43" West 200 FEET ALONG SEC. LINE FR Northeast Corner of Section 19, Township 9 South, Range 3 East, Salt Lake Base & Meridian.; South 89° 48' 43" West 1143.6 FEET; North 88° 27' 23" West 1652.72 FEET; South 0° 24' 27" East 1412.87 FEET; North 89° 55' 18" West 513.49 FEET; North 89° 42' 40" West 387.74 FEET; South 0° 32' 41" East 65.62 FEET; South 89° 48' 45" West 20.69 FEET; South 0° 48' 41" East 256.63 FEET; South 1° 18' 14" East 252.76 FEET; South 27° 19' 23" East 411.32 FEET; South 43° 45' 47" East 243.15 FEET; South 30° 17' 7" East 424.55 FEET; South 38° 14' 55" East 457.76 FEET; South 36° 49' 20" East 428.61 FEET; South 0° 46' 41" East 256.92 FEET; South 41° 46' 41" East 157.55 FEET; North 89° 19' 25" East 2675.67 FEET; North 0° 10' 19" East 1187.38 FEET; North 0° 10' 19" East 2169.66 FEET; South 89° 48' 43" West 200 FEET; North 0° 10' 19" East 500 FEET TO BEG.

ALSO COM North 108.35 FEET & West 4020.63 FEET FR Northeast Corner of Section 19, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 21' 20" East 107.27 FEET; West 6.83 FEET; South 0° 24' 37" East 928.13 FEET; North 89° 38' 52" East 125.88 ET; South 0° 21' 8" East 402.76 FEET; South 89° 42' 40" East 383.34 FEET; North 0° 24' 37" West 1425.81 FEET; North 88° 27' 23" West 502.15 FEET TO BEG.

ALSO COM North 94.81 FEET & West 3518.67 FEET FR Northeast Corner of Section 19, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 24' 37" East 1425.81 FEET; South 89° 55' 18" East 513.49 FEET; North 0° 24' 37" West 1412.67 FEET; North 88° 27' 23" West 513.67 FEET TO BEG.

ALSO COM North 1329.2 FEET & West 1360.73 FEET From the Northeast Corner of Section 19, Township 9 South, Range 3 East Salt Lake Base & Meridian and running thence; South 89° 16' 8" West 479.24 FEET; South 0° 24' 37" East 1273.78 FEET; South 88° 27' 23" East 486.88 FEET; North 0° 44' 11" West 1293.09 FEET TO BEG.

ALSO COM North 1318.7 FEET & West 2183.57 FEET FR Southeast corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 24' 37" East 1260.13 FEET South 88° 27' 23" East 343.87 FEET; North 0° 24' 37" West 1273.78 FEET; South 89° 16' 8" West 343.67 FEET TO BEG.

ALSO COM North 936.44 FEET & West 3358.43 FEET From the Southeast corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 40' 42" East 279.92 FEET; ALONG A CURVE TO L (CHORD BEARS: South 4° 40' 42" East 99.92 FEET, RADIUS = 716.19 FEET) ARC LENGTH = 100.00 FEET; South 8° 40' 42" East 347.33 FEET; South 89° 38' 34" West 472.2 FEET; North 0° 21' 27" West 720.91 FEET; North 89° 19' 19" East 412.84 FEET TO BEG., . ALSO COM North 1301.43 FEET & West 3536.07 FEET FR Southeast corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; North 89° 16' 8" East 250 FEET; South 0° 43' 52" East 376 FEET; South 89° 16' 8" West 250 FEET; North 0° 43' 52" West 376 FEET TO BEG.

LEGAL DESCRIPTION (CONT.)

ALSO COM North 930.91 FEET & West 3827.25 FEET FR Southeast Corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 24' 37" East 194 FEET; South 89° 19' 19" West 203.06 FEET; North 0° 43' 3" West 194 FEET; North 89° 19' 19" East 204.1 FEET TO BEG.

ALSO COM North 736.92 FEET & West 3825.86 FEET FR Southeast Corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 24' 37" East 194 FEET; South 89° 19' 19" West 202.02 FEET; North 0° 43' 3" West 194 FEET; North 89° 19' 19" East 203.06 FEET TO BEG.

ALSO COM North 542.93 FEET & West 3324.47 FEET FR Southeast corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 24' 37" East 194 FEET; South 89° 19' 19" West 200.98 FEET; North 0° 43' 3" West 194 FEET; North 89° 19' 19" East 202.02 FEET TO BEG.

ALSO COM North 348.94 FEET & West 3823.08 FEET FR Southeast Corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 0° 24' 37" East 194 FEET; South 89° 19' 19" West 199.94 FEET; North 0° 43' 3" West 194 FEET; North 89° 19' 19" East 200.98 FEET TO BEG.

ALSO COM North 1318.7 FEET & West 2183.58 FEET FR Northeast Corner of Section 19, Township 9 South, Range 3 East, Salt Lake Base & Meridian and running thence; South 89° 16' 8" West 947.55 FEET; South 0° 24' 37" East 1222.43 FEET; South 86° 27' 23" East 946.09 FEET; North 0° 24' 37" West 1260.06 FEET TO BEG.

ALSO COM North 936.47 FEET & West 3358.48 FEET FR Southeast Corner of Section 18, Township 9 South, Range 3 East, Salt Lake Base & Meridian; South 0° 40' 41" East 279.92 FEET; LONG A CURVE TO L (CHORD BEARS: South 0° 42' 7" East 4.08 FEET, RADIUS = 716.2 FEET) ARC LENGTH = 4.08 FEET; North 89° 19' W East 195 FEET; North 0° 40' 42" West 284 FEET; South 89° 19' 19" West 195 FEET TO BEG.

PARCEL 14:

COMMENCING NORTH 89° 45' 11" EAST, 2,475.39 FEET; THENCE SOUTH 00° 32' 34" EAST, 662.52 FEET FROM THE WEST CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 89° 49' 12" EAST, 165.08 FEET; THENCE SOUTH 00° 32' 50" EAST, 662.71 FEET; THENCE SOUTH 89° 53' 13" WEST, 165.14 FEET; THENCE NORTH 00° 32' 34" WEST, 662.52 FEET TO THE BEGINNING.

PARCEL 15:

COMMENCING NORTH 89° 45' 11" EAST, 2,145.34 FEET FROM THE WEST CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 89° 45' 11" EAST, 165.02 FEET; THENCE SOUTH 00° 32' 18" EAST, 1,324.66 FEET; THENCE SOUTH 89° 53' 13" WEST, 165.14 FEET; THENCE NORTH 00° 32' 01" WEST, 1,324.27 FEET TO THE BEGINNING.

PARCEL 16:

COMMENCING NORTH 89° 45' 11" EAST, 2,310.36 FEET FROM THE WEST CORNER OF SECTION 18, TOWNSHIP 9 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 89° 45' 11" EAST, 165.03 FEET; THENCE SOUTH 00° 32' 34" EAST, 1,325.04 FEET; THENCE SOUTH 89° 53' 13" WEST, 165.14 FEET; THENCE NORTH 00° 32' 18" WEST, 1,324.86 FEET TO THE BEGINNING.

APN: 29:061:0002, 29:061:0021, 29:061:0022, 29:061:0064, 29:063:0021, 29:063:0027, 29:063:0031, 29:074:0026, 29:074:0028, 29:063:0016, 29:063:0022, 29:063:0020, 29:063:0037, 29:061:0027, 29:061:0029 AND 29:061:0038.

[End of Legal Description of Assessment Area.]

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2503

ENT 60490:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 21 01:08 PM FEE 40.00 BY KD
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Preserve at Water's Edge Townhomes Owners Association, Inc. (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions and Reservation of Easements for the Preserve at Water's Edge Townhomes recorded on June 3, 2016 as Entry No. 50173:2016 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Taylor Horsley, located at 204 W Whitewater Dr, Vineyard, Utah 84059, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 206, PLAT C, THE PRESERVE AT WATERS EDGE TOWNHOMES SUB AREA 0.026 AC.

Parcel ID #: 49:837:0206

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/the have discharged personal liability through bankruptcy proceedings.

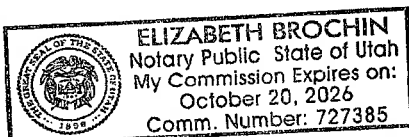
DATE FILED: July 20, 2026.

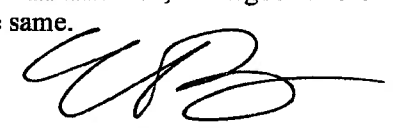
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Preserve at Water's Edge Townhomes Owners Association, Inc.


Peter H. Harrison, Attorney-in-Fact

On July 20, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 51121-2016F
Parcel No. 44-173-0117

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 Lori Robinson, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Beam Lending, LLC, its successors and assigns, is named as beneficiary, and Paul M. Hallday, Jr. Hallday & Watkins, P.C. is appointed trustee, and filed for record on September 3, 2020, and recorded as Entry No. 134391:2020, Records of Utah County, Utah.

LOT 117, PLAT "B", KIOWA VALLEY SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the September 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.

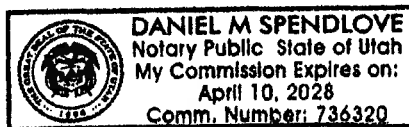
DATED this 21 day of July, 2026.

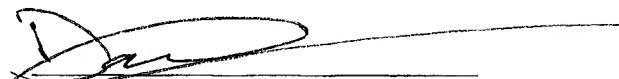
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee


By: Joseph A. Skinner
Its: Partner

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

The foregoing instrument was acknowledged before me this 21 day of July, 2026, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2647

ENT 61162:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 23 08:30 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Daybreak at Harvest Hills, LC ("Association"), that a default has occurred under that certain Declaration of Condominium for Daybreak at Harvest Hills, an Expandable Utah Condominium Project ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on May 2, 2002, as Entry No. 50342:2002, and any amendments thereto, concerning real property reputed to be owned by **Kevin Wayne Kizer and Christina Jill Kizer, Husband and Wife, as joint tenants ("Owner")**, covering real property located at 135 West Suncrest Lane, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

Unit 6, Building E, Phase 5, contained within, DAYBREAK AT HARVEST HILLS, AN EXPANDABLE UTAH CONDOMINIUM PROJECT, as the same is identified in the Record of Survey Map Recorded in Utah County, State of Utah, as Entry No. 92631:2002, and Map Filing No. 9631-109, (as said Record of Survey Map may have heretofore been Amended or Supplemented) in the Declaration of Covenants, Conditions, and Restrictions Recorded in the Utah County, as Entry No. 50342:2002 (as said Declaration may have heretofore been Amended or Supplemented.) Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit; (c) the non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

PARCEL NUMBER: **37-191-0006**

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 June 2, 2026 as Entry No. 46085:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

DATED this 22 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M Baur
Shelly M. Baur, Attorney

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

On the 22nd day of July, 2026, personally appeared before me, Shelly M. Baur, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that she executed the same.



Misty Ann Huber
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

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

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2651

ENT 61163:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 23 08:31 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Daybreak at Harvest Hills, LC ("Association"), that a default has occurred under that certain Declaration of Condominium for Daybreak at Harvest Hills, an Expandable Utah Condominium Project ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on May 2, 2002, as Entry No. 50342:2002, and any amendments thereto, concerning real property reputed to be owned by **Brandon R. Garner of 119 West Daybreak Lane, Saratoga Springs, Utah 84045 ("Owner")**, covering real property located at 119 West Daybreak Lane, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

Unit 10, Building H, Phase 9, Daybreak At Harvest Hills, an expandable Utah Condominium Project as the same is identified in the Recorded Survey Map in Utah County, Utah, as Entry No. 59492:204 and Map Filing No. 10493-117, (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Condominium, recorded in Utah County, Utah as Entry No. 50342:2002 (as said Declaration may have heretofore been amended or supplemented). Together with the undivided interest in said Project's Common Areas as established in the Declaration of Condominium and allowing for periodic alteration both in the magnitude of said undivided interest and in the composition of the Common Areas and Facilities to which said interest relates.

PARCEL NUMBER: 37-211-0010

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on June 2, 2026 as Entry No. 46086:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms

of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

DATED this 22 day of July, 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M Baur
Shelly M. Baur, Attorney

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

On the 22nd day of July, 2026, personally appeared before me, Shelly M. Baur, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that she executed the same.



Misty Ann Huber
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28277

ENT 61567:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 23 03:58 PM FEE 40.00 BY KD
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 4, 2020, and executed by Timothy A. Congleton, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guaranteed Rate, Inc., its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Monument Title Insurance, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 4, 2020, as Entry No. 135301:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 113, River Heights Plat "B", according to the official Plat thereof on file and of record in the Office of the Utah County Recorder, State of Utah. **TAX # 51-547-0113**

Purportedly known as 227 East Cordoba Drive, Saratoga Springs, UT 84045 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. 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: 07/23/2026

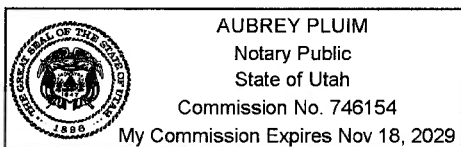
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28277

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

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



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
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. 67152-125F
Parcel No. 46-614-0050

ENT 61585:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 23 04:39 PM FEE 40.00 BY MH
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by John Eric Poulsen, 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 January 25, 2023, and recorded as Entry No. 4519:2023, Records of Utah County, Utah.

LOT 50, MOUNTAIN VIEW RANCH SUBDIVISION, PHASE III, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH 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 August 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 23 day of July, 2026.

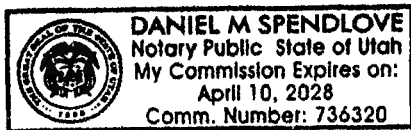
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 23 day of July, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC