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

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| Description                                    | Summary                                                                                                                                                                                                                                                                                                                                                                                 | <a href="#">Add All to My Images</a>                        |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>Notice of Default</b><br><b>20260025345</b> | 07/02/2026 11:40:17 AM, <b>Parcel Number:</b> <b>SG-SUR-21-1362</b> Related: 20220041217<br><b>From:</b> HALLIDAY WATKINS & MANN PC <b>To:</b> BAYSINGER HOWARD E JR, BAYSINGER JANICE J<br><b>Subdivision:</b> SUN RIVER ST GEORGE 21 (SG)<br><b>Lot:</b> 1362                                                                                                                         | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260025470</b> | 07/06/2026 08:11:00 AM, <b>Parcel Number:</b> <b>SG-SCMST-4-94</b> Related: 20220044932<br><b>From:</b> HALLIDAY WATKINS & MANN PC <b>To:</b> FOSSUM COLLEEN TRUSTEE, COLLEEN FOSSUM TRUST DATED FEBRUARY 14 2001<br><b>Subdivision:</b> SUN COUNTRY MEADOWS SOUTH TH 4 (SG) <b>Lot:</b> 94                                                                                             | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260025625</b> | 07/06/2026 03:53:13 PM, <b>Parcel Number:</b> <b>W-KR-2-107</b> Related: 20240027742<br><b>From:</b> VENDORTRAK TITLE INSURANCE <b>To:</b> WRIGHT BRETT AGENCY LLC<br><b>Subdivision:</b> KING'S ROW EST 2 AMD (W) <b>Lot:</b> 107                                                                                                                                                      | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260025745</b> | 07/07/2026 11:15:10 AM, <b>Parcel Number:</b> <b>AV-1319-D, AV-1319-F</b> Related: 20250044710<br><b>From:</b> HOLT DALLIN <b>To:</b> VIRGIN LAND COMPANY LLC<br><b>S:</b> 19 <b>T:</b> 42S <b>R:</b> 11W<br>PARCEL 1: (AV-1319-D) BEGINNING AT A POINT ALONG THE SECT..., PARCEL 2: (AV-1319-F) LITTLE GOOSEBERRY RIM PROPERTY DESC...                                                 | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260025746</b> | 07/07/2026 11:15:10 AM, <b>Parcel Number:</b> <b>AV-1-2-20-441, AV-1334-V-A</b> Related: 20260000342<br><b>From:</b> HOLT DALLIN <b>To:</b> VIRGIN LAND COMPANY LLC<br><b>S:</b> 20 <b>T:</b> 42S <b>R:</b> 11W, <b>S:</b> 30 <b>T:</b> 42S <b>R:</b> 11W<br>COMMENCING AT THE NORTHWEST CORNER OF SECTION 20, TOWNSHI..., BEGINNING AT THE MOST SOUTHERLY CORNER OF LOT (78) SEVENT... | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026185</b> | 07/10/2026 08:10:44 AM, <b>Parcel Number:</b> <b>W-TREA-3-86</b> Related: 20200006806, 20250000035<br><b>From:</b> LINCOLN TITLE INSURANCE AGENCY <b>To:</b> DAVEY BRUCE W<br><b>Subdivision:</b> TREASURE VALLEY 3 (W) <b>Lot:</b> 86                                                                                                                                                  | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026257</b> | 07/10/2026 12:01:43 PM, <b>Parcel Number:</b> <b>SC-SCH-E-7</b> Related: 20210064632<br><b>From:</b> HALLIDAY WATKINS & MANN PC <b>To:</b> ARGUETA CARLOS E, RAINS AMANDA D<br><b>Subdivision:</b> SANTA CLARA HEIGHTS E (SC)<br><b>Lot:</b> 7                                                                                                                                          | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026293</b> | 07/10/2026 01:51:02 PM, <b>Parcel Number:</b> <b>SG-FORR-4-457</b> Related: 20210071727<br><b>From:</b> PREMIUM TITLE INSURANCE AGENCY - <b>To:</b> WRIGHT JULIAN R, WRIGHT SHERLENE UT INC, PREMIUM TITLE<br><b>Subdivision:</b> FOREMASTER RIDGE 4 AMD (SG)<br><b>Lot:</b> 457                                                                                                        | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026344</b> | 07/10/2026 03:37:37 PM, <b>Parcel Number:</b> <b>SG-GS-1-23</b> Related: 20220050658<br><b>From:</b> HALLIDAY WATKINS & MANN PC <b>To:</b> REED SAMUEL<br><b>Subdivision:</b> GRAHAM BLK 1 (SG) <b>Lot:</b> 23,<br><b>Subdivision:</b> GRAHAM BLK 1 (SG) <b>Lot:</b> 24                                                                                                                 | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026732</b> | 07/14/2026 04:18:09 PM, <b>Parcel Number:</b> <b>SG-SAGM-2-1</b> Related: 20230026998, 20260018602, ...<br><b>From:</b> BROWN MICHAEL R <b>To:</b> EARDLEY BRADI ANNE<br><b>Subdivision:</b> SAGE MEADOWS 2 (SG) <b>Lot:</b> 1                                                                                                                                                          | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026767</b> | 07/15/2026 10:42:04 AM, <b>Parcel Number:</b> <b>SG-WHTS-3-6</b> Related: 20250001601<br><b>From:</b> HALLIDAY WATKINS & MANN PC <b>To:</b> BOETTCHE DANIEL WAYNE<br><b>Subdivision:</b> WHITE TRAILS 3 (SG) <b>Lot:</b> 6                                                                                                                                                              | <a href="#">View Image</a> <a href="#">Add to My Images</a> |
| <b>Notice of Default</b><br><b>20260026876</b> | 07/15/2026 03:07:23 PM, <b>Parcel Number:</b> <b>KBR-5-251-NS</b> Related: 20230038205<br><b>From:</b> HALLIDAY WATKINS & MANN PC <b>To:</b> LANG DENEENE, LANG REX WILLIAM                                                                                                                                                                                                             | <a href="#">View Image</a> <a href="#">Add to My Images</a> |

Description

Summary

Add All to My Images

Subdivision: KOLOB RANCH 5 AMD (-) Lot: 251

12 items found, displaying all items.1

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Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/02/2026 11:40:17 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. UT28318

**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 30, 2022, and executed by Howard E. Baysinger Jr. and Janice J. Baysinger, husband and wife, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on August 30, 2022, as Entry No. 20220041217, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

ALL OF LOT 1362, SUN RIVER ST. GEORGE, PHASE 21, ACCORDING TO THE PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH. **TAX # SG-SUR-21-1362**

Purportedly known as 1663 Morane Manor Drive, Saint George, UT 84790 (the undersigned disclaims liability for any error in the address).

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

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

Personal Checks will not be accepted.

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

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

Dated: 07/01/2026.

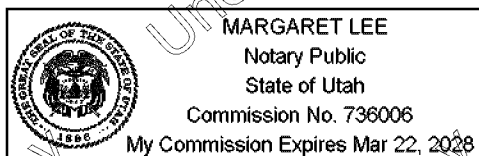
HALLIDAY, WATKINS & MANN, P.C.:

By: Cassandra James

Name: Cassandra James  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28318

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

The foregoing instrument was acknowledged before me on 07/01/2026  
by Cassandra James as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.



Remotely Notarized with audio/video via  
Simplifile

Margaret Lee

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/06/2026 08:11:00 AM Fee \$45.00 By HALLIDAY,  
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins &amp; Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT28734

**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 26, 2022, and executed Colleen Fossum, Trustee of the Colleen Fossum Trust Dated February 14, 2001, as Amended, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for PHH Mortgage Corporation dba Liberty Reverse Mortgage, its successors and assigns as Beneficiary, but Onity Mortgage Corporation f/k/a PHH Mortgage Corporation being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on September 30, 2022, as Entry No. 20220044932, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 94, SUN COUNTRY MEADOWS SOUTH TOWNHOMES PHASE 4, according to the official plat thereof, on file and of record in the office of the Washington County Recorder, State of Utah.

**TAX # SG-SCMST-4-94**

Purportedly known as 1055 E 900 S Unit 94, Saint George, UT 84790 (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 February 1, 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: 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. UT28734

STATE OF UTAH )

: ss.

County of Salt Lake )

07/02/2026

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



AUBREY PLUIM

Notary Public

State of Utah

Commission No. 746154

My Commission Expires Nov 18, 2029

Remotely Notarized with audio/video via  
Simplifile

Aubrey Pluim

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/06/2026 03:53:13 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. 416

Tax I.D. No. **W-KR-2-107**

Space Above This Line for Recorder's Use

**NOTICE OF DEFAULT AND ELECTION TO SELL**

On or about September 3, 2024, Brett Wright, as Trustor, executed and delivered to Southern Utah Title Company, as Trustee, for the benefit of Rocky Mountain Real Estate Authority Inc., 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 Doc ID 20240027742, and covers the following real property:

**Lot 107 KING'S ROW ESTATES NO. 2 AMENDED, 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.

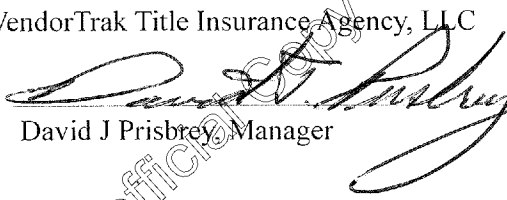
Rocky Mountain Real Estate Authority Inc., is presently the holder of the beneficial interest under the Trust Deed, and VENDORTRAK TITLE INSURANCE AGENCY, LLC, is the Trustee. A breach of an obligation for which the trust property was conveyed as security has occurred. The payment obligation set forth 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 \$135,000.00 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 6 day of July, 2026.

VendorTrak Title Insurance Agency, LLC

  
David J Priskrey, Manager

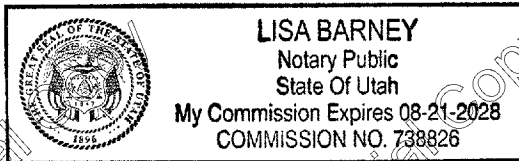
Notary on following page

Attachment to that certain Notice of Default and Election to Sell executed by VendorTrak Title Insurance Agency, LLC. Order No. 416 Tax I.D. No. W-KR-2-107

**NOTARY**

STATE OF UTAH )  
County of Washington )

On the 16 day of July, 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



**DOC # 20260025745**

Notice of Default Page 1 of 4  
Gary Christensen Washington County Recorder  
07/07/2026 11:15:10 AM Fee \$ 45.00  
By BLANCHARD PATTISON LLC

**After Recording Return to:**

Blanchard Holt, LLC  
Attn: Dallin Holt  
50 E 100 S, Suite 101  
St. George, Utah 84770



**NOTICE OF DEFAULT AND ELECTION TO SELL**

Notice is hereby given pursuant to Utah Code Ann. Section 57-1-24(1) (1953, as amended) by the undersigned Substitute Trustee, that a breach of an obligation for which the trust property described below was conveyed as security has occurred. Such trust property was conveyed as security pursuant to a Trust Deed executed by Virgin Land Company, LLC, a Utah limited liability company, as Trustor, in which Sandstone Heritage, LLC, a Utah limited liability company, was named Beneficiary, and with Prospect Title Insurance Agency, LLC, a Utah limited liability company, as Trustee, and filed for record in the office of the County Recorder of Washington County, State of Utah, on December 24, 2025, as Entry No. 20250044710.

The trust property covered by the Trust Deed is located in Washington County, State of Utah, and more particularly described as follows:

TAX ID: AV-1319-D and AV-1319-F

See Exhibit A, attached.

The nature of the breach of the obligations under the Trust Deed and Promissory Note secured thereby includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due, and the final payment in full of all unpaid principal and accrued interest when due, as set forth in the Promissory Note. There is also due all of the expenses and fees of collection and foreclosure.

Plus any other payments or performance required to be made under the Note or Trust Deed that are now due or become due prior to reinstatement.

Dallin Holt, Blanchard Holt, LLC, Phone: 435-688-1313, Email: [dallin@blanchardholt.com](mailto:dallin@blanchardholt.com), 50 E 100 S, Suite 101, St. George, Utah 84770, should be contacted for correction, clarification or quotation of the amount needed for reinstatement. You have three months from the date this Notice of Default was recorded to cure the default by paying all amounts due, plus costs and fees, as provided under Utah Code Ann. Section 57-1-31.

The obligation which the Trust Deed secures is now declared to be, and is, by its terms, accelerated, and the entire balance thereof is declared due and payable, together with interest, costs, attorney's fees, and advances for taxes and insurance, if any, subject to the provisions of Utah Code Ann. Section 57-1-31.

The Beneficiary has appointed Dallin Holt as Substitute Trustee by instrument recorded July 6, 2026 as Document No. 20260025612 in the records of the County Recorder for Washington County, Utah. The undersigned Substitute Trustee hereby declares that he elects to sell all of such property to satisfy the obligations secured thereby.

DATED this 7<sup>th</sup> day of July, 2026.

SUBSTITUTE TRUSTEE:

*Dallin Holt*

Dallin Holt

Member of the Utah State Bar

STATE OF UTAH

COUNTY OF WASHINGTON

) ss.  
)

The foregoing instrument was acknowledged before me this 7<sup>th</sup> day of July, 2026, by Dallin Holt, Substitute Trustee.

*Tara Kimber*  
Notary Public

All correspondence and inquiries should be directed to:

Dallin Holt  
Blanchard Holt, LLC  
50 E 100 S, Suite 101  
St. George, Utah 84770  
(435) 688-1313  
Email: [dallin@blanchardholt.com](mailto:dallin@blanchardholt.com)

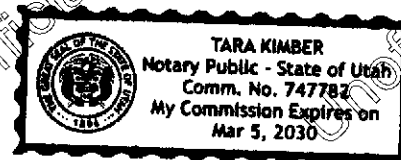


EXHIBIT A

## Legal Description

Tax Parcel ID Nos.: AV-1319-D and AV-1319-F

Parcel 1: (AV-1319-D)

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, SLB&M, 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 POB,

LESS: BEGINNING AT A POINT NORTH 89°59'43" 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°59'43" WEST, ALONG THE SECTION LINE 43.13 FEET; THENCE NORTH 17°16'03" WEST, 1.72 FEET; THENCE NORTH 62°01'40" EAST, 30.05 FEET; THENCE SOUTH 47°23'05" EAST, 23.24 FEET TO THE POB.

LESS: LITTLE GOOSEBERRY RIM PROPERTY DESCRIPTION.

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 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, 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 2: (AV-1319-F)

**LITTLE GOOSEBERRY RIM PROPERTY DESCRIPTION**

COMMENCING AT THE SOUTH EAST CORNER OF SECTION 19, TOWNSHIP 42 SOUTH, RANGE 11 WEST, SLB&M AND RUNNING THENCE SOUTH  $89^{\circ}59'23''$  WEST 593.98 FEET ALONG THE SECTION LINE TO THE WEST EDGE OF ROME WAY A PUBLICLY DEDICATED ROAD 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  $52^{\circ}59'06''$  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  $16^{\circ}14'33''$  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  $19^{\circ}14'33''$  A DISTANCE OF 193.11 FEET, THENCE NORTH  $34^{\circ}00'54''$  WEST A DISTANCE OF 361.968 FEET, THENCE SOUTH  $55^{\circ}59'06''$  WEST 241.6187 FEET; THENCE SOUTH  $42^{\circ}42'45''$  EAST 430.03 FEET, THENCE SOUTH  $89^{\circ}58'49''$  WEST 69.96 FEET, THENCE SOUTH  $42^{\circ}42'45''$  EAST 100.00 FEET, THENCE NORTH  $89^{\circ}59'23''$  EAST 331.68 FEET MORE OR LESS BACK TO THE TRUE POINT OF BEGINNING.

**LESS THE FOLLOWING TWO PARCELS:**

PARCEL #1, BEING THAT PORTION OF "AV-1313-E-1", DESCRIBED AS FOLLOWS: BEGINNING AT A POINT NORTH  $89^{\circ}59'43''$  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  $89^{\circ}59'43''$  WEST, ALONG THE SECTION LINE 43.13 FEET; THENCE NORTH  $17^{\circ}16'03''$  WEST, 1.72 FEET; THENCE NORTH  $62^{\circ}01'40''$  EAST 30.05 FEET; THENCE SOUTH  $47^{\circ}23'05''$  EAST, 23.24 FEET TO THE POINT OF BEGINNING.

PARCEL #2, BEING "AV-1313-C", DESCRIBED AS FOLLOWS: BEGINNING AT A POINT NORTH  $89^{\circ}59'43''$  WEST ALONG THE SECTION LINE 593.97 FEET FROM THE NORTHEAST CORNER OF SECTION 30, TOWNSHIP 42 SOUTH, RANGE 11 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH  $37^{\circ}00'00''$  EAST 52.27 FEET; THENCE SOUTH  $53^{\circ}00'00''$  WEST, 60.00 FEET; THENCE NORTH  $37^{\circ}00'00''$  WEST, 80.00 FEET; THENCE NORTH  $53^{\circ}00'00''$  EAST, 60.00 FEET; THENCE SOUTH  $37^{\circ}00'00''$  EAST, 27.73 FEET TO THE POINT OF BEGINNING.

4  
After Recording Return to:

Blanchard Holt, LLC

Attn: Dallin Holt

50 E 100 S, Suite 101

St. George, Utah 84770

**DOC # 20260025746**

Notice of Default Page 1 of 4  
Gary Christensen Washington County Recorder  
07/07/2026 11:15:10 AM Fee \$ 45.00  
By BLANCHARD PATTERSON LLC



**NOTICE OF DEFAULT AND ELECTION TO SELL**

Notice is hereby given pursuant to Utah Code Ann. Section 57-1-24(1) (1953, as amended) by the undersigned Substitute Trustee, that a breach of an obligation for which the trust property described below was conveyed as security has occurred. Such trust property was conveyed as security pursuant to a Trust Deed executed by Virgin Land Company, LLC, a Utah limited liability company, as Trustor, in which Sandstone Heritage, LLC, a Utah limited liability company, was named Beneficiary, and with Prospect Title Insurance Agency, LLC, a Utah limited liability company, as Trustee, and filed for record in the office of the County Recorder of Washington County, State of Utah, on January 5, 2026, as Entry No. 20260000342.

The trust property covered by the Trust Deed is located in Washington County, State of Utah, and more particularly described as follows:

TAX ID: AV-1-2-20-441 and AV-1334-V-A

See Exhibit A, attached.

The nature of the breach of the obligations under the Trust Deed and Promissory Note secured thereby includes the failure of the Trustor and subsequent owners if any, to pay the monthly installments when due, and the final payment in full of all unpaid principal and accrued interest when due, as set forth in the Promissory Note. There is also due all of the expenses and fees of collection and foreclosure.

Plus any other payments or performance required to be made under the Note or Trust Deed that are now due or become due prior to reinstatement.

Dallin Holt, Blanchard Holt, LLC, Phone: 435-688-1313, Email: [dallin@blanchardholt.com](mailto:dallin@blanchardholt.com), 50 E 100 S, Suite 101, St. George, Utah 84770, should be contacted for correction, clarification or quotation of the amount needed for reinstatement. You have three months from the date this Notice of Default was recorded to cure the default by paying all amounts due, plus costs and fees, as provided under Utah Code Ann. Section 57-1-31.

The obligation which the Trust Deed secures is now declared to be, and is, by its terms, accelerated, and the entire balance thereof is declared due and payable, together with interest, costs, attorney's fees, and advances for taxes and insurance, if any, subject to the provisions of Utah Code Ann. Section 57-1-31.

The Beneficiary has appointed Dallin Holt as Substitute Trustee by instrument recorded July 6, 2026 as Document No. 20260025611 in the records of the County Recorder for Washington County, Utah. The undersigned Substitute Trustee hereby declares that he elects to sell all of such property to satisfy the obligations secured thereby.

DATED this 7<sup>th</sup> day of July, 2026.

SUBSTITUTE TRUSTEE:

*Dallin Holt*

Dallin Holt

Member of the Utah State Bar

STATE OF UTAH

) ss.

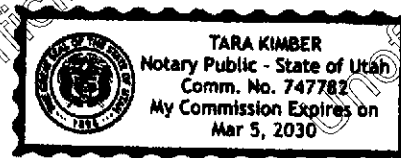
COUNTY OF WASHINGTON )

The foregoing instrument was acknowledged before me this 7<sup>th</sup> day of July, 2026, by Dallin Holt, Substitute Trustee.

*Kimber*  
Notary Public

All correspondence and inquiries should be directed to:

Dallin Holt  
Blanchard Holt, LLC  
50 E 100 S, Suite 101  
St. George, Utah 84770  
(435) 688-1313  
Email: [dallin@blanchardholt.com](mailto:dallin@blanchardholt.com)



**EXHIBIT A****Legal Description**

**Tax Parcel ID Nos.: AV-1-2-20-441 and AV-1334-V-A**

**Parcel 1: (AV-1-2-20-441)**

Commencing at the Northwest Corner of Section 20, Township 42 South, Range 11 West, Salt Lake Base and Meridian and running thence North 89°59'31" East 1320.18 feet to the Northeast Corner of the Northwest Quarter of the Northwest Quarter (NW 1/4 NW 1/4) of said Section 20; thence South 0°04'22" East 555.0 feet along the 1/16th Section line; thence South 81°49'22" West 358.217 feet to the TRUE POINT OF BEGINNING; thence South 81°49'22" West 310.043 feet; thence South 65°40' West 178.75 feet; thence South 8°11'50" East 256.52 feet; thence South 81°48'10" West 92.64 feet to a point of tangency with a 500 foot radius curve to the right; thence Northwesterly along the arc of said curve 301.19 feet, through a central angle of 34°30'50"; thence North 63°41' West 17.68 feet to a point on a 187.31 foot radius curve with a radius line bearing of South 26°19' West, (said point being the Southeast Corner of Lot 124 of APPLE VALLEY RANCH SUBDIVISION, GOOSE BERRY UNIT NO. 1, according to the official plat thereof on file in the office of the Washington County Recorder, State of Utah) thence South Easterly along the Easterly and Northerly boundary of said SUBDIVISION through the following courses and distances, to the right, along the arc of said curve thru a central angle of 38°37'25" a distance of 126.273 feet to a point of intersection with a non tangent 550 foot radius reverse curve to the left with a radius line bearing of North 15°55'16" East, thence South Easterly to the left along the arc of said curve 231.519 feet through a central angle of 24°07'06"; thence North 81°48'10" East 574.392 feet; thence departing from the boundary of said APPLE VALLEY RANCH SUBDIVISION, GOOSEBERRY UNIT NO. 1 and running North 8°11'50" West 356.09 feet to the TRUE POINT OF BEGINNING.

**Together with an Easement for Access and Utilities described as follows:**

Commencing at the Northwest Corner of Section 20, Township 42 South, Range 11 West, Salt Lake Base and Meridian and running thence North 89°59'31" East 1320.18 feet to the Northeast Corner of the Northwest Quarter of the Northwest Quarter (NW 1/4 NW 1/4) of said Section 20; thence South 0°04'22" East 555.0 feet along the 1/16th Section line; thence South 81°49'22" West 358.217 feet to the TRUE POINT OF BEGINNING; thence South 81°49'22" West 310.043 feet; thence South 65°40' West 178.75 feet; thence South 8°11'50" East 256.52 feet; thence South 81°48'10" West 92.64 feet to a point of tangency with a 500 foot radius curve to the right; thence Northwesterly along the arc of said curve 301.19 feet, through a central angle of 34°30'50"; thence North 63°41' West 17.68 feet to a point on a 187.31 foot radius curve with a radius line bearing of South 26°19' West, (said point being the Southeast Corner of Lot 124 of APPLE VALLEY RANCH SUBDIVISION, GOOSE BERRY UNIT NO. 1, according to the official plat thereof on file in the office of the Washington County Recorder, State of Utah) thence South Easterly along the Easterly and Northerly boundary of said SUBDIVISION through the following courses and distances, to the right, along the arc of said curve thru a central angle of 38°37'25" a distance of 126.273 feet to a point of intersection with a non tangent 550 foot

radius reverse curve to the left with a radius line bearing of North  $15^{\circ}55'16''$  East, thence South Easterly to the left along the arc of said curve 231.519 feet through a central angle of  $24^{\circ}07'06''$ ; thence North  $81^{\circ}48'10''$  East 574.392 feet; thence departing from the boundary of said APPLE VALLEY RANCH SUBDIVISION, GOOSEBERRY UNIT NO. 1 and running North  $8^{\circ}11'50''$  West 356.09 feet to the TRUE POINT OF BEGINNING.

Parcel 2: (AV-1334-V-A)

**LEGAL DESCRIPTION of a property on APPLE BLOSSUM LANE**

Beginning at the most Southerly Corner of Lot (78) seventy-eight of APPLE VALLEY RANCH SUBDIVISION, PHASE II, a subdivision according to the official plat thereof on file in the office of the Washington County recorder, State of Utah in Book 409 Page 353 and running thence North  $59^{\circ}30'$  East along the South Easterly property line of said, Lot 78, a distance of 250.0 ft to the South boundary of APPLE BLOSSUM LANE, thence South  $30^{\circ}30'$  East along the South boundary of APPLE BLOSSUM LANE a distance of 169.52 feet to a point of tangency with a 300.0 foot radius curve to the left, (long chord bearing is South  $45^{\circ}30'00''$  East) running thence continuing South Easterly along the South boundary of APPLE BLOSSUM LANE, along the arc of said curve 157.079 feet, through a central angle of  $30^{\circ}00'10.011''$ , thence, departing from the roadway and running thence South  $45^{\circ}15'00''$  West along the West Boundary of Lot 59 of APPLE VALLEY RANCH SUBDIVISION, PHASE III, a distance of 259.46 feet, running thence South  $00^{\circ}03'32''$  East, continuing along the West boundary of said Lot 59, a distance of 38.584 feet, thence departing from the boundary of said Lot 59 running thence North  $33^{\circ}08'02''$  West a distance of 417.093 feet, back to the point of beginning.



## Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder  
07/10/2026 08:10:44 AM 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  
Phone: (801) 476-0303  
T.S. NO.: 26-20525  
SK NO.: GHID01-0106

**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 2/5/2020, and executed by BRUCE W. DAVEY A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CHERRY CREEK MORTGAGE CO., INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and MOUNTAIN VIEW TITLE AND ESCROW, as Trustee, which Trust Deed was recorded on 2/10/2020, as Instrument No. 20200006806, The subject Deed of Trust was modified by Loan Modification recorded on 01/02/2025 as Instrument No. 20250000035, in the Official Records of Washington County, State of Utah, describing land therein situated in Washington County, Utah, and more particularly as follows:

ALL OF LOT EIGHTY-SIX (86) "TREASURE VALLEY-PHASE 3", ACCORDING TO THE OFFICIAL THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

APN: W-TREA-3-86

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: July 9, 2026

Lincoln Title Insurance Agency  
By: 

Kenyon D. Dove  
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 9, 2026, personally appeared before me, 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

07/10/2026 12:01:43 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. UT27675

**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 27, 2021, and executed by Carlos E. Argueta and Amanda D. Rains, as Trustees, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Infinity Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on October 1, 2021, as Entry No. 20210064632, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 7, Santa Clara Heights Plat "E" Subdivision, a subdivision according to the official plat thereof on file in the office of the Recorder of Washington County, State of Utah. **TAX # SC-SCH-E-7**

Purportedly known as 2456 Crestview Dr, Santa Clara, UT 84765 (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 Trustees 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

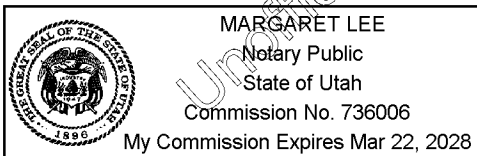
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT27675

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

TS No.: 2026-00056-UT-REV

Recording Requested By:  
**Premium Title Insurance Agency - UT, Inc.**When Recorded Mail To:  
**Premium Title Insurance Agency - UT, Inc.**  
**114 Mesa Park, Suite 100, El Paso, Texas 79912**

TS No.: 2026-00056-UT-REV

APN.:SG-FORR-4-457

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

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

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

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

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

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

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

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

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

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

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

**NOTICE IS HEREBY GIVEN:** That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 11/03/2021, executed by: JULIAN R WRIGHT AND SHERLENE WRIGHT, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s) to secure certain obligations in favor of CHERRY CREEK MORTGAGE, LLC, AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 11/08/2021, as Instrument No. 20210071727 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 \$990,000.00

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

## NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

The Property ceases to be the Principal Residence of the Borrower for reasons other than death and the Property is not the Principal Residence of at least one other Borrower. Pursuant to the demand forwarded on 03/02/2026 the foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(c)(i) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby as provided in Title 57, Chapter 1, of the Utah Code.

Dated: July 9, 2026

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

By: \_\_\_\_\_

(signature)

Name: Kevin S. Parke

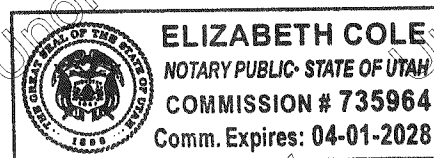
Title: Escrow Supervisor

STATE OF UTAH  
COUNTY OF SALT LAKE

On July 9, 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**

ALL OF LOT FOUR HUNDRED FIFTY SEVEN (457), FOREMASTER RIDGE PHASE 4  
AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF  
RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE, STATE OF UTAH.

APN.:SG-FORR-4-457

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/10/2026 03:37:37 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. UT26283

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 21, 2022, and executed by Samuel Reed, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Guild Mortgage Company LLC its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 21, 2022, as Entry No. 20220050658, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lots Twenty-Three (23) and Twenty-Four (24), Block 1, GRAHAM SUBDIVISION, according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah. **TAX # SG-GS-1-23**

Purportedly known as 1408 West 710 North, Saint 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 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: 07/10/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

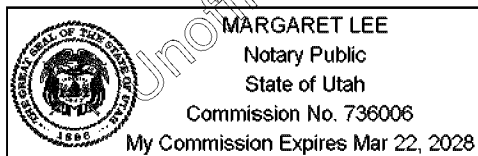
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT26283

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

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder  
07/14/2026 04:18:09 PM Fee \$45.00 By PARSONS  
BEHLE & LATIMER

**When Recorded Return To:**

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

Parcel No. SG-SAGM-2-1

Space above for County Recorder's Use

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE IS HEREBY GIVEN of the default by Bradi Anne Eardley, an individual ("Trustor"), in the payment when due of all the indebtedness evidenced by that certain Promissory Note dated September 5, 2023, as amended, supplemented or otherwise modified (the "Note"), in the principal amount of \$480,000.00, which Note is secured by that certain Deed of Trust and Assignment of Rents dated September 5, 2023, as amended, supplemented or otherwise modified, and recorded September 7, 2023 in the Office of the Recorder of Washington County, State of Utah as Entry No. 20230026998 (the "Deed of Trust"), which Deed of Trust was executed by Trustor in favor of Garaman Inc., a Wyoming corporation, as the original Beneficiary. The Deed of Trust was assigned to Sharene Garaman, Trustee, or her successors in interest, of the Abi Garaman Revocable Trust U/A/D April 24, 1986, U/R/D October 1, 2020, as amended, as successor Beneficiary, pursuant to that certain Assignment of Deed of Trust, dated May 12, 2026, and recorded May 12, 2026, as Entry No. 20260018602 in the Office of the Washington County Recorder, State of Utah

Michael R. Brown, an active member of the Utah State Bar residing in Utah, has been substituted as the Successor Trustee (hereafter "Trustee"), pursuant to the certain Substitution of Trustee dated July 14, 2026, and recorded on July 14, 2026, as Entry No. 20260026710 in the Office of the Recorder of Washington County, State of Utah. The Trust Deed encumbers the following described real property situated in Washington County, State of Utah ("Trust Property"):

**LOT 1, SAGE MEADOWS SUBDIVISION PHASE 2, ACCORDING TO THE  
OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE  
WASHINGTON COUN RECORDER'S OFFICE.**

Commonly known as 1988 South 2940 East, St. George, Utah 84790.

Parcel Number SG-SAGM-2-1.

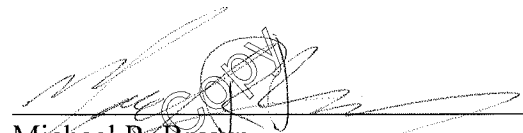
A breach of the obligation for which the Trust Property was given as security has occurred. The Trustee does hereby elect to sell or cause the Trust Property to be sold to satisfy the obligations secured by the Deed of Trust, including appropriate fees, charges, and expenses incurred by Lender and Trustee,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

principal, accrued interest, late charges, attorneys' fee and all other amounts payable by Trustor under the terms of the Note and the Deed of Trust.

The nature of such breach is the failure of the Trustor to pay the amounts due under the Note. As a result of the payment breach, among other breaches, the entire balance owed by Trustor under the Note is immediately due and payable in full. The amount owed by Trustor to Lender includes the principal balance and accrued interest in the amount of \$466,522.84 as of May 19, 2026, together with all interest, costs, fees, and subsequent sums advanced by Lender pursuant to the terms and conditions of Note and the Deed of Trust, including without limitation attorneys' fees, all of which are declared to be due and payable.

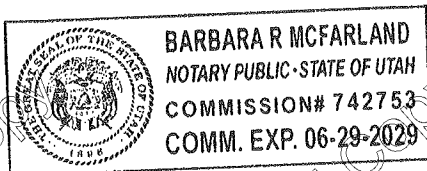
DATED this 14th day of July 2026.

SUCCESSOR TRUSTEE:

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

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

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





NOTARY PUBLIC

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/15/2026 10:42:04 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. UT28947

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**NOTICE IS HEREBY GIVEN** by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 15, 2025, and executed by Daniel Wayne Boettcher, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which PAUL M. HALLIDAY JR. HALLIDAY & WATKINS, P.C. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on January 15, 2025, as Entry No. 20250001601, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Six (6), WHITE TRAILS - PHASE 3 SUBDIVISION, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-WHTS-3-6**

Purportedly known as 1429 E White Desert Dr, Saint George, UT 84790 (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

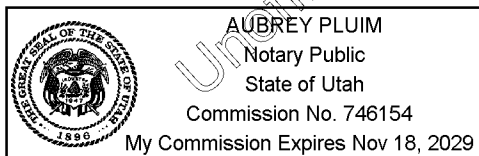
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28947

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

Aubrey Pluim

Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

07/15/2026 03:07:23 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. UT28919

**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 21, 2023, and executed by Deneene Lang and Rex William Lang, as Trustors, in favor of Citywide Home Loans, LLC as Beneficiary, but Security Service Federal Credit Union being the present Beneficiary, in which Southern Utah Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on December 27, 2023, as Entry No. 20230038205, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 251, KOLOB RANCH SUBDIVISION PHASE 5 AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # KBR-5-251-NS**

Purportedly known as 3014 E Badger Way, New Harmony, UT 84757 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/15/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

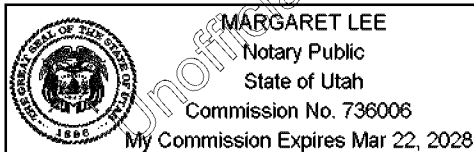
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT28919

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

Notary Public

*Margaret Lee*