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You searched for: RecordingDateID >= Mon Jun 15 00:00:00 MDT 2026 and <= Wed Jul 01 00:00:00 MDT 2026 and Document Types Searched Over=Notice of Default

13 items found, displaying all items.1

Description	Summary	Add All to My Images
Notice of Default 20260023108	06/16/2026 01:22:12 PM, Parcel Number: SG-SECN-2-32 Related: 20210043658, 20260000698 From: ORANGE TITLE INSURANCE AGENCY INC To: FOWKES JOSHUA Subdivision: SAGE CANYON 2 (SG) Lot: 32	View Image Add to My Images
Notice of Default 20260023322	06/17/2026 03:25:07 PM, Parcel Number: SG-SFTH-1-21 Related: 20190016912 From: VENDORTRAK TITLE INSURANCE AGENCY LLC To: BLAKE JANEAN M, LAMOREAUX MELINDA Subdivision: SPRINGFIELD TH 1 (SG) Lot: 21	View Image Add to My Images
Notice of Default 20260023689	06/22/2026 12:13:26 PM, Parcel Number: SG-CNP-1-10 Related: 20250017919, 20260023675 From: SNOW V LOWRY To: DESCHENE BRANDON Subdivision: CROWN POINT 1 AMD (SG) Lot: 10	View Image Add to My Images
Notice of Default 20260023904	06/23/2026 12:23:09 PM, Parcel Number: E-53-A Related: From: LINCOLN TITLE INSURANCE AGENCY To: FOOTE SANDRA K Subdivision: ENTERPRISE CITY PLAT B BLK 10 (E) Lot: 1 THE EAST 75 FEET OF THE SOUTH HALF OF LOT 1, BLOCK 10, PL...	View Image Add to My Images
Notice of Default 20260024061	06/24/2026 08:18:51 AM, Parcel Number: SG-PDCN-1-14 Related: 20240020671 From: HALLIDAY WATKINS & MANN To: BRANDON CHAD P, BRANDON JENNIFER L Subdivision: PARADISE CANYON 1 (SG) Lot: 14	View Image Add to My Images
Notice of Default 20260024195	06/25/2026 08:25:07 AM, Parcel Number: AV-1319-C Related: 20250041164, 20260024187 From: SNOW V LOWRY To: VIRGIN LAND COMPANY LLC S: 19 T: 42S R: 11W BEGINNING AT A POINT WHICH IS LOCATED NORTH 89°59'43" WES...	View Image Add to My Images
Notice of Default 20260024196	06/25/2026 08:27:57 AM, Parcel Number: AV-1319-B, AV-1319-C Related: 20250044465, 20260024188 From: SNOW V LOWRY To: VIRGIN LAND COMPANY LLC S: 19 T: 42S R: 11W BEGINNING AT THE SOUTHEAST CORNER OF SECTION 19, TOWNSHIP..., PARCEL: AV-1319-B BEGINNING AT A POINT WHICH IS LOCATED N...	View Image Add to My Images
Notice of Default 20260024197	06/25/2026 08:29:14 AM, Parcel Number: AV-1319-B, AV-1319-D Related: From: SNOW V LOWRY To: VIRGIN LAND COMPANY LLC S: 19 T: 42S R: 11W BEGINNING AT THE SOUTHEAST CORNER OF SECTION 19, TOWNSHIP..., PARCEL: AV-1319-B BEGINNING AT A POINT ALONG THE SECTION ...	View Image Add to My Images
Notice of Default 20260024300	06/25/2026 12:11:24 PM, Parcel Number: W-SPLV-1-72 Related: 20230019814 From: PREMIUM TITLE INSURANCE AGENCY UT INC DBA PREMIUM TITLE To: HENDERSON MARK MATTHEW, HENDERSON BIANCA AILEEN Subdivision: STARR SPRINGS AT LONG VALLEY 1 (W) Lot: 72	View Image Add to My Images
Notice of Default 20260024315	06/25/2026 01:08:17 PM, Parcel Number: SG-FOSS-9 AND 1-87, SG-FOSS-9AND10-87 Related: 20260016767, 20170024892 From: JENKINS BAGLEY SPERRY PLLC To: MONDRAGON-ZARAGOZA JUAN Subdivision: FOSSIL HILLS TH 9 &10 (SG) Lot: 87	View Image Add to My Images
Notice of Default 20260024557	06/26/2026 02:57:40 PM, Parcel Number: SG-CSH-56 Related: 20180020704 From: HALLIDAY WATKINS & MANN PC To: WHITEHEAD LEROY JR, WHITEHEAD ANNIE KATHLEEN Subdivision: CREEKSIDE HOMES AMD 2 FKA PH 1 2 & 3 (SG) Lot: 56	View Image Add to My Images

Description	Summary	Add All to My Images
Notice of Default 20260024567	06/26/2026 03:07:24 PM, Parcel Number: HD-11-H Related: 20240006798 From: JOHNSON MICHAEL R To: 7070 HOLDINGS LLC Subdivision: WATER-S S: 34 T: 43S R: 10W BEGINNING AT THE NORTH CENTER 1/16TH CORNER, SECTION 34, ..., WATER RIGHT 89-285, 89-1705, 89-400, 89-287, 81-4887, AND...	View Image Add to My Images
Notice of Default 20260024572	06/26/2026 03:08:32 PM, Parcel Number: HD-11-H Related: 20260000573 From: JOHNSON MICHAEL R To: 7070 HOLDINGS LLC Subdivision: WATER-S S: 34 T: 43S R: 10W BEGINNING AT THE NORTH CENTER 1/16TH CORNER, SECTION 34, ..., WATER RIGHT 89-285, 89-1705, 89-400, 89- 287, 81-4887, AN...	View Image Add to My Images

13 items found, displaying all items.1

[New Search](#)[Modify Search](#)[Printable Version](#)

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/16/2026 01:22:12 PM Fee \$45.00 By

SERVICELINK TITLE AGENCY INC.

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 150061-UT

APN: SG-SECN-2-32

NOTICE IS HEREBY GIVEN THAT JOSHUA FOWKES, A MARRIED MAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY, A NEBRASKA CORPORATION as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MOUNTAIN WEST FINANCIAL, INC., DBA MOUNTAIN WEST FINANCIAL FUNDING, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/18/2021 and recorded on 6/24/2021, as Instrument No. 20210043658 the subject Deed of Trust was modified by Loan Modification recorded on 01/07/2026 as Instrument 20260000698, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT THIRTY-TWO (32), SAGE CANYON-PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDING OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$548,250.00.

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

NOTICE OF DEFAULT

T.S. NO. 150061-UT

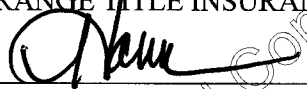
By reason of such default, NewRez LLC dba Shellpoint Mortgage Servicing, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately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

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South
 Orem, Utah 84058
 Phone: (800) 500-8757
 Fax: (801) 285-0964
 Hours: Monday-Friday 9a.m.-5p.m.

DATED: JUN 1 2 2026

ORANGE TITLE INSURANCE AGENCY, INC.

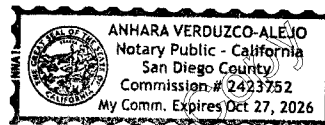

 Hamsa Uchi, Authorized Agent

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

State of California } ss.
 County of San Diego }

On JUN 1 2 2026 before me, Anhara Verduzco-Alejo, 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 Anhara (Seal)

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/17/2026 03:25:07 PM Fee \$45.00 By

VENDORTRAK TITLE INSURANCE AGENCY, LLC

WHEN RECORDED MAIL NOTICE TO:

VendorTrak Title Insurance Agency, LLC

20 North Main, Suite 300

St. George, Utah 84770

(435) 652-5101

Order No. 408

Tax I.D. No. SG-SFTH-1-21

Space Above This Line for Recorder's Use

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about May 3, 2019, Two Sixteen L.L.C., a Utah limited liability company, as Trustor, executed and delivered to Southern Utah Title Company, as Trustee, for the benefit of JANEAN M. BLAKE, as to an undivided 50% interest and MELINDA LAMOREAUX, as to an undivided 50% interest, as Beneficiary, a certain Trust Deed to secure the performance by the Trustor of the obligations under a Note. The Trust Deed was recorded in the office of the Washington County Recorder, as Document No. 20190016912, of the Official Records of Washington County, Utah, and covers the following real property:

Lot Twenty-One (21), SPRINGFIELD TOWNHOMES - PHASE I, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

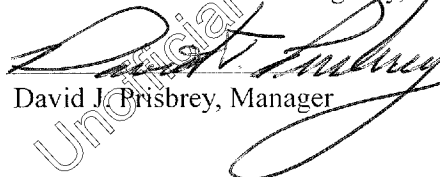
Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

JANEAN M. BLAKE and MELINDA LAMOREAUX, are presently the holder of the beneficial interest under the Trust Deed, and VENDORTRAK TITLE INSURANCE AGENCY, LLC, is the Trustee. A breach of an obligation for which the trust property was conveyed as security has occurred. The payment obligation set forth in the promissory note is in default. All delinquent payments, together with any unpaid taxes, insurance, and other obligations under the Promissory Note and Trust Deed, are due. Under the provisions of the Note and Trust Deed, the principal balance of \$310,712.98 is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Accordingly, the trustee has elected to sell the property described in the Trust Deed, as provided in Title 57, chapter 1, Utah Code Annotated (1953), as amended and supplemented.

This is an attempt to collect a debt and any information obtained will be used for the purpose.
FOR QUESTIONS, CALL (435)652-5101, Regular Business Hours: Monday-Friday, 8:00 a.m. to 5:00 p.m. Mountain Standard Time.

Dated this 17th day of June, 2026.

VendorTrak Title Insurance Agency, LLC



David J. Frisbrey, Manager

Notary on following page

Attachment to that certain Notice of Default and Election to Sell executed by VendorTrak Title Insurance Agency, LLC.

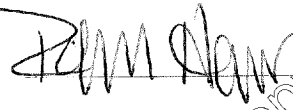
Order No. 408

Tax I.D. No. SG-SFTH-1-21

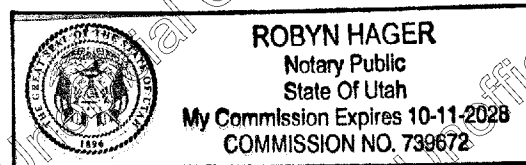
NOTARY

STATE OF UTAH)
County of Washington)

On the 17 day of June, 2026, personally appeared before me, David J. Prisbrey, who being by me duly sworn, did say that the said David J. Prisbrey is a Manager of VendorTrak Title Insurance Agency, LLC, the Limited Liability Company that executed the herein instrument and acknowledged the instrument to be the free and voluntary act and deed of the Limited Liability Company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes herein mentioned, and on oath stated that he is authorized to execute this instrument on behalf of the Limited Liability Company.



_____, Notary Public



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
06/22/2026 12:13:26 PM Fee \$45.00 By SNOW
JENSEN & REECE

After recording, mail to:

V. Lowry Snow
SNOW JENSEN & REECE, P.C.
912 West 1600 South, Ste. B-200
St. George, UT 84770

Parcel No. SG-CNP-1-10

NOTICE OF DEFAULT

To: Brandon Deschene
HC 61 Box 38
TEEC NOS POS, AZ 86514-9600

To: Brandon Deschene
715 Madera Place
St. George Utah 84790

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee that under that certain Trust Deed with Power of Sale (hereafter "Trust Deed"), delivered by Brandon Deschene, as Trustor, on May 20, 2025, covering certain real property, located in Washington County, State of Utah, and described in said Trust Deed as follows:

Lot Ten (10) CROWN POINT AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah.

Parcel No. SG-CNP-1-10

Which Trust Deed was recorded on May 23, 2025 as Document No. 20250017919 in the office of the Recorder of Washington County, State of Utah. A breach of the Promissory Note for which said Trust Deed is security has occurred in that the Trustor has failed to:

(1) Pay the total amount of principal owing under said Promissory Note obligation in the amount of \$100,000.00, plus interest and penalties, all of which were due and payable on or before July 31, 2025, and

(2) Pay the 2025 Washington County property taxes in the amount of \$427.80 which were due and payable on or before November 30, 2025.

The Beneficiary has appointed V. Lowry Snow as Substitute Trustee by instrument dated June 16, 2026, which instrument was recorded as Document No. 20260023675 in the records of the County Recorder for Washington County, Utah on June 22, 2026. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

In addition, Beneficiary hereby gives notice of his intention to file a complaint against the Trustor for all deficiencies owing by the Trustor after completion of the Trustee's Sale as provided for in UCA 57-1-32.

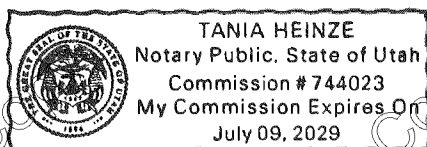
This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

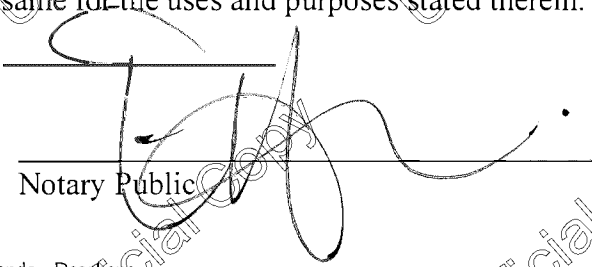
DATED this 22nd day of June 2026.


 V. Lowry Snow
 Member of the Utah State Bar
 Substitute Trustee
 912 West 1600 South, Suite B-200
 St. George, Utah 84770
 435-628-3688

STATE OF UTAH)
 : ss.
 COUNTY OF WASHINGTON)

On the 22nd day of June 2026, V. Lowry Snow, signer of the within and foregoing Notice of Default, personally appeared before me as Substitute Trustee and member of the Utah State Bar, and duly acknowledged to me that he executed the same for the uses and purposes stated therein.




 Notary Public

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
06/23/2026 12:23:09 PM Fee \$45.00 By SMITH
KNOWLES PC

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7475

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 NOVEMBER 21, 2019, and executed by SANDRA K. FOOTE, A MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and LYDOLPH & WEIERHOLT TITLE INSURANCE, as Trustee, which Trust Deed was recorded on NOVEMBER 22, 2019, as Entry No. 20190049043, in the Official Records of WASHINGTON County, State of Utah, describing land therein situated in WASHINGTON County, Utah, and more particularly as follows:

THE EAST 75 FEET OF THE SOUTH HALF OF LOT 1, BLOCK 10, PLAT B, ENTERPRISE TOWNSITE SURVEY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

E-53-A

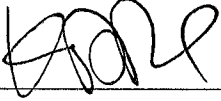
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late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

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

DATED: June 23, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

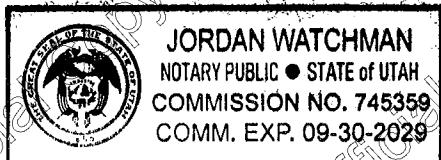


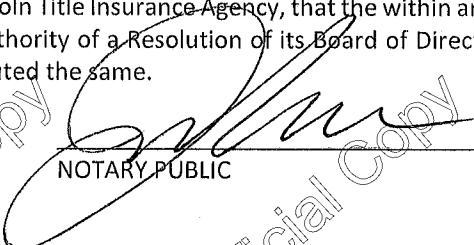
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On June 23, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/24/2026 08:18:51 AM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.**AFTER RECORDING RETURN TO:**

Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28933

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Trustee**, that a default has occurred under a Trust Deed dated July 1, 2024, and executed by Chad P. Brandon and Jennifer L. Brandon, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, A California Limited Liability Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Halliday Watkins Mann, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on July 1, 2024, as Entry No. 20240020671, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

LOT 14, PARADISE CANYON PHASE I, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER. TAX # SG-PDCN-1-14

Purportedly known as 1104 West Roadrunner Drive, St George, UT 84770 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 06/23/2026.

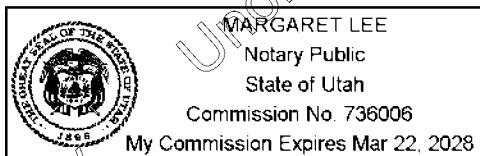
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., 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. UT28933

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

The foregoing instrument was acknowledged before me on 06/23/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee
Notary Public

Notice of Default Page 1 of 3

Gary Christensen Washington County Recorder
06/25/2026 08:25:07 AM Fee \$45.00 By SNOW
JENSEN & REECE

After recording, mail to:
V. Lowry Snow
SNOW JENSEN & REECE, P.C.
912 West 1600 South, Ste. B-200
St. George, UT 84770

Parcel Nos. AV-1319-C

NOTICE OF DEFAULT

To: Virgin Land Company LLC
c/o Landon Holm
2120 S. Cottonwood Canyon #125
Cannonville, Utah 84718

To: Virgin Land Company LLC
c/o Landon Holm
PO Box 180113
Cannonville, Utah 84718

To: Virgin Land Company LLC
c/o Reggie Scout Holm
120 North Main Street
Tropic, Utah 84776

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee that under that certain Trust Deed with Power of Sale (hereafter "Trust Deed"), delivered by Virgin Land Company LLC, a Utah limited liability company, as Trustors, on November 26, 2025, covering certain real property located in Washington County, State of Utah, and described in said Trust Deed as follows:

See Exhibit "A" attached and incorporated herein with this reference.

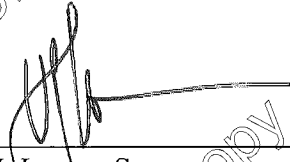
Which Trust Deed was recorded on November 26, 2025, as Document No. 20250041164 in the office of the Recorder of Washington County, State of Utah. A breach of the secured Trust Deed Note for which said Trust Deed is security has occurred in that the Trustor has failed to pay the total principal owing under said obligation in the amount of \$400,000.00, plus unpaid interest and penalties, all of which was due and payable on or before January 26, 2026.

The Beneficiary has appointed V. Lowry Snow as Substitute Trustee by instrument dated June 23, 2026, which instrument was recorded as Document No. 20260024187

in the records of the County Recorder for Washington County, Utah on June 24, 2026. The undersigned Substitute Trustee has elected to sell or cause to be sold the real properties described in such Deed of Trust to satisfy such obligations.

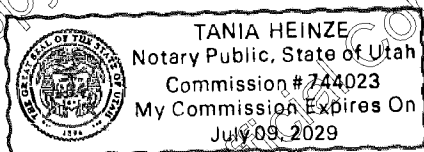
This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

DATED this 24th day of June 2026.


 V. Lowry Snow
 Member of the Utah State Bar
 Substitute Trustee
 912 West 1600 South, Suite B-200
 St. George, Utah 84770
 435-628-3688

STATE OF UTAH)
) ss.
 COUNTY OF WASHINGTON)

On the 24th day of June 2026, V. Lowry Snow, signer of the within and foregoing Notice of Default, personally appeared before me as Substitute Trustee and Member of the Utah State Bar, and duly acknowledged to me that he executed the same for the uses and purposes stated therein.



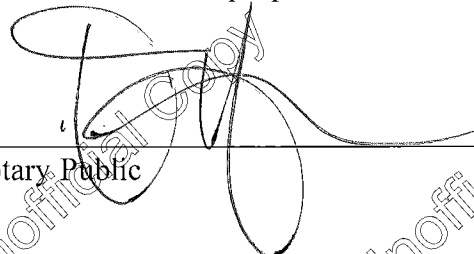

 Notary Public

EXHIBIT "A"
TO NOTICE OF DEFAULT
Legal Description of Property

Beginning at a point which is located North 89°59'43" West 925.60 feet along the South Section line from the Southeast corner of Section 19, Township 42 South, Range 11 West SLB&M, and running thence North 89°59'43" West along the Section line a distance of 261.91 feet; running thence North 28°35' West 46.66 feet to the point of a 282.448 foot radius curve to the left; running thence Northwesterly along the arc of said curve through a central angle of 32°14'52" a distance of 158.97 feet to the point of a 263.504 foot radius compound curve to the left; thence Northwesterly along the arc of said curve through a central angle of 29°09'51" a distance of 134.126 feet; running thence North 89°59'43" West 793.731 feet; thence North 00°05'58" West 722.6967 feet; thence South 89°58'49" East 360.896 feet; thence North 00°05'52" West 900.7405 feet; thence South 53°30' East 491.246 feet; thence South 07°40' West 380.775 feet; thence South 09°53'02" East 115.299 feet; thence South 17°00' East 561.691 feet; thence South 30°10'41" East 70.01 feet; thence South 42°41'51" East 582.977 feet more or less to the point of beginning.

LESS & EXCEPTING there from that portion previously deeded to LITTLE CREEK DEVELOPMENT COMPANY, LLC., by Warranty Deed recorded May 29th, 2009 as Entry No. 20090021080 of Official Records.

LESS & EXCEPTING there from any portion lying within established roadways, Cartland Drive, Gooseberry Drive and Gubler Drive, as shown of public record.

Parcel: AV-1319-C

Notice of Default Page 1 of 4

Gary Christensen Washington County Recorder
06/25/2026 08:27:57 AM Fee \$45.00 By SNOW
JENSEN & REECE

After recording, mail to:
V. Lowry Snow
SNOW JENSEN & REECE, P.C.
912 West 1600 South, Ste. B-200
St. George, UT 84770

Parcel Nos. AV-1319-B & AV-1319-C

NOTICE OF DEFAULT

To: Virgin Land Company LLC
c/o Landon Holm
PO Box 180113
Cannonville, Utah 84718

To: Virgin Land Company LLC
c/o Reggie Scout Holm
120 North Main Street
Tropic, Utah 84776

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee that under that certain Trust Deed with Power of Sale (hereafter "Trust Deed"), delivered by Virgin Land Company LLC, a Utah limited liability company, as Trustors, on December 22, 2025 covering certain real property located in Washington County, State of Utah, and described in said Trust Deed as follows:

See Exhibit "A" attached and incorporated herein with this reference.

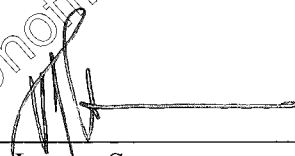
Which Trust Deed was recorded on December 22, 2025 as Document No. 20250044465 and re-recorded on December 23, 2025 as Document No. 20250044695 in the office of the Recorder of Washington County, State of Utah. A breach of the secured Trust Deed Note for which said Trust Deed is security has occurred in that the Trustor has failed to pay the total principal owing under said obligation in the amount of \$400,000.00, plus unpaid interest and penalties, all of which was due and payable on or before April 7, 2026.

The Beneficiary has appointed V. Lowry Snow as Substitute Trustee by instrument dated June 24, 2026, which instrument was recorded as Document No. 20260024188 in the records of the County Recorder for Washington County, Utah on June 24, 2026. The

undersigned Substitute Trustee has elected to sell or cause to be sold the real properties described in such Deed of Trust to satisfy such obligations.

This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

DATED this 24th day of June 2026.


 V. Lowry Snow
 Member of the Utah State Bar
 Substitute Trustee
 912 West 1600 South, Suite B-200
 St. George, Utah 84770
 435-628-3688

STATE OF UTAH)
 : ss.
 COUNTY OF WASHINGTON)

On the 24th day of June 2026, V. Lowry Snow, signer of the within and foregoing Notice of Default, personally appeared before me as Substitute Trustee and Member of the Utah State Bar, and duly acknowledged to me that he executed the same for the uses and purposes stated therein.



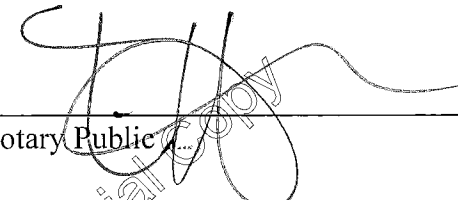

 Notary Public

EXHIBIT "A"
TO NOTICE OF DEFAULT
Legal Description of Property

Beginning at the Southeast corner of Section 19, Township 42 South, Range 11 West, Salt Lake Base and Meridian and running thence along the South Section Line North 89°59'43" West 660.00 feet; thence North 0°05'38" West 660.00 feet; thence South 89°59'43" East 660.00 feet to the East line of Section 19; thence South 0°05'38" East 660.00 feet, more or less to the point of beginning.

LESS AND EXCEPTING THEREFROM the following described property:

Commencing at the South East Corner of Section 19, Township 42 South, Range 11 West, SLB&M and running thence South 89°59'23" West 593.98 feet along the section line to the West edge of Rome Way a publicly dedicated road way situated in the Apple Valley Ranch subdivision Phase II according to the official plat thereof on file in the office of the Washington County Recorder, State of Utah said point is, also at a point on a 428.647 foot radius curve to the left, bearing to the radius of said curve is South 52°59'06" West, said point is also the TRUE POINT OF BEGINNING of this land description, running thence from the TRUE POINT OF BEGINNING North Westerly along the arc of said curve to the left, through a central angle of 16°14'33" a distance of 121.515 feet to the point of a 575.00 foot radius reverse curve to the right, running thence northwesterly along the arc of said reverse curve through a central angle of 19°14'33" a distance of 193.11 feet, thence North 34°00'54" West a distance of 361.968 feet, thence South 55°59'06" West 241.6187 feet, thence South 42°42'45" East 430.03 feet, thence South 89°58'49" West 69.96 feet, thence South 42°42'45" East 100.00 feet, thence North 89°59'23" East 331.68 feet more or less back to the TRUE POINT OF BEGINNING.

Parcel: AV-1319-B

Beginning at a point which is located North 89°59'43" West 925.60 feet along the South Section line from the Southeast corner of Section 19, Township 42 South, Range 11 West SLB&M, and running thence North 89°59'43" West along the Section line a distance of 261.91 feet; running thence North 28°35' West 46.66 feet to the point of a 282.448 foot radius curve to the left; running thence Northwesterly along the arc of said curve through a central angle of 32°14'52" a distance of 158.97 feet to the point of a 263.504 foot radius compound curve to the left; thence Northwesterly along the arc of said curve through a central angle of 29°09'51" a distance of 134.126 feet; running thence North 89°59'43" West 793.731 feet; thence North 00°05'58" West 722.6967 feet; thence South 89°58'49" East 360.896 feet; thence North 00°05'52" West 900.7405 feet; thence South 53°30' East 491.246 feet; thence South 07°40' West 380.775 feet; thence South 09°53'02" East 115.299 feet; thence South 17°00' East 561.691 feet; thence South 30°10'41" East 70.01 feet; thence South 42°41'51" East 582.977 feet more or less to the point of beginning.

LESS & EXCEPTING there from that portion previously deeded to LITTLE CREEK DEVELOPMENT COMPANY, LLC., by Warranty Deed recorded May 29th, 2009 as Entry No. 20090021080 of Official Records.

LESS & EXCEPTING there from any portion lying within established roadways, Cartland Drive, Gooseberry Drive and Gubler Drive, as shown of public record.

Parcel: AV-1319-C

Notice of Default Page 1 of 4

Gary Christensen Washington County Recorder
06/25/2026 08:29:14 AM Fee \$45.00 By SNOW
JENSEN & REECE

After recording, mail to:
V. Lowry Snow
SNOW JENSEN & REECE, P.C.
912 West 1600 South, Ste. B-200
St. George, UT 84770

Parcel Nos. AV-1319-B & AV-1319-D

NOTICE OF DEFAULT

To: Virgin Land Company LLC
c/o Landon Holm
PO Box 180113
Cannonville, Utah 84718

To: Virgin Land Company LLC
c/o Reggie Scout Holm
120 North Main Street
Tropic, Utah 84776

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee that under that certain Trust Deed with Power of Sale (hereafter "Trust Deed"), delivered by Virgin Land Company LLC, a Utah limited liability company, as Trustors, on March 17, 2026, covering certain real property located in Washington County, State of Utah, and described in said Trust Deed as follows:

See Exhibit "A" attached and incorporated herein with this reference.

Which Trust Deed was recorded on March 17, 2026, as Document No. 20260010118 in the office of the Recorder of Washington County, State of Utah. A breach of the secured Trust Deed Note for which said Trust Deed is security has occurred in that the Trustor has failed to pay the Washington County property taxes in the amount of \$815.48, which were due and payable on or before November 30, 2025.

The Beneficiary has appointed V. Lowry Snow as Substitute Trustee by instrument dated June 23, 2026, which instrument was recorded as Document No. 20260024189 in the records of the County Recorder for Washington County, Utah on June 24, 2026. The

undersigned Substitute Trustee has elected to sell or cause to be sold the real properties described in such Deed of Trust to satisfy such obligations.

This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

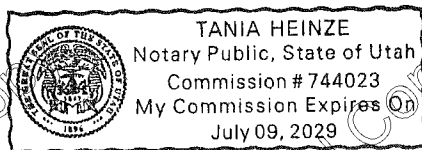
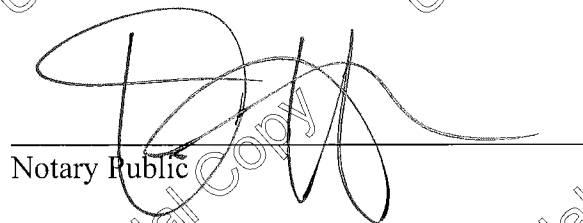
DATED this 24th day of June 2026.



V. Lowry Snow
Member of the Utah State Bar
Substitute Trustee
912 West 1600 South, Suite B-200
St. George, Utah 84770
435-628-3688

STATE OF UTAH)
: ss.
COUNTY OF WASHINGTON)

On the 24th day of June 2026, V. Lowry Snow, signer of the within and foregoing Notice of Default, personally appeared before me as Substitute Trustee and Member of the Utah State Bar, and duly acknowledged to me that he executed the same for the uses and purposes stated therein.

Notary Public

EXHIBIT "A"
TO NOTICE OF DEFAULT
Legal Description of Property

Beginning at the Southeast corner of Section 19, Township 42 South, Range 11 West, Salt Lake Base and Meridian and running thence along the South Section Line North 89°59'43" West 660.00 feet; thence North 0°05'38" West 660.00 feet; thence South 89°59'43" East 660.00 feet to the East line of Section 19; thence South 0°05'38" East 660.00 feet, more or less to the point of beginning.

LESS AND EXCEPTING THEREFROM the following described property:

Commencing at the South East Corner of Section 19, Township 42 South, Range 11 West, SLB&M and running thence South 89°59'23" West 593.98 feet along the section line to the West edge of Rome Way a publicly dedicated road way situated in the Apple Valley Ranch subdivision Phase II according to the official plat thereof on file in the office of the Washington County Recorder, State of Utah said point is, also at a point on a 428.647 foot radius curve to the left, bearing to the radius of said curve is South 52°59'06" West, said point is also the TRUE POINT OF BEGINNING of this land description, running thence from the TRUE POINT OF BEGINNING North Westerly along the arc of said curve to the left, through a central angle of 16°14'33" a distance of 121.515 feet to the point of a 575.00 foot radius reverse curve to the right, running thence northwesterly along the arc of said reverse curve through a central angle of 19°14'33" a distance of 193.11 feet, thence North 34°00'54" West a distance of 361.968 feet, thence South 55°59'06" West 241.6187 feet, thence South 42°42'45" East 430.03 feet, thence South 89°58'49" West 69.96 feet, thence South 42°42'45" East 100.00 feet, thence North 89°59'23" East 331.68 feet more or less back to the TRUE POINT OF BEGINNING.

Parcel: AV-1319-B

Beginning at a point along the section line situated South 89°59'23" West 660.0 feet from the South East Corner of Section 19, Township 42 South, Range 11 West, Salt Lake Base and Meridian, and running thence North 00°05'48" West 660.0 feet; thence South 89°59'23" West 153.23 feet; thence South 55°59'06" West 483.63 feet; thence South 42°42'45" East 430.03 feet; thence South 89°58'49" West a distance of 69.96 feet; thence South 42°42'45" East 100.00 feet; thence North 89°59'23" East along the Section line 265.66 feet more or less to the point of beginning.

LESS AND EXCEPTING THEREFROM the following described property:

Beginning at a point 89°59'23" West, along the Section line, 745.58 feet from the Northeast Corner of Section 30, Township 42 South, Range 11 West, Salt Lake Base and Meridian, and running thence North 89°59'23" West, along the Section line 43.13 feet; thence North 17°16'03" West 1.72 feet; thence North 62°91'40" East, 30.05 feet, thence South 47°23'05" East, 23.24 feet to the point of beginning.

Less & Excepting

The effect of WARRANTY DEED, executed by GUBLER STEPHEN L, in favor of TOWN OF APPLE VALLEY, recorded December 2, 2025, a Doc No. 20250041626, Official Washington County Records.

Lses & Excepting

The effect of WARRANTY DEED, executed by STANDARD DEVELOPMENT LLC, in favor of TOWN OF APPLE VALLEY, recorded November 10, 2025, a Doc No. 20250038884, Official Washington County Records.

Parcel: AV-1319-D

TS No.: 2026-00043-UT-BSI

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.: 2026-00043-UT-BSI

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 **\$61,335.71** as of **07/10/2026**, 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:

SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, 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 07/03/2023, executed by: MARK MATTHEW HENDERSON AND BIANCA AILEEN HENDERSON, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s) to secure certain obligations in favor of AMERICAN FINANCIAL RESOURCES, INC., AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY as Beneficiary, recorded 07/03/2023, as Instrument No. 20230019814, ---, page --- of Official Records in the Office of the Recorder of Washington 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 \$486,024.00 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 09/01/2025 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: June 25, 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 June 25, 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

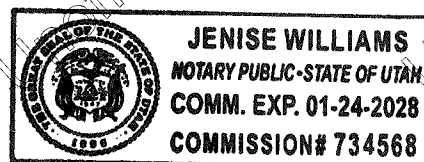


Exhibit A

Legal Description

LOT 72, STARR SPRINGS AT LONG VALLEY PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS FILED IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

APN Number : W-SPLV-1-72

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
06/25/2026 01:08:17 PM Fee \$45.00 By JENKINS
BAGLEY SPERRY, PLLC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2539

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Fossil Hills Townhomes Home Owner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants Conditions and Restrictions of Fossil Hills Townhomes ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on June 16, 2017, as Document No. 20170024892, and any amendments thereto, concerning real property reputed to be owned by **Juan Mondragon-Zaragoza, married man ("Owner")**, covering real property located at 3124 S. Relic Ridge Dr. #87, St. George, Utah 84790 ("Property"), and more particularly described as follows:

Lot 87, Fossil Hills Townhomes Phase 9 and 10, according to the official plat thereof on file and of record in the office of the Washington County Recorder.

PARCEL NUMBER: SG-FOSS-9 And 1-87

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 30, 2026 as Document ID 20260016767. 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.

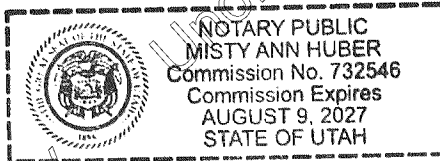
DATED this 25 day of June 2026.

JENKINS BAGLEY SPERRY, PLLC

Shelly M Baur
Shelly M. Baur, Attorney

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

On the 25 day of June, 2026, personally appeared before me Shelly M. Baur, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that she executed the same.



Misty Ann Huber
Notary Public

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

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

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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

06/26/2026 02:57:40 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28729

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 14, 2018, and executed by LeRoy Whitehead Jr. and Annie Kathleen Whitehead, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Advisors Group, its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Eagle Pointe Title Insurance was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on May 18, 2018, as Entry No. 20180020704, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

ALL OF LOT 56, CREEKSIDE HOMES, SECOND AMENDMENT FORMERLY KNOWN AS 1,2 & 3
CREEKSIDE HOMES COMBINED

More Correctly Described As:

ALL OF LOT 56, CREEKSIDE HOMES AMENDED, A PLANNED RESIDENTIAL DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY STATE OF UTAH.

TOGETHER WITH AND SUBJECT TO A RIGHT AND EASEMENT OF ENJOYMENT IN AND TO THE COMMON AREAS, COMMUNITY FACILITIES AND RECREATIONAL FACILITIES APPURTENANT TO THE ABOVE DESCRIBED PROPERTY.

EXCEPTING THEREFROM 2-1/2% ALL OIL, GAS AND/OR MINERALS, IN ON OR UNDER SAID LAND, TOGETHER WITH THE RIGHT OF INGRESS AND EGRESS FOR THE PURPOSE OF EXPLORING AND/OR REMOVING THE SAME. **TAX # SG-CSH-56**

Purportedly known as 351 S Valley View Drive 56, St George, UT 84770 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the entire unpaid principal balance together with all accrued interest which became due in full upon the last surviving Trustor's death on February 3, 2026. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds.

Personal Checks will not be accepted.

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

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

Dated: 06/26/2026

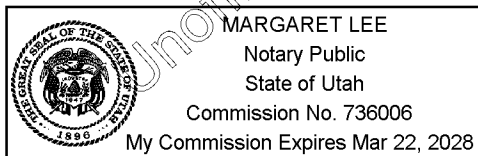
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28729

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

The foregoing instrument was acknowledged before me on 06/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

Notice of Default Page 1 of 5

Gary Christensen Washington County Recorder

06/26/2026 03:07:24 PM Fee \$45.00 By RAY

QUINNEY & NEBEKER, P.C.

When Recorded Return To:

Michael R. Johnson, Esq. (Utah Bar No. 7070)
Ray Quinney & Nebeker P.C.
36 South State Street, Suite 1400
Salt Lake City, UT 84111

Parcel No. HD-11-H**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by Michael R. Johnson, Esq. (Utah Bar No. 7070), Successor Trustee, an active member of the Utah State Bar residing in Utah, that a default has occurred under that certain Trust Deed with Power of Sale and Assignment, dated March 6, 2024, executed by 7070 Holdings, LLC, as Grantor ("**Trustor**"), in which Backman Title Services LTD was named as original Trustee and Regents Management, LLC was named as Beneficiary ("**Beneficiary**"), and recorded on March 7, 2024 as Document ID 20240006798, in the Official Records of Washington County, State of Utah (the "**Trust Deed**").

The real property and any associated water rights encumbered by the Trust Deed is situated in Washington County, Utah, and more particularly described as set forth on Exhibits "A" and "B" attached hereto.

Certain events of default have in fact occurred under the Trust Deed, and under the contractual documents that were executed regarding the Trust Deed, including but not limited to that certain *Promissory Note*, dated March 6, 2024 and the *Agreement Regarding Loan Arrears and Payoffs Regents Management*, with an effective date of January 5, 2026 (collectively, the "**Loan Documents**"), executed by Trustor in favor of Beneficiary. Specifically, the payments required by the Loan Documents have not been made when due, and the Trustor currently owes Beneficiary substantial unpaid principal, interest and late charges under the Loan Documents.

A Substitution of Trustee has been executed by Beneficiary and duly recorded in the official records of Washington County Recorder, providing that Michael R. Johnson, an active member of the Utah State Bar residing in Utah, is the current trustee under the Deed of Trust ("**Successor Trustee**").

By reason of said default of the Trustor under the Trust Deed, Beneficiary has made a written request of Successor Trustee to file a Notice of Default and Election to Sell.

Wherefore, by reason thereof, the Successor Trustee has declared and does hereby declare all sums and obligations secured by the Trust Deed, including all sums and obligations due under the aforementioned Loan Documents, immediately due and payable in full, and has elected to cause the Property to be sold to satisfy the obligations secured thereby, *i.e.*, the outstanding principal balance owed under the aforementioned Loan Documents, and all other amounts secured by the Trust Deed.

The undersigned disclaims any responsibility for any error in the description of the physical address or legal description of the Property. The Trustee's mailing address and the address of the Trustee's office is c/o Ray Quinney & Nebeker, 36 South State Street, Suite 1400, Salt Lake City, UT 84111. The Trustee may be contacted at (801) 532-1500, between the hours of 9:00 a.m. to 5:00 p.m., Monday through Friday, excluding legal holidays.

DATED this 26th day of June, 2026.



Michael R. Johnson (Utah State Bar No. 7070)

Ray Quinney & Nebeker P.C.

Successor Trustee

36 South State Street, Suite 1400

Salt Lake City, Utah 84111

(801) 532-1500

Email: mjohnson@rqn.com

Generally available during normal business hours (9:00 a.m. to 5:30 p.m.) Monday through Friday)

STATE OF UTAH)

)ss:

COUNTY OF SALT LAKE)

On this 26th day of June, 2026, personally appeared before me, Michael R. Johnson, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed referred to herein, and acknowledges that he executed this Notice of Default and Election to Sell on the line provided above.



NOTARY PUBLIC

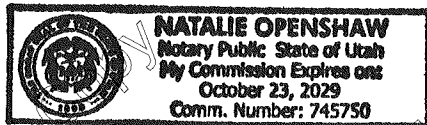


EXHIBIT ALEGAL DESCRIPTION

Beginning at the North center 1/16th corner of Section 34, Township 43 South, Range 10 West, Salt Lake Base and Meridian; thence North 89°48'57" East along the sixteenth Section line 130.94 feet; thence South 00°00'02" East 261.60 feet; thence South 89°46'44" West 360.00 feet; thence South 00°13'16" East 50.00 feet; thence North 89°46'44" East 230.00 feet; thence South 00°13'16" East 200 feet; thence South 89°46'44" West 230 feet; thence South 00°13'16" East 100.00 feet; thence North 89°46'44" East 140.00 feet; thence South 00°13'16" East 50.00 feet to the quarter section line; thence North 89°46'44" East along said line 220.00 feet; thence South 00°08'02" East 164.74 feet; thence North 89°46'44" East 316.86 feet; thence South 00°08'02" East 206.00 feet; thence North 89°46'44" East 212.00 feet to the 1/64th Section line; thence South 00°08'02" East 290.52 feet to the Southeast corner of the Southwest quarter of the Northeast quarter; thence South 89°44'30" West along the quarter section line, 1,264.76 feet; thence North 00°08'57" West 402.32 feet; thence North 89°44'30" East 274.48 feet; thence North 00°08'57" West 699.39 feet; thence North 89°48'23" East 330.85 feet to the Quarter Section line; thence North 00°09'30" West 222.03 feet to the point of beginning.

Less and excepting therefrom the following described property:

Any portion lying within the bounds of the existing Utah Avenue as used for a public street.

WATER RIGHTS

Water Right No. 89-285, Water Right No. 89-1705, Water Right No. 89-400, Water Right No. 89-287, Water Right No. 81-4887 (Change Application a34918a), Water Right No. 81-4717 (Change Application a47314), and any and all other water rights appurtenant to the above-described property and located in Washington County, Utah, as those rights are more particularly described in the files of the Utah Division of Water Rights.

EXHIBIT BLEGAL DESCRIPTION

Beginning at the North center 1/16th corner of Section 34, Township 43 South, Range 10 West, Salt Lake Base and Meridian; thence North 89°48'57" East along the sixteenth Section line 130.94 feet; thence South 00°00'02" East 261.60 feet; thence South 89°46'44" West 360.00 feet; thence South 00°13'16" East 50.00 feet; thence North 89°46'44" East 230.00 feet; thence South 00°13'16" East 200 feet; thence South 89°46'44" West 230 feet; thence South 00°13'16" East 100.00 feet; thence North 89°46'44" East 140.00 feet; thence South 00°13'16" East 50.00 feet to the quarter section line; thence North 89°46'44" East along said line 220.00 feet; thence South 00°08'02" East 164.74 feet; thence North 89°46'44" East 316.86 feet; thence South 00°08'02" East 206.00 feet; thence North 89°46'44" East 212.00 feet to the 1/64th Section line; thence South 00°08'02" East 290.52 feet to the Southeast corner of the Southwest quarter of the Northeast quarter; thence South 89°44'30" West along the quarter section line, 1,264.76 feet; thence North 00°08'57" West 402.32 feet; thence North 89°44'30" East 274.48 feet; thence North 00°08'57" West 699.39 feet; thence North 89°48'23" East 330.85 feet to the Quarter Section line; thence North 00°09'30" West 222.03 feet to the point of beginning.

Less and excepting therefrom the following described property:

Any portion lying within the bounds of the existing Utah Avenue as used for a public street.

Parcel No.: HD-11-H

Parcel 2:

Sectional Lot 3; the Southwest Quarter of the Northwest Quarter and the Southwest Quarter of the Northeast Quarter of Section 6, Township 38 South, Range 2 West, Salt Lake Base and Meridian.

Less and excepting therefrom any portion lying within the bounds of Cottonwood Canyon Road also known as Kodachrome Road, and also less any portion of the property lying westerly of said road.

Parcel No. 8-2-6-5

Parcel 3:

Sectional Lot 1; the Northeast Quarter of the Southeast Quarter and the Southeast Quarter of the Northeast Quarter of Section 1, Township 38 South Range 3 West, Salt Lake Base and Meridian.

Parcel No.: 8-3-1-2

Water Rights:

Water Right 89-285 and Water Right 89-400, Water Right 89-287 and Water Right 89-1705, and any and all other water rights appurtenant to the above-described properties in Washington and Kane Counties, as those water rights are described in the files of the Utah Division of Water Rights.

Notice of Default Page 1 of 5

Gary Christensen Washington County Recorder

06/26/2026 03:08:32 PM Fee \$45.00 By RAY

QUINNEY & NEBEKER, P.C.

When Recorded Return To:

Michael R. Johnson, Esq. (Utah Bar No. 7070)

Ray Quinney & Nebeker P.C.

36 South State Street, Suite 1400

Salt Lake City, UT 84111

Parcel No. HD-11-H**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN by Michael R. Johnson, Esq. (Utah Bar No. 7070), Successor Trustee, an active member of the Utah State Bar residing in Utah, that a default has occurred under that certain Trust Deed with Power of Sale and Assignment, dated January 5, 2026, executed by 7070 Holdings, LLC, as Grantor ("**Trutor**"), in which Southern Utah Title Company was named as original Trustee and Regents Management, LLC was named as Beneficiary ("**Beneficiary**"), and recorded on January 6, 2026, as Document ID 20260000573 in the Official Records of Washington County, State of Utah (the "**Trust Deed**").

The real property and any associated water rights encumbered by the Trust Deed is situated in Washington County, Utah, and more particularly described as set forth on Exhibits "A" and "B" attached hereto.

Certain events of default have in fact occurred under the Trust Deed, and under the contractual documents that were executed regarding the Trust Deed, including but not limited to that certain *Promissory Note*, dated January 5, 2026 and the *Agreement Regarding Loan Arrears and Payoffs Regents Management*, with an effective date of January 5, 2026 (collectively, the "**Loan Documents**"), executed by Trutor in favor of Beneficiary. Specifically, the payments required by the Loan Documents have not been made when due, and the Trutor currently owes Beneficiary substantial unpaid principal, interest and late charges under the Loan Documents.

A Substitution of Trustee has been executed by Beneficiary and duly recorded in the official records of the Washington County Recorder, providing that Michael R. Johnson, an active member of the Utah State Bar residing in Utah, is the current trustee under the Deed of Trust ("**Successor Trustee**").

By reason of said default of the Trutor under the Trust Deed, Beneficiary has made a written request of Successor Trustee to file a Notice of Default and Election to Sell.

Wherefore, by reason thereof, the Successor Trustee has declared and does hereby declare all sums and obligations secured by the Trust Deed, including all sums and obligations due under the aforementioned Loan Documents, immediately due and payable in full, and has elected to cause the Property to be sold to satisfy the obligations secured thereby, *i.e.*, the outstanding principal balance owed under the aforementioned Loan Documents, and all other amounts secured by the Trust Deed.

The undersigned disclaims any responsibility for any error in the description of the physical address or legal description of the Property. The Trustee's mailing address and the address of the Trustee's office is c/o Ray Quinney & Nebeker, 36 South State Street, Suite 1400, Salt Lake City, UT 84111. The Trustee may be contacted at (801) 532-1500, between the hours of 9:00 a.m. to 5:00 p.m., Monday through Friday, excluding legal holidays.

DATED this 26th day of June, 2026.



Michael R. Johnson (Utah State Bar No. 7070)

Ray Quinney & Nebeker P.C.

Successor Trustee

36 South State Street, Suite 1400

Salt Lake City, Utah 84111

(801) 532-1500

Email: mjohnson@rqn.com

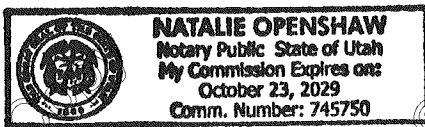
Generally available during normal business hours (9:00 a.m. to 5:30 p.m.) Monday through Friday)

STATE OF UTAH)

)ss:

COUNTY OF SALT LAKE)

On this 26th day of June, 2026, personally appeared before me, Michael R. Johnson, Esq., who being by me duly sworn, did say that he is the Successor Trustee under the Trust Deed referred to herein, and acknowledges that he executed this Notice of Default and Election to Sell on the line provided above.




NOTARY PUBLIC

EXHIBIT ALEGAL DESCRIPTION

Beginning at the North center 1/16th corner of Section 34, Township 43 South, Range 10 West, Salt Lake Base and Meridian; thence North 89°48'57" East along the sixteenth Section line 130.94 feet; thence South 00°00'02" East 261.60 feet; thence South 89°46'44" West 360.00 feet; thence South 00°13'16" East 50.00 feet; thence North 89°46'44" East 230.00 feet; thence South 00°13'16" East 200 feet; thence South 89°46'44" West 230 feet; thence South 00°13'16" East 100.00 feet; thence North 89°46'44" East 140.00 feet; thence South 00°13'16" East 50.00 feet to the quarter section line; thence North 89°46'44" East along said line 220.00 feet; thence South 00°08'02" East 164.74 feet; thence North 89°46'44" East 316.86 feet; thence South 00°08'02" East 206.00 feet; thence North 89°46'44" East 212.00 feet to the 1/64th Section line; thence South 00°08'02" East 290.52 feet to the Southeast corner of the Southwest quarter of the Northeast quarter; thence South 89°44'30" West along the quarter section line, 1,264.76 feet; thence North 00°08'57" West 402.32 feet; thence North 89°44'30" East 274.48 feet; thence North 00°08'57" West 699.39 feet; thence North 89°48'23" East 330.85 feet to the Quarter Section line; thence North 00°09'30" West 222.03 feet to the point of beginning.

Less and excepting therefrom the following described property:

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WATER RIGHTS

Water Right No. 89-285, Water Right No. 89-1705, Water Right No. 89-400, Water Right No. 89-287, Water Right No. 81-4887 (Change Application a34918a), Water Right No. 81-4717 (Change Application a47314), and any and all other water rights appurtenant to the above-described property and located in Washington County, Utah, as those rights are more particularly described in the files of the Utah Division of Water Rights.

EXHIBIT BLEGAL DESCRIPTION

Washington and Kane Counties:

Parcel 1:

Beginning at the North Center 1/16th corner of Section 34, Township 43 South, Range 10 West, Salt Lake Base and Meridian; thence North 89°48'57" East along the sixteenth Section line 130.94 feet; thence South 00°00'02" East 261.60 feet; thence South 89°46'44" West 360.00 feet; thence South 00°13'16" East 50.00 feet; thence North 89°46'44" East 230.00 feet; thence South 00°13'16" East 200 feet; thence South 89°46'44" West 230 feet; thence South 00°13'16" East 100.00 feet; thence North 89°46'44" East 140.00 feet; thence South 00°13'16" East 50.00 feet to the Quarter Section line; thence North 89°46'44" East along said line 220.00 feet; thence South 00°08'02" East 164.74 feet; thence North 89°46'44" East 316.86 feet; thence South 00°08'02" East 206.00 feet; thence North 89°46'44" East 212.00 feet to the 1/64th Section line; thence South 00°08'02" East 290.52 feet to the Southeast corner of the Southwest Quarter of the Northeast Quarter; thence South 89°44'30" West along the Quarter Section line 1264.76 feet; thence North 00°08'57" West 402.32 feet; thence North 89°44'30" East 274.48 feet; thence North 00°08'57" West 699.39 feet; thence North 89°48'23" East 330.85 feet to the Quarter section line; thence North 00°09'30" West 222.03 feet to the point of beginning.

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Less and excepting therefrom any portion lying within the bounds of Cottonwood Canyon Road also known as Kodachrome Road, and also less any portion of the property lying westerly of said road.

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Parcel No.: 8-3-1-2

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Water Right 89-285 and Water Right 89-400, Water Right 89-287 and Water Right 89-1705, and any and all other water rights appurtenant to the above-described properties in Washington and Kane Counties, as those water rights are described in the files of the Utah Division of Water Rights.