

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28922

ENT 55158:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 06 08:30 AM FEE 40.00 BY LM
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 August 27, 2025, and executed by Jared J. Lange, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security Home Mortgage, LLC, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Inwest Title Services, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 29, 2025, as Entry No. 65898:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing at the Northwest corner of lot 1, block 20, plat "A", Payson city survey of building lots: thence east 99 feet, thence south 38 feet, thence west 99 feet, thence North 38 feet to the point of beginning. **TAX # 08-015-0013**

Purportedly known as 175 South 200 East, Payson, UT 84651 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 07/02/2026

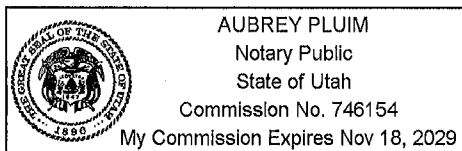
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28922

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

The foregoing instrument was acknowledged before me on 07/02/2026,
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

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. 67152-260F
Parcel No. 38-586-0024

ENT 55716:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 06 04:14 PM FEE 40.00 BY TM
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 Adam G. Pace and Katie Melissa Pace, 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 August 12, 2022, and recorded as Entry No. 90306:2022, Records of Utah County, Utah.

LOT 24, OF PLAT "H-1", EVANS RANCH 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 November 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 6 day of July, 2026.

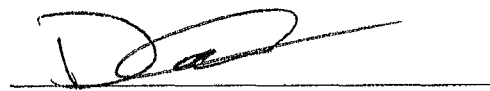
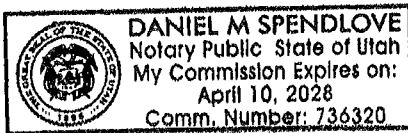
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 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. 11146-1334F
Parcel No. 40-092-0010

ENT 55717:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 06 04:18 PM FEE 40.00 BY TM
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 Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Allison Cordova, 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 July 26, 2022, and recorded as Entry No. 83915:2022, Records of Utah County, Utah.

LOT 10, PLAT "C", GATEWAY SUBDIVISION, 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 January 30, 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 6 day of July, 2026.

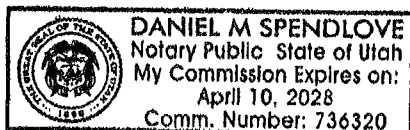
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 6 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:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7499

ENT 55738:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 06 04:51 PM FEE 40.00 BY TM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MAY 29, 2015, and executed by MEGAN A. HOWELL, A MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GRAYSTONE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and BNTC OF UTAH, INC., as Trustee, which Trust Deed was recorded on JUNE 3, 2015, as Entry No. 48206:2015, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 178, PIONEER ADDITION, PHASE VI, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

49-647-0178

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 6, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

Blake D. Johnson

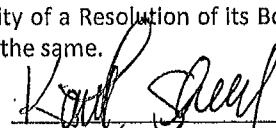
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 6, 2026, before me, the undersigned, a Notary Public, personally appeared, Blake D. Johnson, 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
Phone: (801) 476-0303
T.S. NO.: 26-20418
SK NO.: GHID01-0105

ENT 56064:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 07 03:34 PM FEE 40.00 BY TM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated 9/12/2012, and executed by JUANITA K BUSHMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UTAH COMMUNITY FEDERAL CREDIT UNION ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and UTAH COMMUNITY FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on 9/17/2012, as Instrument No. 79421:2012. The subject Deed of Trust was modified by Loan Modification recorded on 12/21/2018 as Instrument No. 120434:2018, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

LOT 15, BLOCK 1, WESTERN MANOR SUBDIVISION, IN THE CITY OF OREM, COUNTY OF UTAH, STATE OF UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER OF THE SAID COUNTY.

APN: 55:013:0015

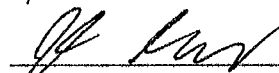
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 2/1/2026, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff..

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: 7/7/26

LINCOLN TITLE INSURANCE AGENCY

By:



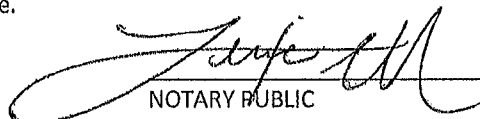
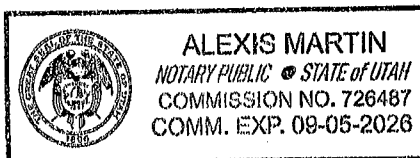
JC H. Sessions

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

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


NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28195

ENT 56179:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 08 10:16 AM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 4, 2023, and executed by Ismael Mendoza, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which Trident Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 4, 2023, as Entry No. 20963:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

UNIT 303, BUILDING A, WILDFLOWER VILLAGE 2 CONDOMINIUMS, PHASE 1, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 49421:2022 AND MAP FILING NO. 18286 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 49423:2022 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

ALSO UNIT 303, (GARAGE), BUILDING A, WILDFLOWER VILLAGE 2 CONDOMINIUMS, PHASE 1, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 49421:2022 AND MAP FILING NO. 18286 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 49423:2022 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREA AS ESTABLISHED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. **TAX # 55:966:0303**

Purportedly known as 1753 North Festive Way #303, 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: 07/08/2026

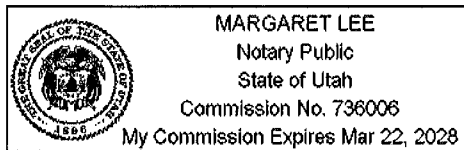
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28195

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

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. UTAH04-7504

ENT 56396:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 08 02:35 PM FEE 40.00 BY KC
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated FEBRUARY 19, 2021, and executed by JUAN TINOCO, A SINGLE MAN, 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 VANGUARD TITLE, as Trustee, which Trust Deed was recorded on FEBRUARY 19, 2021, as Entry No. 31737:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 25, AS IDENTIFIED IN THE PLAT RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AS ENTRY NO. 163949-2003, AND MAP FILING NO. 10197, CONTAINED WITHIN PLAT "C", DAVENCOURT, A PLANNED RESIDENTIAL DEVELOPMENT, SUBJECT TO THE DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS OF DAVENCOURT OF SPANISH FORK TOWNHOMES, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AS ENTRY NO. 163950-2003 (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 DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

37-201-0025

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 8, 2026

LINCOLN TITLE INSURANCE AGENCY

By:


JOHN-CHRISTIAN H. SESSIONS

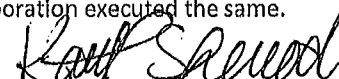
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 8, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28602

ENT 56525:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 09 08:33 AM FEE 40.00 BY KD
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 12, 2022, and executed by Lee Ann Leach, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Reverse Mortgage Funding LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Union Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 13, 2022, as Entry No. 80416:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

COMMENCING AT THE SOUTHWEST CORNER OF LOT 2, BLOCK 6, PLAT "B", SANTAQUIN TOWNSITE SURVEY OF BUILDING LOTS; THENCE NORTH 90.00 FEET; THENCE EAST 125.0 FEET; THENCE SOUTH 90.00 FEET; THENCE WEST 125.0 FEET TO THE POINT OF BEGINNING. **TAX # 09:079:0004**

Purportedly known as 290 W 400 S, Santaquin, UT 84655 (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 entire unpaid principal balance together with all accrued interest which became due in full on January 20, 2026 due to the failure of the Trustor to occupy the property as her principal residence. 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

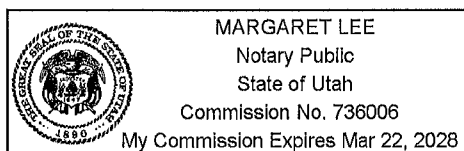
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28602

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

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. 67152-265F
Parcel No. 34-018-0019

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 Real Estate Secured Loan Note executed by Shawn Dahl, 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 20, 2025, and recorded as Entry No. 81314:2025, Records of Utah County, Utah.

LOT 7, BLOCK 2, PLAT "A", ALUMA GARDENS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

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 15, 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 9 day of July, 2026.

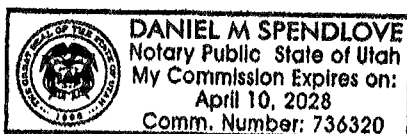
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28561

ENT 56881:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 09 04:01 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 22, 2022, and executed by Phyllis Ingram and Betty Little, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Reverse Mortgage Funding LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Cottonwood Title Insurance Agency, Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 25, 2022, as Entry No. 50914:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lots 608, FIELDS AT LAKEVIEW, PLAT "G", a Planned Residential Development, according to the official plat thereof on file and of record in the office of the Utah County Recorder.
TOGETHER WITH the rights as described in that certain Perpetual Cross-Easement Access and Maintenance Agreement recorded in the office of the Utah County Recorder on December 8, 2016 as Entry No, 123644:2016. TAX # 39-325-0608

Purportedly known as 1089 West 1810 South, Orem, UT 84058 (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 January 14, 2026 due to the failure of the Trustors to occupy the property as their principal residence. 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

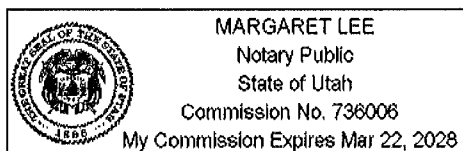
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28561

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. UT25913

ENT 57077:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 10 12:01 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 25, 2022, and executed by David L. Petersen Jr., as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Cottonwood Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 30, 2022, as Entry No. 39277:2022, and modified pursuant to the Modification recorded on July 28, 2025, as Entry No. 55811:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Commencing North 433.99 feet and East 34.82 feet from the Southwest corner of Section 33, Township 4 South, Range 1 East, Salt Lake Base and Meridian; thence North 00°00'08" West 215.02 feet; thence East 292.07 feet; thence South 01°34'58" West 208.46 feet; thence South 89°08'51" West 137.04 feet; thence South 88°14'16" West 149.34 feet to the point of beginning.

Also described as follows:

Lot 1, OZANCIN ESTATES PHASE II, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 11-035-0283**

Purportedly known as 2740 North Center Street, Lehi, UT 84043 (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

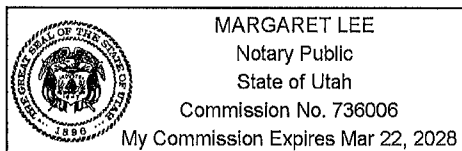
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25913

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. UT28469

ENT 57270:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 10 03:20 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated September 28, 2022, and executed by Josue D. Valdez aka Josue Daniel Valdez Santoyo and Jennifer Valdez , as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Superior Lending Associates, L.C. its successors and assigns as Beneficiary, but Plains Commerce Bank being the present Beneficiary, in which Key Land Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 4, 2022, as Entry No. 106876:2022, and modified pursuant to the Modification recorded on March 21, 2024, as Entry No. 18009:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

ALL OF LOT 134, PIONEER ADDITION PHASE VI, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 49-647-0134**

Purportedly known as 2164 East Revere Way, Eagle Mountain, UT 84005 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 07/10/2026.

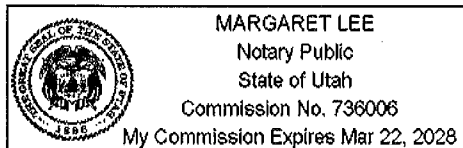
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28469

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

The foregoing instrument was acknowledged before me on 07/10/2026,
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:

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

ENT 57548:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 13 10:35 AM FEE 40.00 BY TM
RECORDED FOR Liberty Title & Escrow Co
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

Order #: CTT26058087

T.S. NO.: 145598-UT

APN: 26-070-0084

NOTICE IS HEREBY GIVEN THAT ANTHONY DECARNE PINKERTON, A MARRIED MAN as Trustor, AMROCK UTAH, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/16/2019 and recorded on 8/19/2019, as Instrument No. 79423:2019 Scrivener's Affidavit Recorded on 10/27/2022 as Instrument No. 113588:2022 and Scrivener's Affidavit recorded on 10/27/2022 as Instrument No. 113589:2022 the subject Deed of Trust was modified by Loan Modification recorded on 01/17/2025 as Instrument 3713:2025 and later was modified by Loan Modification recorded on 08/11/2025 as Instrument 59872:2025, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING NORTH 1246.42 FEET AND EAST 20.8 FEET FROM THE SOUTHWEST CORNER OF SECTION 14, TOWNSHIP 8 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 0°29'50" WEST 80.46 FEET; THENCE NORTH 89°11'34" EAST 149.98 FEET; THENCE SOUTH 1°45'36" EAST 79.57 FEET; THENCE SOUTH 88°51'08" WEST 151.74 FEET TO THE BEGINNING.

The obligation included a Note for the principal sum of \$279,837.00.

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 11/1/2025 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

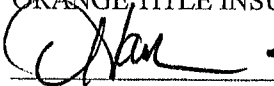
T.S. NO. 145598-UT

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.

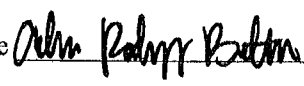
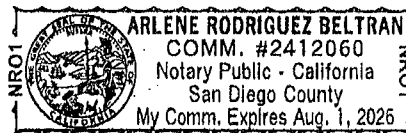

 Hamsa Uchi, Authorized Agent

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  (Seal)


WHEN RECORDED RETURN TO:

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

ENT 57660:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 13 01:05 PM FEE 40.00 BY MH
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 150734-UT

APN: 550520086

NOTICE IS HEREBY GIVEN THAT BARBARA J. SHIELDS, AN UNMARRIED WOMAN as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/14/2021 and recorded on 12/21/2021, as Instrument No. 210303:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 84, PLAT "A", WOODLAND HILLS PLANNED DWELLING GROUP, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE RECORDER FOR UTAH COUNTY, STATE OF UTAH

The obligation included a Note for the principal sum of \$236,300.00.

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.

T.S. NO. 150734-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: 7/9/2026

ORANGE TITLE INSURANCE AGENCY, INC.

[Signature]
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 7/9/2026 before me, Jennifer De La Merced, Notary Public, personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2887

ENT 57749:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 13 02:04 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Clubview Towns at Ivory Ridge Home Owners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, Restrictions, and Easements for The Clubview Towns at Ivory Ridge recorded on November 21, 2006 as Entry No. 156291:2006 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Tyler J Cook and John L Cook, located at 287 East Clubview Lane, Lehi, Utah 84043, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 76, PLAT B, CLUBVIEW TOWNS AT IVORY RIDGE SUBDV.**
AREA 0.030 AC.
Parcel ID #: **65:255:0076**

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/the have discharged personal liability through bankruptcy proceedings.

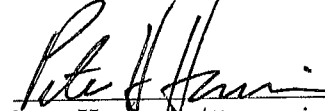
DATE FILED: July 13, 2026.

STATE OF UTAH)

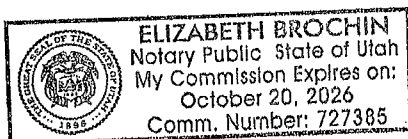
COUNTY OF SALT LAKE)

) ss

Clubview Towns at Ivory Ridge Home Owners
Association


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: 1728

ENT 57751:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 13 02:04 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Villa D'Este II Condominiums (the "Association") is the beneficiary under the Declaration of Condominium for Villa D'Este II Condominiums recorded on August 30, 2021 as Entry No. 150526:2021 (the "Declaration"), which is recorded as record notice and perfection of lien upon those certain lands and premises owned by Martin Wyall, located at 1140 W 950 N #B404, Orem, Utah 84057, lying in Utah County, Utah and further described as follows:

Legal Description: UNIT 404, BUILDING B, PLAT B, VILLA D'ESTE II, PHASE 1ST
SUPPLEMENTAL CONDOS. AREA 0.022 AC.

Parcel ID #: 54:415:0404

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.

STATE OF UTAH)

) ss

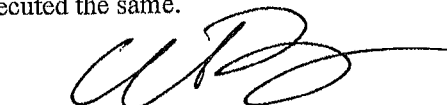
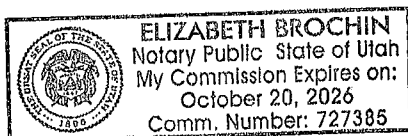
COUNTY OF SALT LAKE)

Villa D'Este II Condominiums



Peter H. Harrison, Attorney-in-Fact

On July 13, 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

When Recorded Return to
Pioneer Title Insurance Agency, LC
1188 W. 10400 S.
South Jordan, Utah 84095

ENT 57948:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 13 04:46 PM FEE 40.00 BY KD
RECORDED FOR Pioneer Title Agency
ELECTRONICALLY RECORDED

Pioneer File No. 117320

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Pioneer Title Agency, Successor Trustee, that default has occurred under that certain Promissory Note and Trust Deed described below:

Deed of Trust with Assignment of Rents

Dated: April 30, 2025,

Trustor: Triumph and Disaster L.L.C, a Utah limited liability company

Trustee: Pioneer Title Insurance Agency, LC

Beneficiary: Nathan Coulter

Recorded May 1, 2025 as Entry No. 31874:2025, of Official Records.

Said Trust Deed and this Notice of Default affect the following described real property situated in Utah County, Utah:

Lot 375, Dixie Farms Amended Plat F-1, according to the official plat thereof as recorded in the office of the Utah County Recorder.

Tax Parcel No. 37-359-0375

Nathan Coulter is presently the holder of the beneficial interest under the Trust Deed and Pioneer Title Agency, is the Successor Trustee. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$242,000.00 is accelerated and is now due, together with accruing interest, late charges, costs and Trustee's and attorneys' fees. Any reinstatement, assumption or payoff must be in the form of lawful money or certified funds in U.S. Dollars.

Dated this 13 day ^{July}~~June~~, 2026

PIONEER TITLE INSURANCE AGENCY, LC, SUCCESSOR
TRUSTEE



By: Allan Boldt, Manager

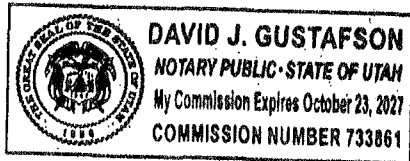
STATE OF UTAH)

: SS.

COUNTY OF SALT LAKE)

On this 13 day of ~~June~~^{July}, 2026, before me, David J. Gustafson, a notary public, personally appeared, Allan Boldt the Manager of Pioneer Title Agency, the Successor Trustee, proved on the basis of satisfactory evidence to be the person(s) whose name is subscribed to this instrument, and acknowledged he executed the same.

Witness my hand and official seal.



[Signature]
NOTARY PUBLIC

This Notice of Default is an effort to collect a debt. Any information that is provided in response to this Notice may be used for that purpose.

WHEN RECORDED RETURN TO:

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

ENT 57957:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 14 08:35 AM FEE 40.00 BY LM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 151784-UT

APN: 54-283-0213

NOTICE IS HEREBY GIVEN THAT TYLER POULSEN AND SAMANTHA POULSEN, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, TITLE GUARANTEE A TITLE INSURANCE AGENCY, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CANOPY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/8/2021 and recorded on 6/14/2021, as Instrument No. 107818:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 213, PLAT "A-2", VALLEY VIEW RANCH NORTH SUBDIVISION, EAGLE MOUNTAIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, UTAH.

The obligation included a Note for the principal sum of \$375,000.00.

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 3/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

T.S. NO. 151784-UT

By reason of such default, MSR ASSET VEHICLE 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

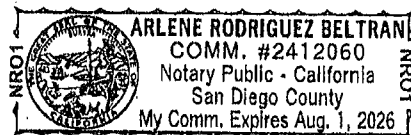
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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:

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

NOTICE OF DEFAULT

T.S. NO.: 151902-UT

APN: 220190010

NOTICE IS HEREBY GIVEN THAT BROOKE HARDMAN, A SINGLE WOMAN as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/10/2021 and recorded on 11/12/2021, as Instrument No. 191065:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

COMMENCING 12.14 CHAINS SOUTH AND 1.63 CHAINS EAST AND 147 FEET SOUTH 1° WEST OF THE NORTHWEST CORNER OF THE SOUTHEAST QUARTER OF SECTION 6, TOWNSHIP 7 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN, THENCE SOUTH 1° WEST 49 FEET, THENCE EAST 1° SOUTH 130 FEET, THENCE NORTH 1° EAST 49 FEET, THENCE WEST 1° NORTH 130 FEET TO BEGINNING.

SITUATE IN UTAH COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$319,113.00.
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

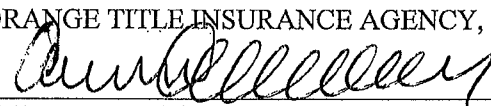
T.S. NO. 151902-UT

By reason of such default, LAKEVIEW LOAN SERVICING, 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: 7/14/2026

ORANGE TITLE INSURANCE AGENCY, INC.

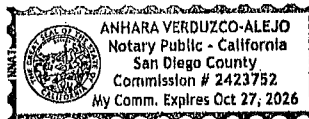

 Alison Arrendale, Authorized Agent

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

State of California } ss.
 County of San Diego }

On 07/14/2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared Alison Arrendale who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Anhara (Seal)

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12497

ENT 58348:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 14 02:58 PM FEE 40.00 BY LM
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 December 13, 2017, and executed by Chad M. Atkinson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 18, 2017, as Entry No. 124824:2017, and modified pursuant to the Modification recorded on January 17, 2025, as Entry No. 3727:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 12, Plat "A", Maple Meadows Estates, according to the Official Plat thereof on file and of record in the Office of the Utah County Recorder. **TAX # 46-488-0012**

Purportedly known as 1267 West 1400 North, Mapleton, UT 84664 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 07/14/2026 _____.

HALLIDAY, WATKINS & MANN, P.C.:

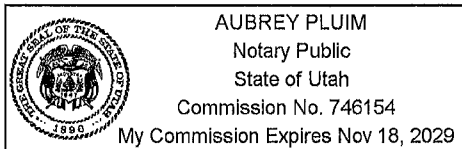
By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT12497

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 2607

ENT 58351:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 14 02:59 PM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Saratoga Springs Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions, and Restrictions and Easements for Saratoga Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 24, 2006, as Entry No. 8402:2006, and any amendments thereto, concerning real property reputed to be owned by **Timothy Nesbit** ("**Owner**"), covering real property located at 358 Bayside Dr., Saratoga Springs, Utah 84045 ("**Property**"), and more particularly described as follows:

LOT 15, CONTAINED WITHIN THE AMENDED SARATOGA SPRINGS PLAT 4, SHEET 3, A PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED DECEMBER 31, 1997, AS ENTRY NO. 104363, IN THE OFFICE OF THE COUNTY RECORDER OF UTAH COUNTY, UTAH, AND IN THE "MASTER DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR SARATOGA SPRINGS SUBDIVISIONS", RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF UTAH COUNTY, UTAH, IN BOOK 4195, PAGE 1, AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR AMENDED SARATOGA SPRINGS PLAT 4, SHEET 3, RECORDED IN BOOK 4926 AT PAGE 609. TOGETHER WITH A RIGHT AND EASEMENT TO USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED AND AS PROVIDED FOR IN SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS.

PARCEL NUMBER: 52-695-0015

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 22, 2026 as Entry No. 43045:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the

Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

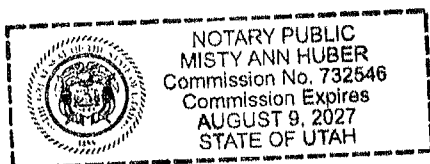
DATED this 14 day of July 2026.

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.**

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26722

ENT 58352:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 14 03:03 PM FEE 40.00 BY MH
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 16, 2021, and executed by David P. Kent and Stacy Kent, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, 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 Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 21, 2021, as Entry No. 74943:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11, Plat "A", SIERRA HILLS SUBDIVISION, Highland, Utah County, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. **TAX # 66:053:0011**

Purportedly known as 9463 North 6560 West, Highland, UT 84003 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the 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: 07/14/2026

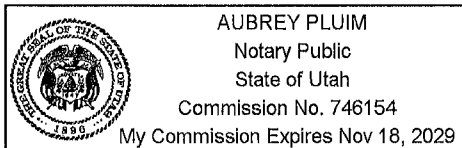
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT26722

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

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



Remotely Notarized with audio/video via
Simplifile

A handwritten signature in cursive script that reads "Aubrey Pluim".

Notary Public

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2612

ENT 58362:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 14 03:11 PM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Saratoga Chase Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Saratoga Chase ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on July 3, 2007, as Entry No. 96338:2007, and any amendments thereto, concerning real property reputed to be owned by **Luis A Mora Gavidia and Ninoska C Morales Ramirez and Luiber Alfonso Rodriguez Morales, as joint tenants ("Owner")**, covering real property located at 2046 North Belmont Drive, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

Lot 29, SARATOGA CHASE SUBDIVISION, Saratoga Springs, Utah, according to the official plat thereof, on file in the office of the Utah County Recorder, Utah.

Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: **66-211-0029**

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. 42053:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

DATED this 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 2637

ENT 58366:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 14 03:13 PM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by SRC Master Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Summit Ridge Communities ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on September 1, 2006, as Entry No. 115136:2006, and any amendments thereto, concerning real property reputed to be owned by **Juan Diego Gomez Mejia, a married man ("Owner")**, covering real property located at 372 Stone Hollow Drive, Santaquin, Utah 84655 ("Property"), and more particularly described as follows:

LOT 13, STONE HOLLOW AT SUMMIT RIDGE - PLAT "F" ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH. Together with all improvements and appurtenances thereunto belonging.

PARCEL NUMBER: 66-574-0013

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on May 22, 2026 as Entry No. 42995:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

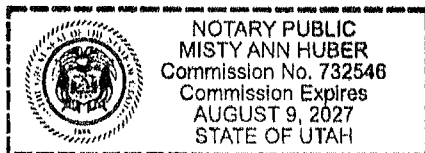
DATED this 14 day of July, 2026.

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:

Carson Heninger
Greenberg Traurig, LLP
222 S. Main Street, Suite 1730
Salt Lake City, UT 84101

STATE OF UTAH
COUNTY OF UTAH
TAX/PARCEL ID: 65-488-0206
PROPERTY ADDRESS: 3801 North 900 W, Lehi, Utah 84043

NOTICE OF DEFAULT AND ELECTION TO SELL

Notice is hereby given by the law firm of Greenberg Traurig, LLP, successor trustee ("Greenberg"), that a default has occurred under that certain *Trust Deed* as subsequently amended, restated, extended, supplemented or otherwise modified time to time (the "Trust Deed") executed by Joshua Todd Benson and Wynona Benson, husband as wife (collectively, whether one or more), as trustor (the "Trustor"), in which North State Bank is named beneficiary (the "Beneficiary") and Old Republic Title National Insurance Company was named as the initial trustee, and filed for record on September 17, 2024, with Recorder's Entry No. 63509:2024, of the official records of Utah County, State of Utah, covering the following property:

Lot 206, CROSSING AT TRAVERSE PHASE 2, a Planned Residential Community, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah.

Less and excepting any solar panels and their associated components, including but not limited to solar array mounting racks, array DC disconnect, inverter, battery pack, power meter, utility meter, kilowatt meter, backup generator and charge controller.

For informational purposes only:
Address: 3801 North 900 W, Lehi, Utah 84043

That the default which has occurred is in breach of obligations under the Trust Deed, Note, and Unconditional Guarantees executed by the Trustor, which includes the failure of the Trustor to pay all amounts due and owing thereunder. Under the provisions of the Trust Deed, Note, and Unconditional Guarantees, the Trustor is also liable for the interest, fees, and costs, including attorneys' fees, which continue to accrue.

Pursuant to the directions of the Beneficiary of the Trust Deed, Greenberg, 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.

GREENBERG TRAURIG, LLP

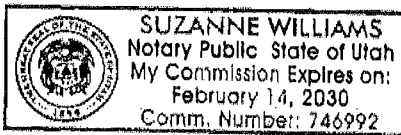

Carson Heninger

*Attorney for Greenberg Traurig, LLP,
Successor Trustee*

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

On this 15 day of July, 2026, personally appeared before me Carson Heninger as an attorney for the law firm of Greenberg Traurig, LLP, 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. UT26987

ENT 58761:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 15 03:07 PM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated June 9, 2022, and executed by Manuel Zapata, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Greenbrier Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 10, 2022, as Entry No. 69413:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 10, Plat "I", The Cedars at Cedar Hills, according to the plat thereof as recorded in the office of the Utah County Recorder. TAX # 65-166-0010

Purportedly known as 10807 North La Cantera, Cedar Hills, UT 84062 (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: 07/15/2026.

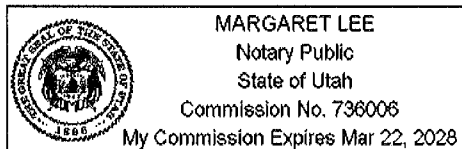
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26987

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. UT24668

ENT 59161:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 16 12:27 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 19, 2022, and executed by Rush Webster, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plains Commerce Bank, its successors and assigns as Beneficiary, but Planet Home Lending, LLC being the present Beneficiary, in which Metro National Title - Orem was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on May 20, 2022, as Entry No. 61605:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Unit 30 Phase 1, contained within the Amended Cannery Cove Condominiums, a Utah Condominium Project as identified in the Record of Survey Map recorded June 19, 1998 as Entry No. 61250 of Plats, and as further defined and described in the Declaration of Condominium of the Cannery Cove Condominiums (an Expandable Condominium Project), recorded June 19, 1998 as Entry No. 61251 in Book 4675 at Page 406 in the office of the Recorder of Utah County, State of Utah, and in any supplements/amendments thereto.

TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the reference 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 Commons Areas which is appurtenant to said Unit, and (c) The non-exclusive right to use 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. **TAX # 36-765-0030**

Purportedly known as 681 N 340 W, a/k/a 681 North Orem Boulevard, Orem, UT 84057 (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: 07/15/2026.

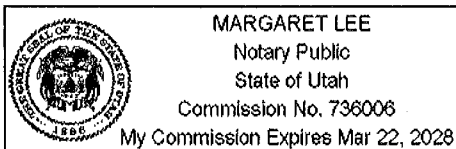
HALLIDAY, WATKINS & MANN, P.C.:

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. UT24668

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. UT28719

ENT 59384:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 16 03:52 PM FEE 40.00 BY LM
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 August 3, 2017, and executed by Ryan Sanders, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, in which Provo Abstract Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 4, 2017, as Entry No. 75577:2017, and modified pursuant to the Modification recorded on July 27, 2021, as Entry No. 130749:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

ALL OF LOT 5, PLAT "B", ASHLEY ACRES SUBDIVISION, VINEYARD, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 34:553:0005**

Purportedly known as 582 East Austin Road, Vineyard, UT 84058 aka 84059 (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.

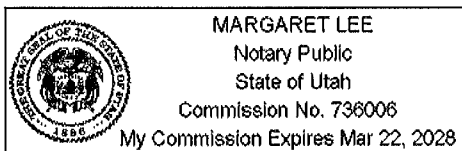
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28719

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. UT28769

ENT 59386:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 16 03:54 PM FEE 40.00 BY LM
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 August 5, 2019, and executed by Kerry Hopkin, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but NewRez LLC d/b/a/ Shellpoint Mortgage Servicing being the present Beneficiary, in which Skyline Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 7, 2019, as Entry No. 74812:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 6, Plat "A", WESTGATE LANDING (amended), a Planned Unit Development (Expandable), Provo, Utah, according to the official plat thereof on file in the office of the Utah County Recorder. TAX # 55-263-0006

Purportedly known as 563 N 2430 W, Provo, UT 84601 (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

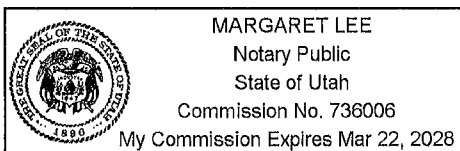
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28769

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

ENT 59433:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 17 08:35 AM FEE 40.00 BY MG
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

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

TS No: 2026-00051-UT-SPS

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).

The past due amount is **\$19,270.83** as of **07/20/2026**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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);

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:

U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-9, 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.

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 07/19/2004, executed by: JULIE ANN CURTIS, A MARRIED WOMAN, as Trustor(s) to secure certain obligations in favor of BNC MORTGAGE, INC., A DELAWARE CORPORATION., AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, recorded on 07/26/2004, as Instrument No. 84900:2004, Book ---, page --- 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 \$253,600.00 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 01/01/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 15, 2026

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On July 15, 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

COMMENCING 130 FEET EAST OF THE NORTHWEST CORNER LOT 3, BLOCK 32, PLAT "A", SALEM CITY SURVEY OF BUILDING LOTS; THENCE EAST 100 FEET; THENCE SOUTH 231 FEET, MORE OR LESS; THENCE WEST 100 FEET; THENCE NORTH 231 FEET, MORE OR LESS TO THE POINT OF BEGINNING.

APN Number : 09:032:0010

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2442

ENT 59907:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 17 04:43 PM FEE 40.00 BY KD
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 Saratoga Springs Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions, and Restrictions and Easements for Saratoga Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 24, 2006, as Entry No. 8402:2006, and any amendments thereto, concerning real property reputed to be owned by **Douglas W. Jorgensen and Kelly L. Jorgensen, husband and wife as joint tenants ("Owner")**, covering real property located at 95 East Port Road, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

Lot 653, SARATOGA SPRINGS NO. 6, Planned Unit Development Subdivision, as the same is identified in the Recorded Survey Map in Utah County, Utah, as Entry No. 104007, and Map Filing No. 7375, (as said Record of Survey Map may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions, Restrictions and Easements for SARATOGA SPRINGS SUBDIVISION, recorded in Utah County, Utah, as Entry No. 12514 in Book 4195 at Page 1 (as said Declaration may have heretofore been amended or supplemented.)

PARCEL NUMBER: **52-694-0053**

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on April 21, 2026 as Entry No. 33374:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

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

of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

DATED this 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.**

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2518

ENT 59908:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 17 04:47 PM FEE 40.00 BY KD
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 Northgate Townhome Owners Association ("Association"), that a default has occurred under that certain Master Declaration of Protective Covenants, Conditions, Easements, Reservations and Restrictions ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on December 30, 1994, as Entry No. 97658, and any amendments thereto, concerning real property reputed to be owned by **Dallas Wheadon and Sharissa Wheadon, as joint tenants. ("Owner")**, covering real property located at 612 West 460 North, American Fork, Utah 84003 ("Property"), and more particularly described as follows:

Parcel 1: Lot No. 81, as identified in the plat recorded in the office of the Utah County Recorder as Entry No. 56648 and Map Filing No. 6231, contained within Plat "D", of Northgate Townhomes, a Planned Unit Development, subject to the "Declaration of Easements, Covenants, Conditions and Restrictions of Northgate Townhomes, a Planned Unit Development (expandable)", recorded in the office of the Utah County Recorder in Book 3597, at Page 1, as Entry No. 97659 (as said Declaration may have heretofore been amended or supplemented).

Parcel 1A: Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in said Declaration of Easements, Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented).

SUBJECT TO: County and/or City Taxes not delinquent; Bonds and/or Special Assessments not delinquent and Covenants, Conditions, Restrictions, Rights-of-Way, Easements, Leases and Reservations now of Record.

PARCEL NUMBER: 47-154-0081

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 8, 2026 as Entry No. 47283:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

DATED this 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.**

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2397

ENT 59911:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Jul 17 04:54 PM FEE 40.00 BY KD
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 Saratoga Springs Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions, and Restrictions and Easements for Saratoga Springs Subdivision ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on January 24, 2006, as Entry No. 8402:2006, and any amendments thereto, concerning real property reputed to be owned by **Allan M Kitterman and Andrea C Kitterman, Husband and Wife as Joint Tenants, ("Owner")**, covering real property located at 1583 Centennial Boulevard, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

Lot 1303, SARATOGA SPRINGS NO. 13, a Planned Unit Development, according to the official plat thereof, on file and of record in the office of the Utah County Recorder. Together with: (a) The undivided ownership interest in said Project's Common Areas and Facilities which is appurtenant to said unit, (the referenced Declaration of Project providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Common Areas and Facilities which is appurtenant to said unit; (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said 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).

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

PARCEL NUMBER: 52-836-0003

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on April 22, 2026 as Entry No. 33792:2026. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

DATED this 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

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