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Description	Summary	Add All to My Images	
Notice of Default 00852224	B: 1769 P: 1207 B-1202-0002-000S From: LINCOLN TITLE INSURANCE AGENCY To: FIGELSKI GARY/PARTICIA J/T, FIGELSKI PATRICIA J/T Subd: MOUNTAIN VISTA P.U.D. PHASE I AMENDED Lot: 2 08/10/2026 01:10:41 PM Related: S1/2 LOT 2, MOUNTAIN VISTA P.U.D., PHASE I AMENDED; TOG W...	View Image Add to My Images	

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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.: 26-21102
SK NO.: GHID01-0112

00852224 B: 1769 P: 1207

B: 1769 P: 1207 Fee \$45.00
Carri R. Jeffries, Iron County Recorder - Page 1 of 1
08/10/2026 01:10:41 PM By: SMITH KNOWLES PC

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 1/8/2026, and executed by GARY FIGELSKI AND PATRICIA FIGELSKI, HUSBAND AND WIFE, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR AMERISAVE MORTGAGE CORPORATION ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and WESTCOR LAND TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on 1/14/2026, as Instrument No. 00843009, in Book 1743, at Page 1113, in the Official Records of Iron County, State of Utah, describing land therein situated in IRON COUNTY, Utah, and more particularly as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF IRON, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS: THE FOLLOWING DESCRIBED TRACT OF LAND IN IRON COUNTY, STATE OF UTAH: THE SOUTH ONE-HALF (S12) OF LOT TWO (2), MOUNTAIN VISTA P.U.D., PHASE 1, AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF IRON COUNTY, STATE OF UTAH.

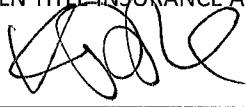
APN: B-1202-0002-000S

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 3/1/2026, 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: 8/10/2026

LINCOLN TITLE INSURANCE AGENCY

By: 

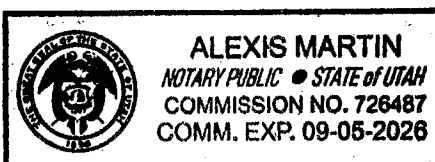
Kenyon D. Dove

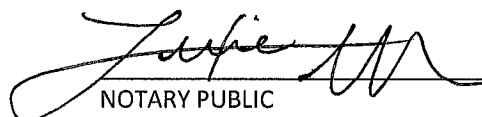
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 10, 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