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

10 items found, displaying all items.1

Description	Summary	Add All to My Images
Notice of Default 20260029153	08/03/2026 12:09:10 PM, Parcel Number: SG-CVTH-3-88 Related: 20210072252 From: LINCOLN TITLE INSURANCE AGENCY To: SIQUEIROS DAVID Subdivision: COLOR VIEW TH 3 (SG) Lot: 88	View Image Add to My Images
Notice of Default 20260029394	08/04/2026 03:02:40 PM, Parcel Number: SG-VISR-7-148 Related: 20210023058 From: HALLIDAY WATKINS & MANN PC To: BEAN LAURIE Subdivision: VILLAS AT SUN RIVER ST GEORGE 7 (SG) Lot: 148	View Image Add to My Images
Notice of Default 20260029514	08/05/2026 02:16:45 PM, Parcel Number: SG-FLDS-6A-124 Related: 20220037238 From: LINCOLN TITLE INSURANCE AGENCY To: HIRSCHI JASON Subdivision: FIELDSTONE 6A (SG) Lot: 124	View Image Add to My Images
Notice of Default 20260029586	08/06/2026 08:55:28 AM, Parcel Number: W-WP-2-66 Related: 20200060790 From: ORANGE TITLE INSURANCE AGENCY INC To: GOLLAHER JOSEPH MONROE Subdivision: WASHINGTON PARK 2 (W) Lot: 66	View Image Add to My Images
Notice of Default 20260029659	08/06/2026 01:14:59 PM, Parcel Number: SG-IWS-1-92 Related: 00674260, 20260006020 From: JENKINS BAGLEY SPERRY PLLC To: ATWOOD DENUM LEE, SMUIN TERRY L ELVA Subdivision: IRONWOOD 1 (SG) Lot: 92	View Image Add to My Images
Notice of Default 20260029660	08/06/2026 01:15:35 PM, Parcel Number: SG-EMR-4 Related: 00920219, 20250010623 From: JENKINS BAGLEY SPERRY PLLC To: DEVEY RONALD G, DEVEY RHONDA S Subdivision: EMERALD RIDGE AMD (SG) Lot: 4	View Image Add to My Images
Notice of Default 20260030221	08/11/2026 12:31:35 PM, Parcel Number: SG-PNBR-1-14 Related: 20210027332 From: ORANGE TITLE INSURANCE AGENCY INC To: SWINDLE JHANA D Subdivision: PINE BROOK 1 (SG) Lot: 14	View Image Add to My Images
Notice of Default 20260030288	08/11/2026 02:56:09 PM, Parcel Number: SG-VIN-2-105 Related: 20220050465 From: HALLIDAY WATKINS & MANN PC To: HADERMANN KENN Subdivision: VINTAGE 2 (SG) Lot: 105	View Image Add to My Images
Notice of Default 20260030750	08/14/2026 01:08:34 PM, Parcel Number: SG-GV-4-11 Related: 00942494, 20220030292 From: ORANGE TITLE INSURANCE AGENCY INC To: LADD ROBERT P Subdivision: GREEN VALLEY 4 (SG) Lot: 11	View Image Add to My Images
Notice of Default 20260030797	08/14/2026 02:52:09 PM, Parcel Number: W-CAWE-1-1 Related: 20220032057 From: HALLIDAY WATKINS & MANN PC To: BECERRA JUAN TORRES, SHEPHERD JACE Subdivision: CANTERWOOD EST 1 (W) Lot: 1	View Image Add to My Images

10 items found, displaying all items.1

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

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
08/03/2026 12:09:10 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. UTAH04-7533

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 8, 2021, and executed by DAVID SIQUEIROS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SYNERGY ONE LENDING, INC., its successors and assigns, as Beneficiary, and BACKMAN TITLE SERVICES, LTD., as Trustee, which Trust Deed was recorded on NOVEMBER 9, 2021, as Entry No. 20210072252, in the Official Records of WASHINGTON County, State of Utah, describing land therein situated in WASHINGTON County, Utah, and more particularly as follows:

LOT 88, COLOR VIEW TOWNHOMES - PHASE III, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WASHINGTON COUNTY RECORDER, STATE OF UTAH.

SG-CVTH-3-88

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: August 3, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 3, 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

08/04/2026 03:02:40 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. UT29161

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 31, 2021, and executed by Laurie Bean, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Bay Equity LLC, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which US Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on March 31, 2021, as Entry No. 20210023058, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 148, The Villas at Sun River St George, Phase 7, according to the Official Plat thereof, as recorded in the records of Washington County, State of Utah.

More Correctly Described As:

Lot 148, The Villas at Sun River St George, Phase 7, according to the Official Plat thereof, as recorded in the records of Washington County, State of Utah. **TAX # SG-VISR-7-148**

Purportedly known as 1238 W Graham 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: 08/04/2026

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)

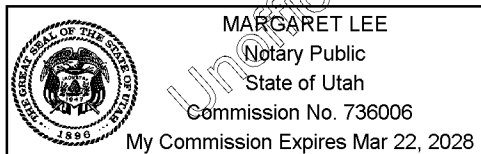
File No. UT29161

STATE OF UTAH

: ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me on 08/04/2026,
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 1

Gary Christensen Washington County Recorder
08/05/2026 02:16:45 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
Phone: (801) 476-0303
T.S. NO.: 26-20924
SK NO.: GHID01-0111

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 7/29/2022, and executed by JASON HIRSCHI, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and PAUL M. HALLDAY, JR, HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on 7/29/2022, as Entry No. 20220037238, in the Official Records of WASHINGTON County, State of Utah, describing land therein situated in WASHINGTON County, Utah, and more particularly as follows:

LOT 124, FIELDSTONE - PHASE 6A, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF WASHINGTON COUNTY, STATE OF UTAH.
SITUATED IN WASHINGTON COUNTY.

APN: SG-FLDS-6A-124

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: 8/5/2026LINCOLN TITLE INSURANCE AGENCY
By: Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 8-5-2026, 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
08/06/2026 08:55:28 AM Fee \$45.00 By ORANGE
TITLE INSURANCE AGENCY

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.: 146403-UT

APN: W-WP-2-66

NOTICE IS HEREBY GIVEN THAT JOSEPH MONROE GOLLAHER, A SINGLE MAN as Trustor, EAGLE GATE TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITY FIRST MORTGAGE SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/27/2020 and recorded on 10/28/2020, as Instrument No. 20200060790, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT SIXTY-SIX (66), WASHINGTON PARK SUBDIVISION UNIT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$113,041.00.

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 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

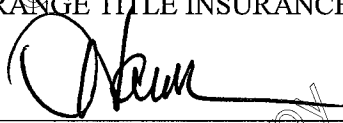
NOTICE OF DEFAULT

T.S. NO. 146403-UT

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: 8/4/2026

ORANGE TITLE INSURANCE AGENCY, INC.


 Hamsa Uchi, Authorized Agent

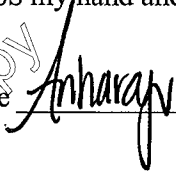
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **California** } ss.
 County of **San Diego** }

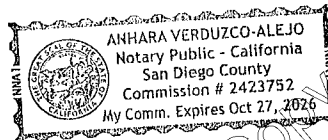
On AUG 04 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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



(Seal)



Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
08/06/2026 01:14:59 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 2766

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Ironwood Homeowners Association ("Association"), that a default has occurred under that certain ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on January 26, 2000, as Entry No. 00674260 in Book 1358 at Page 0243, and any amendments thereto, concerning real property reputed to be owned by **Denum Lee Atwood and Terryl Elva Smuin as Joint Tenants ("Owner")**, covering real property located at 2059 W 1980 N, St. George, Utah 84770 ("Property"), and more particularly described as follows:

All of Lot Ninety-Two (92), IRONWOOD SUBDIVISION - PHASE 1, according to the Official Plat thereof, on file in the office of the Recorder of Washington County, State of Utah.

Subject to easements, restrictions and rights of way appearing of record and enforceable in law and subject to 2018 taxes and thereafter

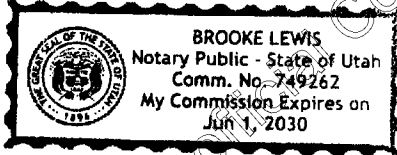
PARCEL NUMBER: SG-IWS-1-92

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 Homeowner Association Notice of Lien ("Lien") was recorded on February 17, 2026 as Doc # 20260006020. 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 5th day of August, 2026.



JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
BRUCE C. JENKINS

Attorney for Ironwood Homeowners Association

STATE OF UTAH)

: ss.

COUNTY OF WASHINGTON)

On the 5th day of August, 2026, personally appeared before me Bruce C. Jenkins, 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 he executed the same.

[Signature]
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
08/06/2026 01:15:35 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 2015

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Emerald Ridge Homeowner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions of Emerald Ridge ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on January 3, 2025, as Entry No. 00920219, and any amendments thereto, concerning real property reputed to be owned by **Ronald G. Devey and Rhonda S. Devey, husband and wife as joint tenants ("Owner")**, covering real property located at 1806 N Dixie Downs Rd #4, St. George, Utah 84770 ("Property"), and more particularly described as follows:

Lot 4, Emerald Ridge, a Planned Unit Development according to the official plat thereof, records of Washington County, State of Utah. Together with a non-exclusive right and use of enjoyment as disclosed by the recorded Declaration of Covenants, Conditions, and Restrictions and the recorded Plat.

PARCEL NUMBER: SG-EMR-4

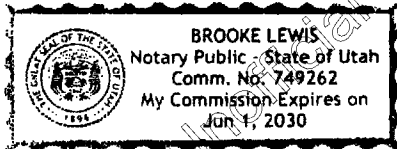
Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Homeowner Association Notice of Lien ("Lien") was recorded on March 31, 2025 as Doc # 20250010623. A breach of, and default in, the obligations 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 5th day of August, 2026.

JENKINS BAGLEY SPERRY, PLLC



Bruce C. Jenkins
BRUCE C. JENKINS

Attorney for Emerald Ridge Homeowner's Association, Inc.

STATE OF UTAH)

COUNTY OF WASHINGTON)

On the 5th day of August, 2026, personally appeared before me, Bruce C. Jenkins, 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 he executed the same.

Beis
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
08/11/2026 12:31:35 PM Fee \$45.00 By ORANGE
TITLE INSURANCE AGENCY

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.: 150762-UT

APN: SG-PNBR-1-14

NOTICE IS HEREBY GIVEN THAT JHANA D SWINDLE, SINGLE WOMAN as Trustor, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/15/2021 and recorded on 4/16/2021, as Instrument No. 20210027332, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT FOURTEEN (14), PINE BROOK - PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$347,820.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY, 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.

NOTICE OF DEFAULT

T.S. NO. 150762-UT

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: AUG 07 2026

ORANGE TITLE INSURANCE AGENCY, INC.

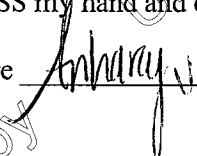
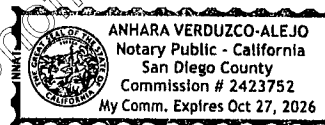

 Hamsa Uchi, Authorized Signatory for Trustee

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 AUG 07 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  (Seal)

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

08/11/2026 02:56:09 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. UT28170

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 18, 2022, and executed by Kenn Hadermann, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guardian Mortgage, a division of Sunflower Bank, N.A., its successors and assigns as Beneficiary, but Sunflower Bank, N.A. being the present Beneficiary, in which Lydolph & Weierholt Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 18, 2022, as Entry No. 20220050465, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot 105, THE VINTAGE PHASE II, A Townhouse Development, according to the Official Plat thereof on file in the Office of the Washington County Recorder. **TAX # SG-VIN-2-105**

Purportedly known as 875 Rio Virgin Drive 105, St 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: 08/11/2026

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

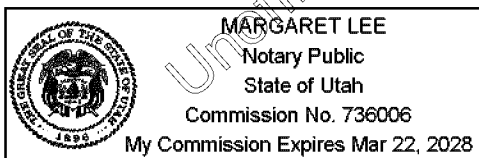
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28170

STATE OF UTAH)

: ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me on 08/11/2026,
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

08/14/2026 01:08:34 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.: 152538-UT

APN: SG-GV-4-11

NOTICE IS HEREBY GIVEN THAT ROBERT P. LADD, A SINGLE MAN as Trustor, FIDELITY NATIONAL TITLE COMPANY, , A CALIFORNIA CORPORATION as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR E*TRADE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/22/2005 and recorded on 5/3/2005, as Instrument No. 00942494 in Book 1739 Page 1515 the subject Deed of Trust was modified by Loan Modification recorded on 06/09/2022 as Instrument 20220030292, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 11, GREEN VALLEY NO. 4, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WASHINGTON COUNTY RECORDER'S OFFICE.

EXCEPTING AND RESERVING ALL OIL, GAS AND OTHER MINERALS OF EVERY KIND AND DESCRIPTION UNDERLYING THE SURFACE OF THE SUBJECT PROPERTY.

The obligation included a Note for the principal sum of \$204,800.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 152538-UT

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: AUG 1 2 2026

ORANGE TITLE INSURANCE AGENCY, INC.



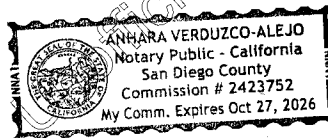
Hamsa Uchi, Authorized Signatory for Trustee

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 AUG 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

08/14/2026 02:52:09 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. UT28840

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated June 14, 2022, and executed by Juan Torres Becerra and Jace Shepherd, as Trustors, in favor of Security Service Federal Credit Union as Beneficiary, in which Novare National Title Insurance Agency of Utah was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on June 22, 2022, as Entry No. 20220032057, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot 1, CANTERWOOD ESTATES SUBDIVISION- PHASE 1, according to the Official Plat thereof on file and of record in the Office of the Washington County Recorder, State of Utah

More Correctly Described As:

Lot 1, CANTERWOOD ESTATES SUBDIVISION- PHASE 1, according to the Official Plat thereof on file and of record in the Office of the Washington County Recorder, State of Utah. **TAX # W-CAWE-1-1**

Purportedly known as 1931 S 20 E, Washington, UT 84780 (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.

08/14/2026

Dated: _____.

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. UT28840

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

08/14/2026

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



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