

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.: 26-20586
SK NO.: GHID01-0114

ENT 68308:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 17 03:51 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 9/30/2014, and executed by LORI MCCLELLAN, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AXIOM FINANCIAL, LLC, A LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and INWEST TITLE SERVICES, INC., as Trustee, which Trust Deed was recorded on 10/1/2014, as Instrument No. 70446:2014. The subject Deed of Trust was modified by Loan Modification recorded on 06/08/2021, as Instrument No. 104850:2021, in the Official Records of Utah County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

Parcel 1: Lot 52, Plat "A", South Valley Estates Amended P.U.D., Phase 1, Salem, Utah County, Utah, according to the official Plat thereof on file in the Office of the Utah County Recorder.

Parcel 1A: Together with the right and easement of use and enjoyment in and to the common areas as set forth on said Plat.

APN: 66:471:0052

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 7/1/2025, 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: 8/17/2026

LINCOLN TITLE INSURANCE AGENCY

By: [Signature]

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 8.17.2026, 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.



[Signature]
NOTARY PUBLIC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2656

ENT 68379:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 18 08:32 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Daybreak at Harvest Hills, LC ("Association"), that a default has occurred under that certain Declaration of Condominium for Daybreak at Harvest Hills, an Expandable Utah Condominium Project ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on May 2, 2002, as Entry No. 50342:2002, and any amendments thereto, concerning real property reputed to be owned by **Jason Lee Batley, an unmarried man ("Owner")**, covering real property located at 127 West Suncrest Lane, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

UNIT 2, BUILDING E, CONTAINED WITHIN THE PHASE 5 DAYBREAK AT HARVEST HILLS, AN EXPANDABLE UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON AUGUST 13, 2002 IN UTAH COUNTY, AS ENTRY NOT 92631:2002, AND MAP FILING NO. 9631 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MAY 2, 2002 IN UTAH COUNTY, AS ENTRY NO. 50342:2002 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECTS COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

PARCEL NUMBER: 37-191-0002

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 Continuing Lien and Request for Notice ("Lien") was recorded on July 1, 2026 as Entry No. 54585:2026. 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.

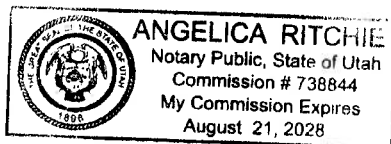
DATED this 17th day of August, 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
BRUCE C. JENKINS
Attorney for Daybreak at Harvest Hills, LC

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.



Angelina Ritchie
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.

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. 67152-277F
Parcel No. 36-926-0148

ENT 68829:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 18 04:01 PM FEE 40.00 BY KD
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

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 to Secure Home Equity Line of Credit Agreement executed by Musa A. Aden, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on July 15, 2022, and recorded as Entry No. 81293:2022, Records of Utah County, Utah.

UNIT 148, COLD SPRINGS AT RED HAWK RANCH PHASE 1, A PLANNED UNIT DEVELOPMENT, EAGLE MOUNTAIN, UTAH COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH 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 February 28, 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 18 day of August, 2026.

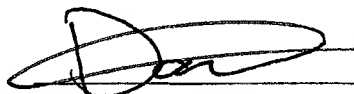
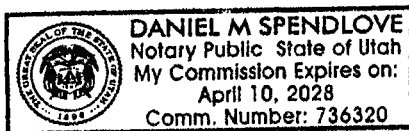
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29273

ENT 69455:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 20 02:43 PM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 30, 2017, and executed by Torrens Arnold, 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 Freedom Mortgage Corporation being the present Beneficiary, in which Utah First Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 31, 2017, as Entry No. 85687:2017, and modified pursuant to the Modification recorded on December 14, 2020, as Entry No. 198140:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 61, Plat "B", SAGE VALLEY SUBDIVISION, Eagle Mountain, Utah, according to the official plat thereof in the office of the Utah County Recorder, State of Utah. **TAX # 66-208-0061**

Purportedly known as 1592 East Smithfield Drive, Eagle Mountain, UT 84005 (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: 08/20/2026

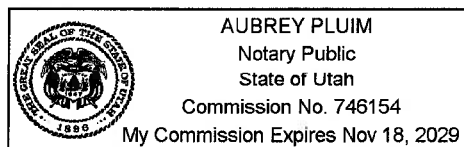
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29273

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.



Remotely Notarized with audio/video via
 Simplifile

Aubrey Pluim
 Notary Public

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757

ENT 69520:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 20 04:41 PM FEE 40.00 BY MH
RECORDED FOR Aldridge Pite, LLP
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 153191-UT

APN: 52-895-0213

NOTICE IS HEREBY GIVEN THAT SCOTT G. NEFF, A MARRIED MAN as Trustor, GRIFFITHS & TURNER TITLE INSURANCE & LEGAL SERVICES as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, AN UTAH CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/30/2003 and recorded on 6/3/2003, as Instrument No. 82663:2003 Later assumed by EMILY G. NEFF, Assumption Agreement Recorded on 05/23/2017 as Instrument No. 49281:2017 the subject Deed of Trust was modified by Loan Modification recorded on 01/20/2012 as Instrument 4569:2012 and later was modified by Loan Modification recorded on 05/23/2017 as Instrument 49282:2017, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 213, PLAT B, SUNRISE MEADOWS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$164,419.00.

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 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.

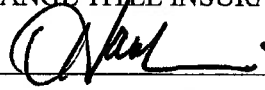
By reason of such default, CitiMortgage, Inc., the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable,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

T.S. NO. 153191-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

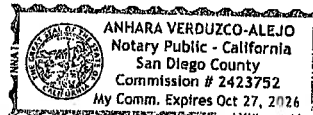
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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 (Seal)



Alta Law, LC
9488 Union Square, Ste 201
Sandy, Utah 84070
Phone (801) 984-0055
Email: legal@altalawut.com
2608009.F

ENT 69573:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 21 08:49 AM FEE 40.00 BY KC
RECORDED FOR 1st Liberty Title LC
ELECTRONICALLY RECORDED

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 TRUST DEED WITH ASSIGNMENT OF RENTS executed by Ethan Michael Valle (Trustor) to secure certain obligations in favor of) in favor of M & H Real Estate Investments, Inc. (Beneficiary), to Title One, Inc. as Trustee, (for whom the undersigned has been substituted) in the amount of \$495,000.00, plus interest, dated December 18, 2025, and recorded December 31, 2025, as Entry Number 102716:2025, of official records in the office of the County Recorder of Utah County, State of Utah. The real property constituting the collateral under the Trust Deed is located in Utah County, State of Utah, and is more particularly described as follows:

Lot 527, Plat "G", SPANISH FIELDS WEST SUBDIVISION, including a vacation of Lot 359, Plat "C" of Spanish Fields Subdivision, Spanish Fork, Utah County, Utah, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Subject to easements, covenants, conditions and restrictions of record and taxes for the current year.

Parcel No. **66:168:0527**

Property address of said property is purported to be:

302 South 1170 West, Spanish Fork, UT 84660-5708.

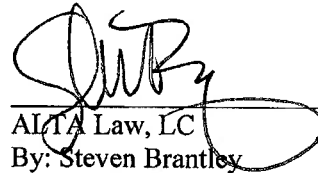
Said obligations consist of a Trust Deed and Trust Deed Note ("Note") and loan documents executed by Trustor for the original principal sum of \$495,000.00, plus interest.

The default which has occurred is the breach of obligations under Trust Deed and Note which include non-payment for the months and payments due for April, May, June, July, and August of 2026, as set forth in the Note. The payment due August 1, 2026 is a balloon payment, and the entirety of the principal, interest, late fees, default interest and fees and costs of this foreclosure proceeding are now past due and payable in full.

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.

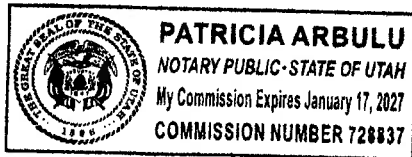
DATED this 20th day of August, 2026.



ALTA Law, LC
By: Steven 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
File No. 2608009.F

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

On this 20th day of August, 2026 personally appeared before me, Steven 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:

ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757

ENT 69691:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 21 11:22 AM FEE 40.00 BY LM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 146507-UT

APN: 14-065-0204

NOTICE IS HEREBY GIVEN THAT CLIFF FANO AND MAILE FANO, HUSBAND AND WIFE as Trustor, UTAH FIRST as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 3/18/2024 and recorded on 3/25/2024, as Instrument No. 18718:2024, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT LOCATED SOUTH 004'13" EAST ALONG SECTION LINE 382.59 FEET AND WEST 33.47 FEET FROM THE EAST QUARTER CORNER OF SECTION 32, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN THENCE SOUTH 160.31 FEET THENCE WEST 159.84 FEET THENCE NORTH 148'37" WEST 146.21 FEET THENCE NORTH 8504'27" EAST 165.07 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$426,000.00.

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 6/1/2025 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, SECURITY SERVICE FEDERAL CREDIT UNION, 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

ENT 69691:2026 PG 2 of 2

T.S. NO. 146507-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 2 0 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

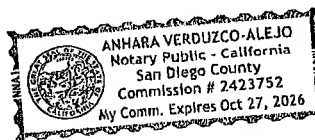
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 2 0 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Anhara (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27588

ENT 69861:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 21 02:48 PM FEE 40.00 BY MG
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 7, 2022, and executed by Sravan Kumar Sabbavarapu and Lucas Aleman, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Carrington Mortgage Services, LLC being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 8, 2022, as Entry No. 98734:2022, and corrected pursuant to the Affidavit recorded on June 29, 2026, as Entry No. 53732:2026, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 18, Kelvin Grove Phase 1 Subdivision, according to the plat thereof as recorded in the office of the Utah County Recorder.

More Correctly Described As:

Lot 18, Kelvin Grove Subdivision Final Plat Phase One, according to the plat thereof as recorded in the office of the Utah County Recorder. **TAX # 44-138-0018**

Purportedly known as 1474 Archmore Loop, aka 1474 S. 1350 West, Springville, UT 84663 (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: 08/21/2026

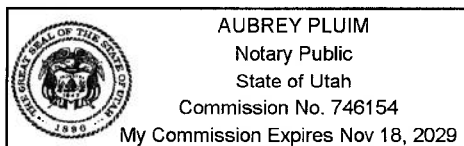
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27588

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

The foregoing instrument was acknowledged before me on 08/21/2026,
 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

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. 11146-918F
Parcel No. 17-050-0005

ENT 69932 : 2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Aug 21 04:05 PM FEE 40.00 BY MH
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

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 executed by Thayne D. Wilde, 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 15, 2014, and recorded as Entry No. 65627:2014, Records of Utah County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 30, 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.

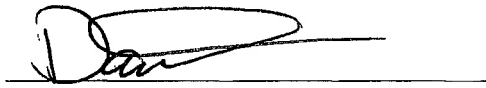
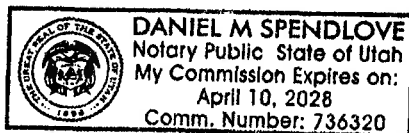

NOTARY PUBLIC

EXHIBIT "A"

BEGINNING AT THE NORTHWEST CORNER OF THE RICHARD W. KIELER AND LAUREL KIELER PROPERTY, WHICH POINT IS DESCRIBED BY DEED RECORDED AUGUST 24, 1984, IN BOOK 2159, PAGE 350, ENTRY NO. 25411, AS BEING WEST ALONG SECTION LINE 33 FEET AND SOUTH 25.2 FEET AND WEST 118 FEET FROM THE NORTH QUARTER OF SECTION 11, TOWNSHIP 6 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE SOUTH 00°27' EAST ALONG THE WEST LINE OF THE KIELER PROPERTY 117.0 FEET TO THE NORTH LINE OF PLAT "C" MOUNTAIN GREEN SUBDIVISION, OREM, UTAH; THENCE SOUTH 89°54'33" WEST ALONG SAID SUBDIVISION LINE 102.22 FEET; THENCE NORTH 0°42'38" WEST ALONG THE EAST LINE OF THE PROPERTY OF BRIAN SMITH, DESCRIBED IN DEED RECORDED JUNE 18, 1986, IN BOOK 2313, PAGE 708, ENTRY NO. 18998, AND SAID EAST LINE EXTENDED 117.16 FEET; THENCE EAST 102.75 FEET TO THE POINT OF BEGINNING.

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. 92069-459F

Parcel No. 53-652-0001, 53-652-0003, 53-652-0004, 53-652-0006, 53-652-0007, 53-652-0008, 53-652-0009, 53-652-0010, 53-652-0011, 53-652-0012, 53-652-0016, 53-652-0017, 53-652-0018, 53-652-0019, 53-652-0020, 53-652-0021, 53-652-0022, 53-652-0023, 53-652-0026, 53-652-0027, 53-652-0029 & 53-652-0030

ENT 69934: 2026 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2026 Aug 21 04:08 PM FEE 64.00 BY MH

RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

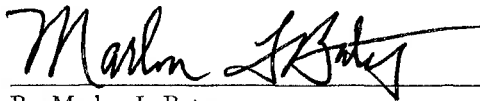
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Hillwood Homes Utah, L.L.C., a Utah limited liability company, as trustor(s), in which Canyon View Federal Credit Union dba Canyon View Credit Union is named as beneficiary, and Canyon View Federal Credit Union is appointed trustee, and filed for record on November 13, 2025, and recorded as Entry No. 88998-2025, Records of Utah County, Utah.

LOTS 1, 3, 4, 6-12, 16-23, 26, 27, 29, AND 30, INCLUSIVE, TEN SEVEN HUNDRED, PLAT A, INCLUDING A VACATION OF LOTS 1 AND 4 OF HIGHLAND TOWNE CENTER BUSINESS PARK-AMENDED PLAT B AND A VACATION OF LOT 3 OF HIGHLAND TOWNE CENTER BUSINESS PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH 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 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note and failed to pay the 2025 property taxes for all parcels. 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

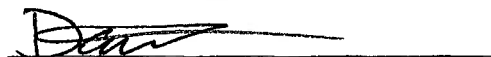
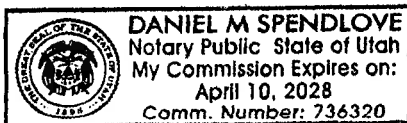
Its: Supervising Partner

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


NOTARY PUBLIC