

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25220

14583602 B: 11687 P: 5753 Total Pages: 2
08/17/2026 08:27 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 23, 2019, and executed by Brady D. Stanger, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 27, 2019, as Entry No. 13085154, in Book 10837, at Page 4207-4225, and modified pursuant to the Modification recorded on June 22, 2022, as Entry No. 13973397, in Book 11350, at Page 1962, and modified pursuant to the Modification recorded on December 30, 2024, as Entry No. 14330364, in Book 11542, at Page 314, and modified pursuant to the Modification recorded on October 1, 2025, as Entry No. 14443617, in Book 11605, at Page 2619, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 113, contained within the Townhomes at Highbury Commons PUD, Amending Lot 1 of Highbury Commons at Lake Park, according to the official plat thereof on file and of record in the Salt Lake County recorder's office. **TAX # 14-25-152-019**

Purportedly known as 5419 West Beckton Court, West Valley City, UT 84120 (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: 03/26/2026.

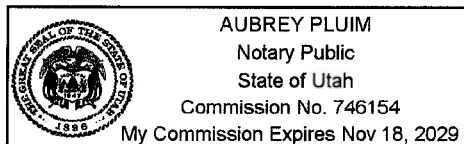
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25220

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

The foregoing instrument was acknowledged before me on 03/26/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28674

14584051 B: 11687 P: 8193 Total Pages: 3
08/17/2026 03:19 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 2, 2022, and executed by Janie J. Ward and Preston D. Ward, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for KeyBank National Association, its successors and assigns as Beneficiary, but KeyBank National Association being the present Beneficiary, in which Lundberg and Associates was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 9, 2022, as Entry No. 14013472, in Book 11371, at Page 2881, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

SEE ATTACHED EXHIBIT "A"
TAX # 16-34-331-015

Purportedly known as 3915 South Feramorz Drive, Holladay, UT 84124 (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: 08/17/2026

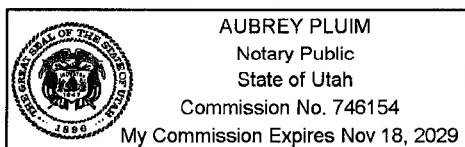
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28674

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

The foregoing instrument was acknowledged before me on 08/17/2026,
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

EXHIBIT "A"

COMMENCING 889.03 FEET SOUTH AND 592.85 FEET WEST FROM THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER, SECTION 34, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE WEST 115 FEET, THENCE SOUTH 7 FEET, THENCE WEST 6.25 FEET, THENCE SOUTH 91.5 FEET, THENCE EAST 121.25 FEET, THENCE NORTH 98.5 FEET TO THE PLACE OF BEGINNING.

LESS AND EXCEPTING ANY PORTION LYING WITHIN ALBERLY SUBDIVISION ON THE EAST.

LESS AND EXCEPTING:

A PARCEL OF LAND BEING PART OF AN ENTIRE TRACT, SITUATE IN THE SOUTHWEST QUARTER OF SECTION 34, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID ENTIRE TRACT IS DESCRIBED IN THAT AFFIDAVIT OF SURVIVORSHIP RECORDED IN BOOK 9256, PAGE 8242, SALT LAKE COUNTY RECORDER'S OFFICE.

THE BOUNDARY OF SAID PARCEL OF LAND IS DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEASTERLY CORNER OF SAID ENTIRE TRACT WHICH IS 889.45 FEET SOUTH 00°04'30" WEST (RECORD = 889.03 FEET SOUTH) ALONG THE MONUMENT LINE OF 2300 EAST STREET AND 592.85 FEET NORTH 89°56'12" WEST (RECORD = WEST) FROM THE CENTER QUARTER CORNER OF SAID SECTION 34, THENCE SOUTH 00°03'48" WEST 7.00 FEET ALONG THE EASTERLY BOUNDARY LINE OF SAID ENTIRE TRACT, THENCE NORTH 89°56'12" WEST 96.25 FEET ALONG A LINE 40.00 FEET, PERPENDICULARLY DISTANT SOUTHERLY FROM THE MONUMENT LINE IN 3900 SOUTH STREET TO THE POINT OF TANGENCY WITH A 25.00 FOOT RADIUS CURVE TO THE LEFT, THENCE SOUTHWESTERLY 39.27 FEET ALONG THE ARC OF SAID CURVE (CHORD BEARS SOUTH 45°03'48" WEST 35.36 FEET) HAVING A CENTRAL ANGLE OF 90°00'00" TO THE WESTERLY BOUNDARY LINE OF SAID ENTIRE TRACT, THENCE NORTH 00°03'48" EAST 25.00 FEET ALONG SAID WESTERLY BOUNDARY LINE TO A NORTHWESTERLY CORNER OF SAID ENTIRE TRACT, THENCE SOUTH 89°56'12" EAST 6.25 FEET ALONG A NORTHERLY BOUNDARY LINE TO AN INTERIOR CORNER OF SAID ENTIRE TRACT, THENCE NORTH 00°03'48" EAST (RECORD = NORTH) 7 FEET ALONG A WESTERLY BOUNDARY LINE TO A NORTHWESTERLY CORNER OF SAID ENTIRE TRACT AND THE SOUTHERLY RIGHT OF WAY LINE OF 3900 SOUTH STREET, THENCE SOUTH 89°56'12" EAST 115.00 FEET ALONG A NORTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT AND SAID SOUTHERLY RIGHT OF WAY LINE TO THE POINT OF BEGINNING.

SITUATE IN SALT LAKE COUNTY, STATE OF UTAH.

TAX # 16-34-331-015

HWM # UT28674

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2537

14584262 B: 11687 P: 9122 Total Pages: 2
08/18/2026 08:16 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Wayland Station in Old Farm Association, Inc (“Association”), that a default has occurred under that certain Amended and Restated Declaration of Condominium of Wayland Station at Old Farm: A Prowswood Open Space Community Condominium (Phases 1, 2, and 3) (“Declaration”), in the official records of the Salt Lake County Recorder, State of Utah, recorded on November 17, 2015, as Document ID 12172584, and any amendments thereto, concerning real property reputed to be owned by **Joseph Ray Warren, an unmarried man (“Owner”)**, covering real property located at 595 E 3990 S, Millcreek, Utah 84107 (“Property”), and more particularly described as follows:

Unit No. 92 in Building 21, of WAYLAND STATION AT OLD FARM, a Prowswood Open Space Community (Phase No. 3), a Utah Condominium Project, according to the Record of Survey Map filed for record as Entry No. 2917095, in Book 77-3 of Plats at Page 69, together with the appurtenant undivided ownership interest in the "Common Areas and Facilities" of Wayland Station at Old Farm, Phases 1, 2 and 3, all of which is defined and described in the Declaration of Condominium of Wayland Station at Old Farm, a Prowswood Open Space Community (Phase No. 3) and the exhibits attached thereto, filed for record as Entry No. 2917096 in Book 4458, at pages 1138 through 1179 of Official Records, which includes a merger of all Phases.

PARCEL NUMBER: 16-31-478-029-0000

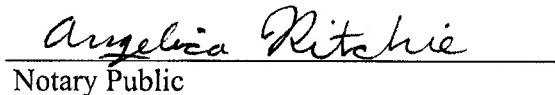
Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice (“Lien”) was recorded on May 21, 2026, as Entry No. 14546158 in Book 11665 at Page 5662. 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

DATED this 17th day of August, 2026.


BRUCE C. JENKINS
Attorney for Wayland Station in Old Farm
Association, Inc

On the 17 day of August, 2026, personally appeared before me, Bruce C. Jenkins, attorney at 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.



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

14584262 B: 11687 P: 9123 Page 2 of 2

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2522

14584263 B: 11687 P: 9124 Total Pages: 3
08/18/2026 08:17 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Wayland Station in Old Farm Association, Inc ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Condominium of Wayland Station at Old Farm: A Prowswood Open Space Community Condominium (Phases 1, 2, and 3) ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on November 17, 2015, as Document ID 12172584, and any amendments thereto, concerning real property reputed to be owned by **Keith R. Chojnacki and Leslie C. Butler, joint tenants ("Owner")**, covering real property located at 618 E 3970 S, Millcreek, Utah 84107 ("Property"), and more particularly described as follows:

Unit No. 96, in Building 22, WAYLAND STATION AT OLD FARM (PHASE NO. 3), a Prowswood Open Space Community, a Utah condominium project, according to the Record of Survey Map filed for record as Entry No. 2917095 in book "77-3" of Plats at Page 69 (as said Record of Survey Map may have been amended and/or supplemented).

TOGETHER WITH the appurtenant undivided interest in the "Common Areas and Facilities", of Wayland Station, Phases 1, 2 and 3, all of which is defined and described in the Declaration of Condominium of Wayland Station at Old Farm (Phase No. 3) a Prowswood Open Space Community (as said Declaration may have been amended or supplemented), filed for record in Salt Lake County, Utah as Entry No. 2917096 in Book 4458 at Pages 1138 through 1179 of official records, and in the Amended Declaration of Covenants, Conditions and Restrictions and Bylaws of the Wayland Station at Old Farm (Phase No. 3), a Prowswood Open Space Community, filed for record as Entry No. 2992305 in Book 4543 at Pages 1336 through 1340 of official records.

ALSO TOGETHER WITH the rights of way over and across those portions known as "Old Farm Road" and "Old Farm Lane", as shown and described on the Record of Survey Map and the Declaration of Condominium.

ALSO TOGETHER WITH an exclusive easement to use the "Limited Common Areas" which include the patio, balconies, storage rooms located adjacent to said unit and specifically assigned parking areas, whenever shown on the Record of Survey Map and/or set forth in the Declaration of Condominium.

ALSO TOGETHER WITH undivided right of way and easement of use and enjoyment in and to the common properties described, as provided for, and subject to the provisions therein, in that certain Declaration of Covenants, Conditions and Restrictions concerning the Old Farm Community Phase "1", filed for record as Entry

No. 2630430 in Book 3613 at Pages 431 through 447 of official records, and in that certain Declaration of Covenants, Conditions and Restrictions concerning the Old Farm Community Phase No. 2, filed for records as Entry No. 2893199 in Book 4432 at Pages 1371 through 1397 of official records.

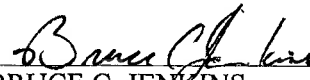
PARCEL NUMBER: 16-31-478-033-0000

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessment and Continuing Lien and Request for Notice ("Lien") was recorded on May 14, 2026 as Entry No. 14542819 in Book 11663 at Page 6112. 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 § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

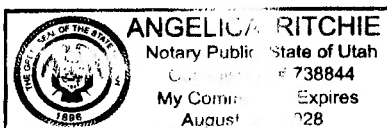
DATED this 17th day of August, 2026.

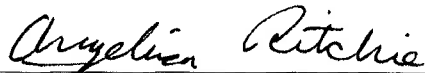
JENKINS BAGLEY SPERRY, PLLC


BRUCE C. JENKINS
Attorney for Wayland Station in Old Farm
Association, Inc

STATE OF UTAH)
 : ss.
COUNTY OF WASHINGTON)

On the 17 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.




Notary Public

Notice of Default
Page 2 of 2

NOTARY SEAL NOT LEGIBLE
- SLCO RECORDER -

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

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

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

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2636

14584264 B: 11687 P: 9127 Total Pages: 3
08/18/2026 08:18 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Wayland Station in Old Farm Association, Inc ("Association"), that a default has occurred under that certain Amended and Restated Declaration of Condominium of Wayland Station at Old Farm: A Prowswood Open Space Community Condominium (Phases 1, 2, and 3) ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on November 17, 2015, as Document ID 12172584, and any amendments thereto, concerning real property reputed to be owned by **Ross F. Green of 615 East 4030 South, Salt Lake City, Utah 84107 ("Owner")**, covering real property located at 615 E 4030 S, Murray, Utah 84107 ("Property"), and more particularly described as follows:

Unit No. 44, Building 11, WAYLAND STATION AT OLD FARM Phase 2, a Prowswood Open Space Community, a Utah condominium Project, according to the Record of Survey Map filed for record as Entry No. 2863983 in Book "76-10" of Plats at page 211, together with the appurtenant undivided interest in the "Common Areas and Facilities", of Wayland Station, Phases 1, 2 and 3, all of which is defined and described in the Declaration of Condominium of Wayland Station at Old Farm, a Prowswood Open Space Community (Phase 2), and the Exhibits attached thereto, filed for record as Entry No. 2863984 in Book 4362 at pages 119 through 160 of Official Records, and that certain Declaration and Exhibits attached thereto recorded March 10, 1977 as Entry No. 2917096 in Book 4458 at pages 1138 through 1179 of Official Records.

TOGETHER WITH the rights of way over and across those portions known as "Old Farm Road" and "Old Farm Lane", as shown and described on the Record of Survey Map and the Declaration of Condominium.

TOGETHER WITH an exclusive easement to use the "Limited Common Areas" which include the patio, balconies, storage rooms located adjacent to said Unit and specifically assigned parking areas, whenever shown on the Record of Survey Map and/or set forth in the Declaration of Condominium.

TOGETHER WITH a right and easement of use and enjoyment, in and to the Common Properties described, as provided for, and subject to the provisions therein, in that certain Declaration of Covenants, Conditions, and Restrictions concerning the Old Farm Community Phase "1", filed for record as Entry No. 2630430 in Book 3613 at pages 431 through 447 of Official Records, and in that certain Declaration of Covenants, Conditions and Restrictions concerning The

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

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

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

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2690

14584265 B: 11687 P: 9130 Total Pages: 2
08/18/2026 08:19 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Glendon Way Homeowner's Association, Inc. ("Association"), that a default has occurred under that certain Third Amended and Restated Declaration of Covenants, Conditions and Restrictions for Glendon Way Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on February 5, 2014, as Entry No. 11800354, and any amendments thereto, concerning real property reputed to be owned by **Laura Wright, unmarried woman ("Owner")**, covering real property located at 5235 S Glendon St #S3, Murray, Utah 84123 ("Property"), and more particularly described as follows:

Unit 3, in Building 11, contained within CLOVER HOLLOW CONDOMINIUM PROJECTS - No's. 1 through 12 Supplemental to Clover Hollow P.U.D., as the same is identified on the official plat of said Condominium Project recorded in the Office of the County Recorder Salt Lake County, State of Utah, on October 15, 1980, as Entry No. 3490357, in Book 80-10P of Plats, at Page 173, and further defined and described in the Declaration of Covenants, Conditions and Restrictions recorded August 5, 1977, as Entry No. 2979250, in Book 4528, at Page 1305, of official records (as said Map and Declaration may heretofore be amended and/or supplemented).

TOGETHER WITH: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit, (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit, and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

PARCEL NUMBER: **21-12-304-059-0000**

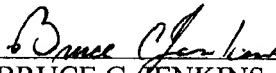
Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on June 22, 2026 as Entry No. 14558860 in Book 11673 at Page 1914. 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 § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

DATED this 17th day of August, 2026.

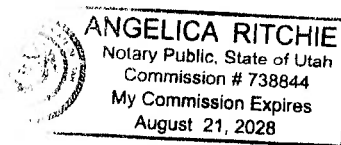
JENKINS BAGLEY SPERRY, PLLC

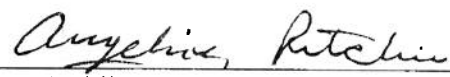

BRUCE C. JENKINS

Attorney for Glendon Way Homeowner's
Association, Inc.

STATE OF UTAH)
: ss.
COUNTY OF WASHINGTON)

On the 17 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.




Notary Public

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

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

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

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2605

14584266 B: 11687 P: 9132 Total Pages: 2
08/18/2026 08:20 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Wingate Village Town Home Owner's Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions Establishing a Plan of Town Homes Ownership for Wingate Village Town Homes ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on September 5, 2003, as Entry No. 8805327, and any amendments thereto, concerning real property reputed to be owned by **VINAY D. CARDWELL, A SINGLE MAN ("Owner")**, covering real property located at 475 N Redwood Rd #41, Salt Lake City, Utah 84116 ("Property"), and more particularly described as follows:

PARCEL 1: LOT 41, WINGATE VILLAGE TOWN HOUSES PLAT "B",
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF
RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF
UTAH.

PARCEL 1A: TOGETHER WITH A NONEXCLUSIVE RIGHT AND
EASEMENT FOR THE USE, BENEFIT AND ENJOYMENT, IN COMMON
WITH OTHERS, IN AND OF THE COMMON AREAS AS SET FORTH IN
THE DECLARATION OF COVENANTS, CONDITIONS AND
RESTRICTIONS.

PARCEL NUMBER: **08-34-177-072-0000**

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on May 20, 2026 as Entry No. 14545340 in Book 11665 at Page 386. 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25511

14584373 B: 11687 P: 9892 Total Pages: 2
08/18/2026 10:58 AM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 26, 2020, and executed by Brett Robert Glade and Leslie Boynton Glade, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Stewart Title Insurance Agency of Utah, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 31, 2020, as Entry No. 13231265, in Book 10919, at Page 4760-4773, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 23, WESTVIEW TERRACE NO. 1, according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder, State of Utah. **TAX # 20-12-402-004-0000**

Purportedly known as 5062 South 5185 West, Kearns, UT 84118 (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: 08/17/2026

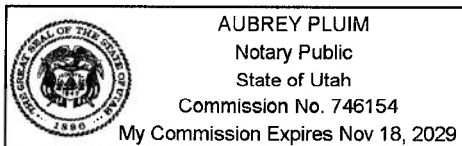
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25511

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

The foregoing instrument was acknowledged before me on 08/17/2026,
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

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. UTAH04-7556

14584452 B: 11688 P: 355 Total Pages: 1
08/18/2026 12:22 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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 DECEMBER 21, 2012, and executed by J JESUS GRACIANO, MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AXIOM FINANCIAL, LLC, A LIMITED LIABILITY COMPANY, its successors and assigns, as Beneficiary, and NORTH AMERICAN TITLE, as Trustee, which Trust Deed was recorded on DECEMBER 27, 2012, as Entry No. 11544967, in Book 10092, at Page 4553, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 18, SUNNYVALE PARK NO. 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

15-31-251-020-0000

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 18, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



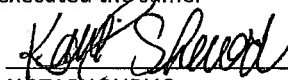
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 18, 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

14584518 B: 11688 P: 811 Total Pages: 2
08/18/2026 01:41 PM By: salvaredo Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

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.: 149716-UT

APN: 22-20-230-023-0000

NOTICE IS HEREBY GIVEN THAT SEAN PASINSKY as Trustor, US TITLE INSURANCE AGENCY LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/8/2021 and recorded on 3/12/2021, as Instrument No. 13596625 in Book 11135 Page 8503-8523, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 8, SHAYS LANE P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS
OF SALT LAKE COUNTY, STATE OF UTAH.

SITUATED IN SALT LAKE COUNTY, STATE OF UTAH

The obligation included a Note for the principal sum of \$652,162.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 149716-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 14 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

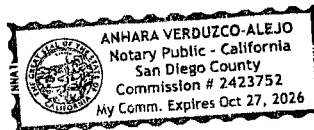
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 14 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 Verduzco-Alejo (Seal)



Alta Law
Foreclosure Department
9488 Union Square, Ste 201
Sandy, Utah 84070
Phone (801) 984-0055
Email: legal@altalawut.com
2411061F

14584536 B: 11688 P: 929 Total Pages: 2
08/18/2026 02:05 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: 1ST LIBERTY TITLE LC
9488 UNION SQUARESANDY, UT 84070

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Alta Law, LC as successor trustee, that a default has occurred under that certain A TRUST DEED WITH ASSIGNMENT OF RENTS executed by David D. Gukeisen (trustors) to secure certain obligations in favor of in favor of Azul LLC (Beneficiary), to 1st Liberty Title, LC as trustee, (for whom the undersigned has been substituted) in the amount of \$388,952.10, plus interest, Dated December 05, 2024, and Recorded December 06, 2024, as Entry Number 14322312, in Book 11537, at Page 3885, of official records of Utah. The real property constituting the collateral under the Trust Deed is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Commencing at a point on the North line of 10755 South Street, said point being South 955.67 feet and West 211 feet from the Center of said Section 16 and running thence West 82.38 feet, thence North 156 feet; thence East 293.38 feet; thence South 94 feet; thence West 211 feet; thence South 62 feet to the place of commencement. Less and excepting the East 40 feet as conveyed to South Jordan City for 2700 West Street. Part of Section 16, Township 3 South, Range 1 West, Salt Lake Base and Meridian.

Tax I.D. #: 27-16-326-014

Property address of said property is purported to be:
2748 West 10755 South, South Jordan, UT 84095-8645.

Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$388,952.10, plus interest.

The default that has occurred is the breach of the obligations under the Trust Deed and Promissory Note, including the failure of the Trustor and any subsequent owners, if applicable, to make the required monthly installment payments. The default commenced with the payment due on **June 1, 2026**, and includes each subsequent monthly payment due through and including **August 1, 2026**, as set forth in the Promissory Note.

Pursuant to the terms and provisions of the Promissory Note and Trust Deed, the outstanding principal balance has been accelerated and is now due and payable, together with all accrued and accruing interest, late charges, costs, trustee's fees, attorney's fees, and all other fees and expenses incurred in connection with these foreclosure proceedings.

By reason of such default and pursuant to the directions of the current Beneficiary of the Trust Deed, the Trustee hereby declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. The default may be subject to reinstatement in accordance with the laws of the State of Utah. All reinstatements, assumptions or payoffs must be in the form of certified funds in lawful money of the United States of America. Personal checks will not be accepted.

THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

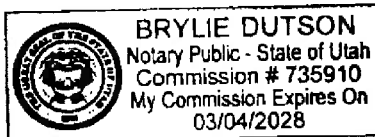
DATED this 18th day of August, 2026



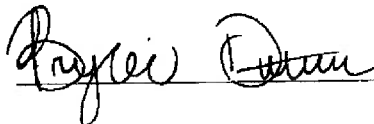
Alta Law, by
Steve Brantley, Attorney at Law
9488 Union Square
2nd Floor
Sandy, UT 84070
Telephone (801) 984-0055
Office hours: Mon.-Fri., 8:00 am – 5:00 pm

2411061F

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



On the 18 day of August, 2026 personally appeared before me, Steve Brantley Attorney at Law, on behalf of Alta Law, LC, the signer of the within instrument, who duly acknowledged to me he executed the foregoing instrument.



NOTARY PUBLIC

THIS IS AN ATTEMPT TO FORECLOSE A SECURITY INSTRUMENT AND COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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. UTAH04-7560

14584573 B: 11688 P: 1164 Total Pages: 1
08/18/2026 02:22 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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 JULY 7, 2022, and executed by EMMANUEL FUENTES, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS, LLC, its successors and assigns, as Beneficiary, and COTTONWOOD TITLE, as Trustee, which Trust Deed was recorded on JULY 7, 2022, as Entry No. 13981662, in Book 11354, at Page 6768, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

COMMENCING AT A POINT 2,254.2 FEET EAST AND SOUTH 00°52'00" EAST 995.55 FEET FROM THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 1 SOUTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 00°52'00" EAST, 49.5 FEET; THENCE NORTH 88°53'00" EAST 165 FEET; THENCE NORTH 00°52'00" WEST, 49.5 FEET; THENCE SOUTH 88°53'00" WEST 165 FEET TO THE PLACE OF COMMENCEMENT. (ALSO KNOWN AS BEING THE SOUTH 5 1/9 FEET OF LOT 45 AND THE NORTH 44.39 FEET OF LOT 46, FAIRVIEW PARK – UNRECORDED SUBDIVISION.)

14-30-233-007

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 18, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



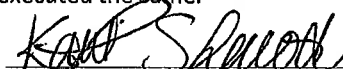
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On August 18, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29222

14584741 B: 11688 P: 2210 Total Pages: 2
08/18/2026 03:57 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 October 31, 2024, and executed by Brady Jenkins, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Aspen Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 6, 2024, as Entry No. 14310289, in Book 11530, at Page 6947, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 205, DAYBREAK VILLAGE 4 EAST MULTI FAMILY #1 SUBDIVISION, AMENDING PARCEL A OF THE KENNECOTT DAYBREAK VILLAGE 4 EAST PLAT 1 SUBDIVISION, PARCEL A OF THE KENNECOTT DAYBREAK VILLAGE 4 EAST PLAT 2 SUBDIVISION, PARCEL A OF THE KENNECOTT DAYBREAK VILLAGE 4 EAST PLAT 3 SUBDIVISION & PARCEL A OF THE KENNECOTT DAYBREAK VILLAGE 4 EAST PLAT 4 SUBDIVISION AND A PORTION OF VILLAGE 4 EAST CONDOMINIUMS NO. 3-3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 27-18-155-005**

Purportedly known as 10577 S Boathouse Cir, South Jordan, UT 84009-5148 (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: 08/18/2026.

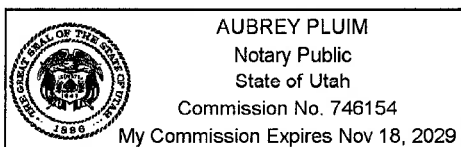
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29222

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

The foregoing instrument was acknowledged before me on 08/18/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

A. Pluim
Notary Public

14584764 B: 11688 P: 2271 Total Pages: 1
08/18/2026 04:12 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11146-1371F
Parcel No. 21-32-428-006

NOTICE OF DEFAULT

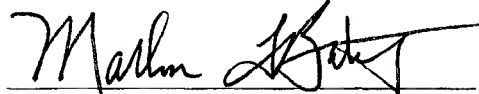
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Jodi Jones, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on October 24, 2023, and recorded as Entry No. 14166882, in Book 11452, at Page 4542, Records of Salt Lake County, Utah.

LOT 29, WOODGATE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 18 day of August, 2026.

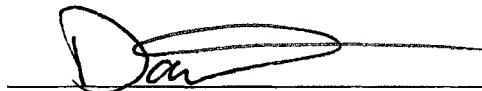
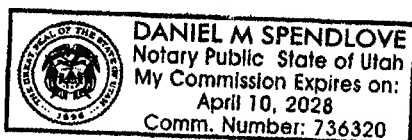
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 18 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14585102 B: 11688 P: 4162 Total Pages: 2
08/19/2026 02:02 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 148016-UT

APN: 15-30-276-003-0000

NOTICE IS HEREBY GIVEN THAT BETTY B. LAMB, UNMARRIED WOMAN as Trustor, MERIDIAN TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GRAYSTONE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/7/2017 and recorded on 6/12/2017, as Instrument No. 12553605 in Book 10566 Page 7045-7059, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 80, VALLEY DOWN NO. 5, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of \$125,995.00.

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, FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SLST 2024-2 PARTICIPATION INTEREST TRUST, 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. 148016-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 8 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

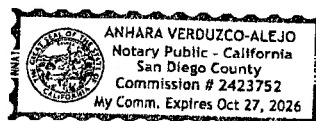
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 1 8 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 Verduzco-Alejo (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29064

14585236 B: 11688 P: 4828 Total Pages: 2
08/19/2026 03:17 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 31, 2020, and executed by Hugo Quinonez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Real Advantage Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 31, 2020, as Entry No. 13184624, in Book 10891, at Page 8113-8131, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Unit No. 214, contained within Highbury Towns East Phase 2 P.U.D., a Planned Unit Development, as the same is identified in the Record of Plat Map recorded in Salt Lake County, Utah as Entry No. 11478112 in Book 2012P at Page 146 (as said Record of Plat Map may have heretofore been amended or supplemented) and being further identified in the Neighborhood Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Highbury Towns East, recorded in Salt Lake County, Utah as Entry No. 10795397 in Book 9762 at Page 2745. Subject to the Master Declaration of Covenants, Conditions and Restrictions and Reservation of Easements and any amendments thereto for Highbury Commons at Lake Park, recorded in the official records of the County Recorder of Salt Lake County, Utah on October 6, 2006 as Entry No. 9868362 in Book 9362 at Page 804. **TAX # 14-25-177-057**

Purportedly known as 3091 Islington Lane, West Valley City, UT 84120 (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: 08/19/2026

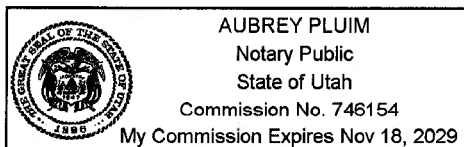
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29064

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

The foregoing instrument was acknowledged before me on 08/19/2026,
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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29240

14585243 B: 11688 P: 4845 Total Pages: 2
08/19/2026 03:18 PM By: srigny Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 4, 2022, and executed by Daniel Later and Stacie Later, 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 Salt Lake County, Utah, on August 5, 2022, as Entry No. 13995824, in Book 11362, at Page 1255, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 134, OF HAMILTON FARMS PLANNED UNIT DEVELOPMENT, PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDERS OFFICE, STATE OF UTAH

TAX # 32-03-426-012

Purportedly known as 6477 W Ralph H Circle, Herriman, UT 84096 (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: 08/19/2026

HALLIDAY, WATKINS & MANN, P.C.:

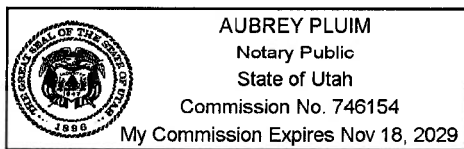
By: Jessica Oliveri

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. UT29240

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

08/19/2026

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



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111

14585725 B: 11688 P: 6828 Total Pages: 2
08/20/2026 01:06 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs Recorder, Salt Lake County, Utah
Return To: BRUCE L. RICHARDS & ASSOCIATES
455 EAST 500 SOUTH SUITE 401 SALT LAKE CITY, UT 84111



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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated September 23, 2008, executed by Scott B. Dowda as Trustor, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded September 29, 2008, as Entry Number 10530305 in Book 9646 at Page 7016, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 20, RIVER RIDGE SUBDIVISION NO. 1, according to
the official plat thereof on file and of record in the office of the
Salt Lake County Recorder.
#27-03-427-002.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$38,000.00.

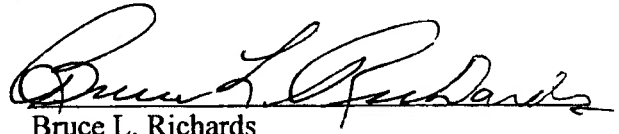
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Cyprus Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustor.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

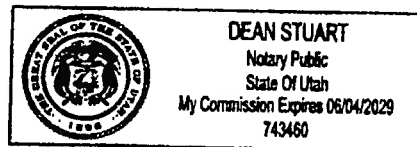
EXECUTED this 7th day of August, 2026.



Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 7th day of August, 2026 personally appeared before me, Bruce L. Richards, who being by me duly sworn, did say that he executed the same.


Notary Public

2 . 1
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111

14585727 B: 11688 P: 6831 Total Pages: 2
08/20/2026 01:06 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BRUCE L. RICHARDS & ASSOCIATES
455 EAST 500 SOUTH SUITE 401 SALT LAKE CITY, UT 84111



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

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated April 22, 2021, executed by Wendy McConkie and Rodney Morris McConkie as Trustors, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded April 27, 2021, as Entry Number 13645115 in Book 11164 at Page 6355, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 109, NORTH MEADOWS AMENDED AND EXTENDED,
according to the plat thereof as recorded in the office of the
Salt Lake County Recorder.
#11-28-208-024.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$40,000.00.

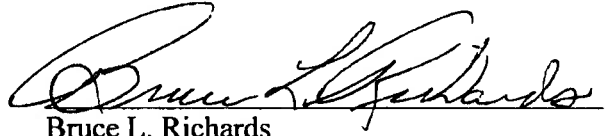
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Cyprus Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustor.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

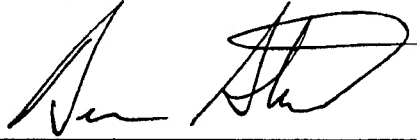
EXECUTED this 7th day of August, 2026.



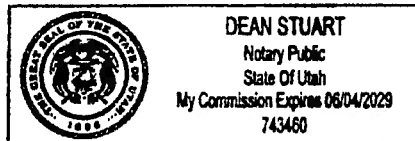
Bruce L. Richards
Successor Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 7th day of August, 2026 personally appeared before me, Bruce L. Richards, who, being by me duly sworn, did say that he executed the same.



Notary Public



WHEN RECORDED RETURN TO:

Lincoln title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-20514
SK NO.: GHID01-0119

14585818 B: 11688 P: 7205 Total Pages: 1
08/20/2026 02:28 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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 10/27/2022, and executed by FAIMANIFOTULIMANU TILEI, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and SUTHERLAND TITLE COMPANY, as Trustee, which Trust Deed was recorded on 10/28/2022, as Instrument No. 14035598, in Book 11382, at Page 2262. The subject Deed of Trust was modified by Loan Modification recorded on 8/28/2025 as Instrument No. 14428828, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 4, MEADOW WOOD ESTATES NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

APN: 15-32-255-004

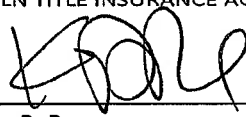
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 11/1/2025, and all subsequent installments of principal and interest 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: 8/20/2026

LINCOLN TITLE INSURANCE AGENCY

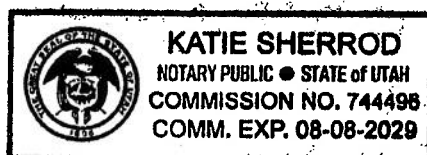
By:

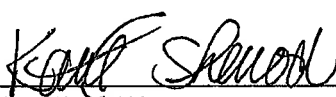

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 8-20-2026, 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.




Katie Sherrod
NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12662

14585875 B: 11688 P: 7667 Total Pages: 2
08/20/2026 03:03 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

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 2, 2017, and executed by Bree Stewart and Kyle Stewart, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 2, 2017, as Entry No. 12547933, in Book 10564, at Page 968-986, and modified pursuant to the Modification recorded on October 20, 2021, as Entry No. 13802967, in Book 11256, at Page 6736-6745, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot A-TH-32-124, Skyline at Herriman Towne Center Phase 2B, according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder. **TAX # 26-36-203-084-0000**

Purportedly known as 5161 West Ashfield Drive, Herriman, UT 84096 (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: 08/20/2026.

HALLIDAY, WATKINS & MANN, P.C.:

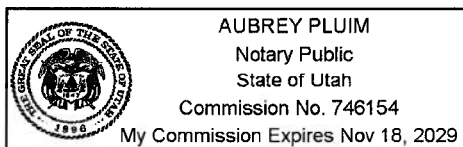
By: Jessica Oliveri

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. UT12662

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

08/20/2026

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



Remotely Notarized with audio/video via
Simplifile

A. Pluim
Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 48919

14585877 B: 11688 P: 7671 Total Pages: 2
08/20/2026 03:05 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 24, 2009, and executed by Hollie L. Hancock and Dennis V. Woodruff, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Republic Mortgage Home Loans LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Cache Title Company, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 29, 2009, as Entry No. 10687934, in Book 9716, at Page 5640-5647, and modified pursuant to the Modification recorded on May 24, 2018, as Entry No. 12777522, in Book 10677, at Page 2927-2932, and modified pursuant to the Modification recorded on May 8, 2020, as Entry No. 13264570, in Book 10940, at Page 2820-2827, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 11, Woodstock Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 22-17-477-008**

Purportedly known as 1252 East Hemingway Drive, Salt Lake City, UT 84121 (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: 08/20/2026.

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

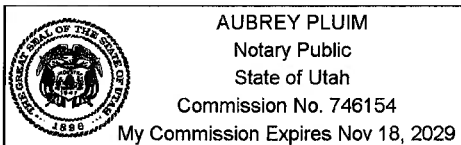
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. 48919

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

The foregoing instrument was acknowledged before me on 08/20/2026,
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



Remotely Notarized with audio/video via
Simplifile

14585944 B: 11688 P: 8105 Total Pages: 1
08/20/2026 04:06 PM By: Mwestergard Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11146-1374F
Parcel No. 08 26-354-001

NOTICE OF DEFAULT

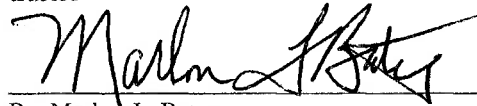
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Gilbert Lee and Cita Lee, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on September 14, 2022, and recorded as Entry No. 14015678, in Book 11372, at Page 4483, Records of Salt Lake County, Utah.

LOT 24, BLOCK 5, ROSE PARK PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the November 30, 2025 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 20 day of August, 2026.

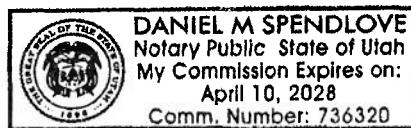
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 20 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14585971 B: 11688 P: 8265 Total Pages: 2
08/20/2026 04:33 PM By: jlucas Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 153222-UT

APN: 16-33-231-019

NOTICE IS HEREBY GIVEN THAT WALTER A ROMNEY A MARRIED MAN as Trustor, SUTHERLAND TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE LTD. DBA MAJOR MORTGAGE CO., A TEXAS LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/30/2013 and recorded on 10/1/2013, as Instrument No. 11734500 in Book 10182 Page 1854-1863 the subject Deed of Trust was modified by Loan Modification recorded on 09/01/2015 as Instrument 12125073 BOOK- 10358 PG-4522-4528., in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1:

BEGINNING AT A POINT SOUTH 1267.89 FEET AND EAST 1573.36 FEET FROM THE NORTH QUARTER CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID POINT ALSO ASSUMED TO BE NORTH 65.34 FEET AND EAST 247.50 FEET FROM THE CENTER OF THE NORTHEAST QUARTER OF AFOREMENTIONED SECTION 33, AND RUNNING THENCE EAST 82.50 FEET; THENCE NORTH 132.0 FEET; THENCE WEST 82.50 FEET; THENCE SOUTH 132.0 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPTING THEREFROM THE FOLLOWING DESCRIBED TRACT AS CONVEYED TO SALT LAKE COUNTY BY WARRANTY DEED RECORDED MAY 9, 2005, ENTRY NO. 9371158, IN BOOK 9128, AT PAGE 3615, OF OFFICIAL RECORDS, TO-WIT: BEGINNING AT A POINT BEING SOUTH 1267.89 FEET AND EAST 1573.36 FEET FROM THE NORTH QUARTER CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID POINT ALSO ASSUMED TO BE NORTH 65.34 FEET AND EAST 247.50 FEET FROM THE CENTER OF THE NORTHEAST QUARTER OF AFOREMENTIONED SECTION 33, RUNNING THENCE NORTH 5.86 FEET, THENCE EAST 82.5 FEET, THENCE SOUTH 5.86 FEET, THENCE WEST 82.5 FEET TO THE POINT BEGINNING

PARCEL 1A:

A NON EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS PURPOSES APPURTENANT TO PARCEL 1, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE CENTER OF AN OLD IRRIGATION DITCH, SAID POINT BEING SOUTH 1303.73 FEET AND EAST 1349.82 FEET FROM THE NORTH QUARTER CORNER OF SECTION 33, TOWNSHIP 1 SOUTH, RANGE 1 EAST, SALT LAKE BASE MERIDIAN, SAID POINT ALSO ASSUMED TO BE NORTH 29.70 FEET AND SOUTH 89 31' 40" EAST ALONG THE CENTER OF SAID DITCH 306.05 FEET; THENCE NORTH 38.36 FEET; THENCE WEST 306.04 FEET; THENCE SOUTH 35.84 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$664,737.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as

NOTICE OF DEFAULT

T.S. NO. 153222-UT

follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2026 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, Wells Fargo Bank, N.A., the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION:

ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South

Orem, Utah 84058

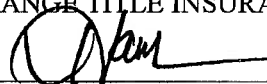
Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: AUG 1 8 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

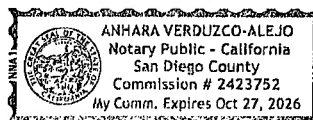
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 1 8 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 Verduzco-Alejo (Seal)



14586147 B: 11688 P: 9401 Total Pages: 1
08/21/2026 10:56 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 51121-2018F
Parcel No. 28-33-277-011

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Bruce M. Martin and Deborah Martin, as trustor(s), in which JPMorgan Chase Bank, N.A. is named as beneficiary, and JPMorgan Chase Bank, N.A. is appointed trustee, and filed for record on December 21, 2020, and recorded as Entry No. 13505179, in Book 11083, at Page 9000, Records of Salt Lake County, Utah.

LOT 37, HICKORY RIDGE SUBDIVISION AMENDED, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 21 day of August, 2026.

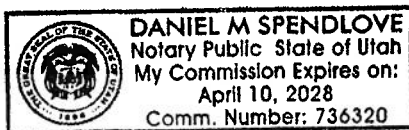
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

WHEN RECORDED RETURN TO:

LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-20952
SK NO.: GHID01-0116

14586345 B: 11689 P: 683 Total Pages: 1
08/21/2026 01:36 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

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 3/5/2007, and executed by RALPH J PERRELLA, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR FIRST NLC FINANCIAL SERVICES, LLC, DBA THE LENDING CENTER ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and BONNEVILLE SUPERIOR TITLE COMPANY, as Trustee, which Trust Deed was recorded on 3/9/2007, as Instrument No. 10028849, in Book 9433, Page 2895-2907, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in Salt Lake County, Utah, and more particularly as follows:

THE SOUTH ONE-HALF OF LOT 10 AND ALL LOTS 11 AND 12, BLOCK 2, BAMBERGER ADDITION,
ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY
RECORDER, STATE OF UTAH.

APN: 22-06-357-008

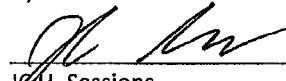
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 11/1/2025, and all subsequent installments of principal and interest 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: 8/21/26

LINCOLN TITLE INSURANCE AGENCY

By:



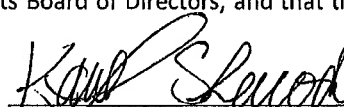
JC H. Sessions

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 8-21-26, personally appeared before me, JC H. Sessions, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

14586553 B: 11689 P: 2045 Total Pages: 1
08/21/2026 04:06 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 11253-05F
Parcel No. 20-22-179-028

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Derrick Pierce and Vanessa Latoia Pierce, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on April 22, 2020, and recorded as Entry No. 13250287, in Book 10931, at Page 5978, Records of Salt Lake County, Utah.

LOT 107, SUNSET HILLS P.U.D. PHASE 1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 21 day of August, 2026.

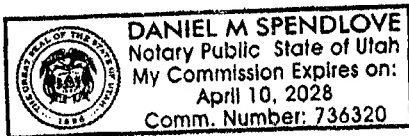
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

14586555 B: 11689 P: 2048 Total Pages: 1
08/21/2026 04:08 PM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 92069-452F
Parcel No. 21-15-226-044

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the RESPA Deed of Trust executed by Jason Devroom, as trustor(s), in which University First Federal Credit Union is named as beneficiary, and Cottonwood Title is appointed trustee, and filed for record on September 10, 2018, and recorded as Entry No. 12845695, in Book 10710, at Page 8181, Records of Salt Lake County, Utah.

LOT 18, HOMES AT CROSSPOINTE PHASE ONE, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 21 day of August, 2026.

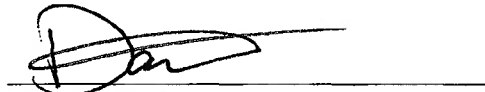
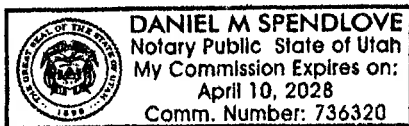
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 21 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC