



W3427056

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29011

E# 3427056 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Jul-26 0851 AM FEE \$45.00 DEP TT
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by **Halliday, Watkins & Mann, P.C., Successor Trustee**, a member of the Utah State Bar, that a default has occurred under a Trust Deed dated August 21, 2023, and executed by Adrilda Grefa de Canayo and Octavio Canayo, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC., its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Paul M Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on August 21, 2023, as Entry No. 3295334, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

The land referred to herein is situated in the County of Weber, State of Utah, and is described as follows:
All of Unit U-2627, in Building A, contained within the Sherwood Oaks Condominiums, A Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in Weber County, Utah. 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; (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 of Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act. **TAX # 09-171-0017**
pcv

Purportedly known as 2627 W 5625 S, Roy, UT 84067 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/24/2026.

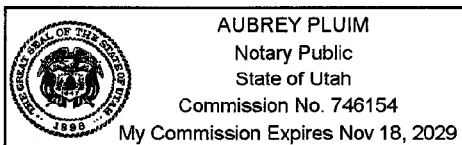
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29011

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

The foregoing instrument was acknowledged before me on 07/24/2026,
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



W3427058

WHEN RECORDED RETURN TO:

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

E# 3427058 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Jul-26 0851 AM FEE \$45.00 DEP TT
REC FOR: ALDRIDGE PITE, LLP
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 151633-UT

APN: 09-279-0011 PCV

NOTICE IS HEREBY GIVEN THAT ROBERT J WALL AND TESSA L WALL, HUSBAND AND WIFE; AS JOINT TENANTS as Trustor, FOUNDERS TITLE COMPANY as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 2/16/2013 and recorded on 2/22/2013, as Instrument No. 2621850 the subject Deed of Trust was modified by Loan Modification recorded on 01/16/2024 as Instrument 3311282, in the official records of Weber County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 265, ALAND OF HONEY SUBDIVISION NO. 8, ROY CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF

The obligation included a Note for the principal sum of \$158,000.00.

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 12/1/2025 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, COMPUTERSHARE TRUST COMPANY, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NBE ASSET 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

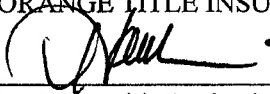
E# 3427058 PG 2 OF 2

T.S. NO. 151633-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: JUL 23 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

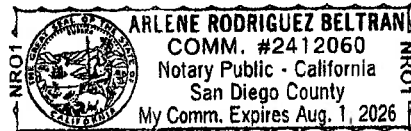
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On JUL 23 2026 before me, Arlene Rodriguez Beltran, 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 Arlene Rodriguez Beltran (Seal)





W3427270

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28931

E# 3427270 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Jul-26 0311 PM FEE \$45.00 DEP JJT
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 28, 2017, and executed by Danelle Shepard, 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 Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on August 29, 2017, as Entry No. 2875820, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Part of Lots 1 and 2, Block 4, Woodmansee Addition, Ogden City, Weber County, Utah: Beginning at the Northwest corner of Lot 1 and running thence East 65.7 feet to the Northeast corner of said Lot 2; thence South 67 feet and one inch; thence West 39.7 feet to a point 26 feet East of the West line of said Lot 1; thence North 19 feet and one inch; thence West 26 feet to the West line of Lot 1; thence North 48 feet to the point of beginning. **TAX # 04-019-0030** sd

Purportedly known as 603 30th Street, Ogden, UT 84403 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/27/2026

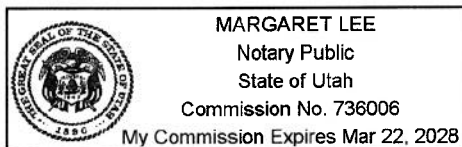
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28931

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

The foregoing instrument was acknowledged before me on 07/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3427271

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29060

E# 3427271 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Jul-26 0311 PM FEE \$45.00 DEP JJT
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 June 6, 2017, and executed by Richard Villegas, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Old Republic was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on June 7, 2017, as Entry No. 2861669, and modified pursuant to the Modification recorded on July 25, 2024, as Entry No. 3333876, and modified pursuant to the Modification recorded on August 27, 2025, as Entry No. 3382442, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Part of Lots 22 to 26, inclusive, Block 4, Lakeview Addition to Ogden, Utah: Beginning 60.2 feet East of the Southwest corner of Lot 26, thence East 50 feet; thence North 125 feet, thence West 50 feet, thence South 125 feet to beginning. **MORE CORRECTLY DESCRIBED AS FOLLOWS:**

Part of Lots 22 to 26, inclusive, Block 4, Lake View Addition to Ogden, Utah: Beginning 60.02 feet East of the Southwest corner of Lot 26, thence East 50 feet; thence North 125 feet, thence West 50 feet, thence South 125 feet to beginning. **TAX # 05-096-0018 sd**

Purportedly known as 560 35th Street, Ogden, UT 84403 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/27/2026.

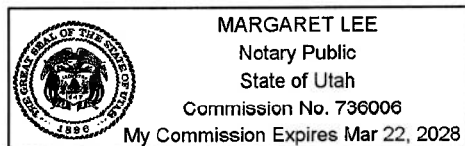
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29060

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

The foregoing instrument was acknowledged before me on 07/27/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3427279

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. UTAH04-7526

E# 3427279 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Jul-26 0342 PM FEE \$45.00 DEP JJT
REC 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 FEBRUARY 22, 2023, and executed by CHASE CAMPBELL, MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and AMICUS TITLE, as Trustee, which Trust Deed was recorded on FEBRUARY 24, 2023, as Entry No. 3274277, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

PART OF LOT 1, BLOCK 5, PLAT C, OGDEN CITY SURVEY, WEBER COUNTY, UTAH, DESCRIBED AS FOLLOWS:
COMMENCING AT A POINT 4 CHAINS WEST OF THE NORTHEAST CORNER OF SAID BLOCK, AND RUNNING THENCE
SOUTH 6 RODS; THENCE WEST 4 RODS; THENCE NORTH 6 RODS; THENCE EAST 4 RODS TO THE PLACE OF
BEGINNING.
EXCEPTING THE WEST 6 FEET THEREOF.

02-003-0015 sd

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: July 27, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 27, 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



W3427304

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

E# 3427304 PG 1 OF 4
B. Rahimzadegan, WEBER COUNTY RECORDER
28-Jul-26 0827 AM FEE \$45.00 DEP SD
REC FOR: PREMIUM TITLE TSG
ELECTRONICALLY RECORDED

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

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

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

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

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Onity Loan Acquisition Trust 2026-HB1, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, **(844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain Time on Monday through Friday.**

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

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

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

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 10/28/2015, executed by: SANDRA W. KAMERATH OR HER SUCCESSORS, AS TRUSTEE OF THE SANDRA W. KAMERATH LIVING TRUST, DATED AUGUST 28, 2002, as Trustor(s) to secure certain obligations in favor of REVERSE MORTGAGE SOLUTIONS, INC., AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS as Beneficiary, recorded on 11/05/2015, as Instrument No. 2764291, of Official Records in the Office of the Recorder of Weber COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$277,500.00

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

The Property ceases to be the Principal Residence of the Borrower for reasons other than death and the Property is not the Principal Residence of at least one other Borrower. Pursuant to the demand forwarded on 3/27/2026 the foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(c)(i) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

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

Dated: July 27, 2026

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

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On July 27, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC

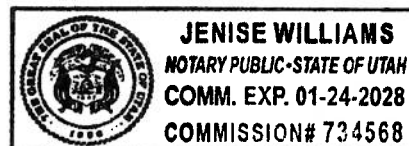


Exhibit A

Legal Description

ALL OF LOT 26, SPRINGTREE PHASE 3, A PRUD, SOUTH OGDEN CITY, WEBER
COUNTY, UTAH.

APN: 07-370-0002

dc



W3427415

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25828

E# 3427415 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
28-Jul-26 0242 PM FEE \$45.00 DEP JJT
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 May 12, 2023, and executed by Jared Wesley Noyes aka Jared Noyes, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Equity Prime Mortgage LLC, its successors and assigns as Beneficiary, in which Bhava Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on May 15, 2023, as Entry No. 3283438, and modified pursuant to the Modification recorded on June 18, 2025, as Entry No. 3373652, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lots 30 and 31, Block 1, Valley View Addition, according to the official plat thereof on file and of record in the Weber County Recorder's Office. **TAX # 14-004-0014** JT

Purportedly known as 1919 Eccles Avenue, Ogden, UT 84401 (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.

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

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

Dated: 07/28/2026

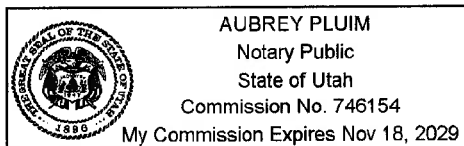
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25828

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

The foregoing instrument was acknowledged before me on 07/28/2026,
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



W3427722

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28973

E# 3427722 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
29-Jul-26 0441 PM FEE \$45.00 DEP SD
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 December 11, 2023, and executed by Alexander Gomez Sr. and Amelia Dwyer, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Castle & Cooke Mortgage, LLC, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which First National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on December 11, 2023, as Entry No. 3308043, and modified pursuant to the Modification recorded on June 27, 2025, as Entry No. 3374763, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

All of Lot 34, WEN-DALE PARK SUBDIVISION NO. 2, Riverdale City, Weber County, Utah, according to the Official Plat thereof.
Situated in Weber County. **TAX # 06-126-0017 JT**

Purportedly known as 4241 South 1050 West, Riverdale, UT 84405-3309 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 07/29/2026.

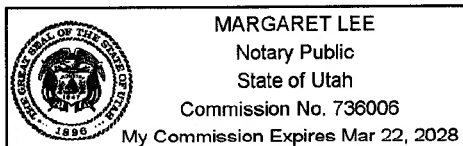
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28973

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

The foregoing instrument was acknowledged before me on 07/29/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3427861

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

E# 3427861 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
30-Jul-26 0256 PM FEE \$45.00 DEP SD
REC FOR: WESTERN MORTGAGE SERVICES
ELECTRONICALLY RECORDED

Notice of Default and Election to Sell

Notice is hereby given by Edwin B. Parry, Attorney at Law, as Substitute of Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated February 2, 2024, executed by Pablo Hinojosa, as the Trustor, in favor of Western Mortgage Services Corporation as Beneficiary, in which David J. Shaffer, attorney-at-law was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of Weber State of Utah, on February 5, 2024, as Entry No. 3313497 of Official Records, all relating to and describing the real property situated in the County of Weber, State of Utah, particularly described as follows:

LEGAL DESCRIPTION:

THE EAST 10 FEET OF LOT 41, ALL OF LOT 42, AND THE WEST 7 FEET OF LOT 43, BLOCK 9, FRANKLIN PLACE, according to the official plat thereof on file and of record in the Weber County Recorder's Office. Excepting therefrom the South 5.50 feet of the above parcel for widening of 36th Street. (1747-521)

Property Addresses: 254 36th Street, Ogden, Utah 84405

Parcel Number: 05-120-0045 JT

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of \$130,000.00, interest at the rate of 11.0% per annum. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is James and Mardi Jensen Family Trust, with James Jensen as Trustee, as to an undivided .6154 interest, and Steve Goorman Revocable Trust, with Steve Goorman as Trustee, as to an undivided .3846 interest. The promissory note obligation is in default. This note is due for April - July, 2026, in the amount of \$1,238.02 per month together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any arrear on prior liens, mortgages and trust deed loans. Under the provisions of the Promissory Note and Trust Deed, the principal balance of \$130,000.00 is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

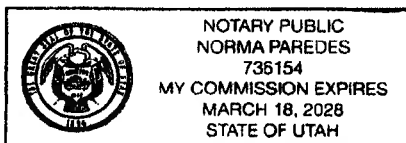
Dated this 30th day of July, 2026
Edwin B. Parry, Attorney at Law

Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
County of Davis } : SS.

On this 30th day of July, 2026, personally appeared before me Edwin B. Parry, Attorney at Law, of Davis County, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

Seal:



Notary Public



W3427862

After Recording Mail To:
Western Mortgage Services
Po Box 1387
Bountiful, UT 84011

E# 3427862 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
30-Jul-26 0256 PM FEE \$45.00 DEP SD
REC FOR: WESTERN MORTGAGE SERVICES
ELECTRONICALLY RECORDED

Notice of Default and Election to Sell

Notice is hereby given by **Edwin B. Parry, Attorney at Law**, as Trustee, P. O. Box 1387 Bountiful, UT 84011, that a default has occurred under that certain Trust Deed dated **February 3, 2025**, executed by **Pablo Hinojosa**, as the Trustor, in favor of **Western Mortgage Services Corporation** as Beneficiary, in which **Edwin B. Parry, attorney-at-law** was named Trustee, the Trust Deed having been recorded in the office of the County Recorder of **Weber, State of Utah**, on **February 4, 2025**, as Entry No. **3356766**, of Official Records, all relating to and describing the real property situated in the **County of Weber, State of Utah**, particularly described as follows:

Legal Description: SEE ATTACHED EXHIBITS

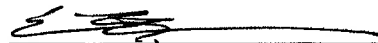
Property Address: Parcel #1: 254 36th Street, Ogden, Utah 84405
Parcel #2: 260 36th Street, Ogden, Utah 84405

Parcel Number: Parcel #1: 05-120-0045 JT
Parcel #2: 05-120-0046 JT

Said Trust Deed secures certain obligations under a Note secured by a Deed of Trust, of even date, in the original principal amount of **\$215,000.00**, interest at the rate of **14.00% per annum**. The present holder of the beneficial interest under the Deed of Trust and the obligations secured thereby (or the attorney in fact/agent of the present holder) is **Steve Goorman Revocable Trust, Dated May 11, 2004, with Steve Goorman as Trustee**. The promissory note obligation is in default. This note is due for **March, 2026 – July, 2026**, in the amount of **\$2,547.47 per month** together with any late fees and charges, unpaid taxes, insurance and other obligations under the Promissory note and Trust Deed and any **arrears on prior liens, mortgages and trust deed loans**. Under the provisions of the Promissory Note and Trust Deed, the principal balance of **\$215,000.00** is accelerated and now due, together with the accruing interest, late charges, costs and Trustee's and Attorney's fees.

That by reason of such default, the present beneficiary under said Trust Deed has delivered to said Trustee a written notice of default and election for sale, and has deposited with said Trustee such Trust Deed and all documents evidencing the obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby. The default is subject to reinstatement in accordance with the Statutes of the State of Utah.

Dated this 30th day of July, 2026
Edwin B. Parry, Attorney at Law

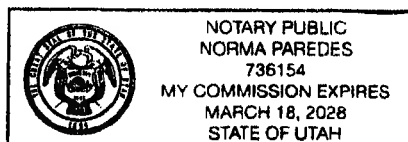


Edwin B. Parry, Attorney at Law, Trustee
P. O. Box 1387, Bountiful, UT 84011

State of Utah }
: SS.
County of Davis }

On this 30th day of July, 2026 personally appeared before me **Edwin B. Parry, Attorney at Law**, of **Davis County**, Trustee, who being duly sworn did acknowledge before me that he is the Successor Trustee and the signer of the foregoing Notice of Default.

Seal:



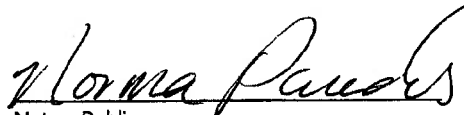

Notary Public

EXHIBIT "A "

Escrow No. **14253-6342777 (lv)**
A.P.N.: **05-120-0045**

Parcel 1:

The East 10 feet of Lot 41, all of Lot 42, and The West 7 feet of Lot 43, Block 9, FRANKLIN PLACE, according to the Official Plat thereof on file and of record in the Weber County Recorder's office.

Less and Excepting therefrom that portion of land conveyed to Ogden City Corporation in Warranty Deed recorded February 17, 1995 as Entry No. 1333148 in Book 1747 at Page 521 of official records, being more particularly described as follows:

A parcel of land in fee for the widening of an existing road Ogden City 36th street known as project No. 3356, being part of an entire tract of property, situate in Lots 41, 42, and 43, Block 9 of the FRANKLIN PLACE ADDITION to Ogden City, according to the Ogden City Survey (O.C.S.) in the Southwest quarter of Northeast quarter of Section 5, Township 5 North, Range 1 West, Salt Lake Base and Meridian.

Said parcel is a strip of land 5.50 feet wide adjoining Northerly the following Southerly line:

Beginning at a point which is 10.00 feet North 89° 02' 00" West along the Northerly right-of-way line of 36th street and the Southerly line of said Block 9 from the Southeast corner of said Lot 41, said point being located 33.00 feet perpendicularly distant Northerly from the centerline of 36th street at Engineer Station 88 + 45.91, and running thence South 89° 02' 00" East 42.01 feet (survey distance, equals 42.00 feet of record) along said right-of-way line and block line to the Grantor's East property line as shown on the official map of said project on file in the office of the Utah Department of Transportation.

Parcel 2:

The East 18 feet of Lot 43, and the West 24 feet of Lot 44, in Block 9, FRANKLIN PLACE ADDITION TO OGDEN CITY, Utah.

Less and Excepting therefrom that portion of land conveyed to Ogden City Corporation in Warranty Deed recorded March 24, 1995 as Entry No. 1337844 in Book 1750 at Page 2592 of official records, being more particularly described as follows:

A parcel of land in fee for the widening of an existing road Ogden City 36th street known as project No. 3356, being part of an entire tract of property, situate in Lots 43 and 44, Block 9 of the FRANKLIN PLACE ADDITION to Ogden City, according to the Ogden City Survey (O.C.S.) in the Southwest quarter of Northeast quarter of Section 5, Township 5 North, Range 1 West, Salt Lake Base and Meridian.

Said parcel is a strip of land 5.50 feet wide adjoining Northerly the following Southerly line:

Beginning at a point which is 18.00 feet North 89° 02' 00" West along the Northerly right-of-way line of 36th street and Southerly block line of said Block 9 from the Southeast corner of said Lot 43, said point being located 33.00 feet perpendicularly distant Northerly from the centerline of 36th street at Engineer Station 88 + 87.92, and running thence South 89° 02' 00" East 42.01 feet (survey distance, equals 42.00 feet of record) along said right-of-way line and block line to the Grantor's East property line as shown on the official map of said project on file in the office of the Utah Department of Transportation.