



W3430126

WHEN RECORDED RETURN TO:

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

E# 3430126 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
17-Aug-26 0820 AM FEE \$45.00 DEP SD
REC FOR: MORTGAGE CONNECT - TSG
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 152706-UT

APN: 10-117-0057 dc

NOTICE IS HEREBY GIVEN THAT JORDAN JARVIS AND AUBREE ESSEX, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, MOUNTAIN VIEW TITLE & ESCROW INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BANK OF UTAH, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 2/7/2022 and recorded on 2/7/2022, as Instrument No. 3216200 Page 1, 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 118, LAKEVIEW FARM SUBDIVISION PHASE 4, HOOPER CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

The obligation included a Note for the principal sum of \$527,000.00.

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 3/1/2026 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, NEWREZ LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

E# 3430126 PG 2 OF 2

T.S. NO. 152706-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

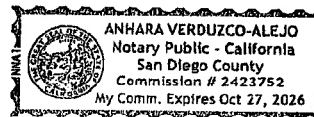
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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 (Seal)





W3430259

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. 67152-275F

Parcel No. 07-156-0007 JT

E# 3430259 PG 1 OF 1

B. Rahimzadegan, WEBER COUNTY RECORDER

17-Aug-26 0422 PM

FEE \$45.00 DEP DAC

REC FOR: SCALLEY READING BATES HANSEN & RAS
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 Adam Scott Carter, 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 June 16, 2023, and recorded as Entry No. 3287473, Records of Weber County, Utah.

ALL OF LOT 7, CANYON VIEW SUBDIVISION, TOWN OF UINTAH, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

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 17 day of August, 2026.

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

By: Marlon L. Bates

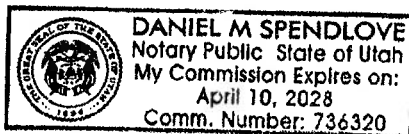
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 17 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.



NOTARY PUBLIC



W3430354

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. UTAH04-7557

E# 3430354 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
18-Aug-26 12:17 PM FEE \$45.00 DEP SD
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 JANUARY 14, 2022, and executed by JASON NEIL AND ADRIENNE NEIL, HUSBAND AND WIFE AS JOINT TENANTS, 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 FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on JANUARY 18, 2022, as Entry No. 3211553, 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 THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 14, TOWNSHIP 5 NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, U.S. SURVEY:
BEGINNING AT A POINT 679 FEET NORTH AND 33 FEET WEST OF THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF SAID NORTHWEST QUARTER; RUNNING THENCE WEST 120 FEET; THENCE NORTH 70 FEET; THENCE EAST 120 FEET; THENCE SOUTH 70 FEET TO THE BEGINNING.

09-035-0011 dc

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



W3430494

E# 3430494 PG 1 OF 4
B. Rahimzadegan, WEBER COUNTY RECORDER
19-Aug-26 0810 AM FEE \$45.00 DEP SD
REC FOR: PREMIUM TITLE TSG
ELECTRONICALLY RECORDED

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

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

dc TS No: 2026-00090-UT-SPS

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).

The past due amount is **\$5,201.59** as of **08/24/2026**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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);

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:

Towd Point Mortgage Trust 2020-3, U.S. Bank National Association, as Indenture Trustee, 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.**

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 07/02/2008, executed by: JULENE M HUGHES CLAYTON A HUGHES, WIFE AND HUSBAND AS JOINT TENANTS, as Trustor(s) to secure certain obligations in favor of WELLS FARGO FINANCIAL UTAH, INC., as Beneficiary, recorded on 07/09/2008, as Instrument No. 2352957, Book ---, Page ---, 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 \$111,226.30 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 03/08/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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: August 18, 2026

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On August 18, 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

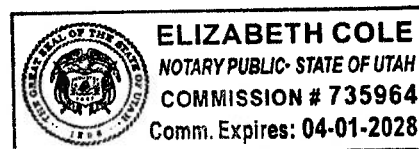


Exhibit A

Legal Description

THE LAND REFERRED TO IN THIS COMMITMENT IS SITUATE IN WEBER COUNTY,
STATE OF UT

PART OF LOTS 21, 22, 23 AND 24, MANHATTAN SUBDIVISION, PART OF BLOCK 9,
PLAT C, OGDEN CITY SURVEY: BEGINNING AT THE SOUTHWEST CORNER OF LOT
24, OF SAID BLOCK 9; THENCE EAST 48.0 FEET; THENCE NORTH 50.0 FEET; THENCE
WEST 9.0 FEET; THENCE NORTH 45.0 FEET TO THE CENTER LINE OF A 12 FOOT
VACATED ALLEY; THENCE SOUTH ALONG SAID CENTER LINE 98.0 FEET; THENCE
EAST 6.0 FEET TO THE POINT OF BEGINNING.

APN Number : 02-006-0015



W3430559

WHEN RECORDED RETURN TO:

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

E# 3430559 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
19-Aug-26 0119 PM FEE \$45.00 DEP SD
REC FOR: SERVICELINK TITLE AGENCY INC.
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 141974-UT

APN: 070190034 pcv

NOTICE IS HEREBY GIVEN THAT MICHAEL STIMPSON AND LIBERTY G STIMPSON, HUSBAND AND WIFE AND STEVEN L GARSIDE, A MARRIED MAN, ALL AS JOINT TENANTS as Trustor, LANDMARK TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/15/2021 and recorded on 4/20/2021, as Instrument No. 3145976, in the official records of Weber County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1:

PART OF LOT 45, AMENDED PLAT OF BEN LOMOND HEIGHTS, SOUTH OGDEN CITY, WEBER COUNTY, UTAH:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 45, RUNNING THENCE SOUTH 82°16' WEST 175.24 FEET; THENCE NORTH 0°36' EAST 100 FEET; THENCE SOUTH 82°16' WEST 165 FEET; THENCE NORTH 0°36' EAST 10 FEET; THENCE NORTH 82°16' EAST 203 FEET; THENCE SOUTH 0°36' WEST 10 FEET; THENCE NORTH 82°16' EAST 126.43 FEET TO THE WEST LINE OF SUNSET LANE; THENCE ALONG THE ARC OF A 159.57 FOOT RADIUS CURVE TO THE RIGHT 99.57 FEET, THE LONG CHORD OF WHICH BEARS SOUTH 5°36' EAST 99 FEET TO THE POINT OF BEGINNING.

PARCEL 1A:

TOGETHER WITH A RIGHT OR WAY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 110 FEET NORTH 0°36' EAST AND NORTH 82°16' EAST 200 FEET FROM THE SOUTHWEST CORNER OF SAID LOT 45; RUNNING THENCE NORTH 82°16' EAST 50 FEET; THENCE SOUTH 0°36' WEST 10 FEET; THENCE SOUTH 82°16' WEST 50 FEET; THENCE NORTH 0°36' EAST 10 FEET TO BEGINNING.

SITUATED IN WEBER COUNTY

The obligation included a Note for the principal sum of \$344,800.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2025 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, 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

NOTICE OF DEFAULT

E# 3430559 PG 2 OF 2

T.S. NO. 141974-UT

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

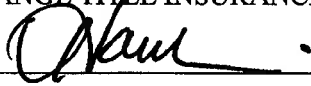
Phone: (800) 500-8757

Fax: (801) 285-0964

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

DATED: AUG 1 8 2026

ORANGE TITLE INSURANCE AGENCY, INC.



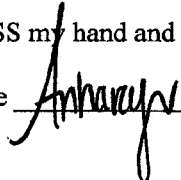
Hamsa Uchi, Authorized Signatory for Trustee

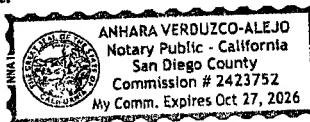
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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  (Seal)





W3430585

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29293

E# 3430585 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
19-Aug-26 0329 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., Trustee**, that a default has occurred under a Trust Deed dated May 6, 2024, and executed by Eduardo Arreguin, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, A California Limited Liability Company, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which HALLIDAY WATKINS MANN, P.C was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on May 10, 2024, as Entry No. 3325165, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 15, BURMONT PARK SUBDIVISION UNIT NO.1, according to the official plat thereof, on file and of record in the office of the Weber County Recorder, State of Utah.

Less and excepting any solar panels and their associated components, including but not limited to solar array mounting racks, array DC disconnect, inverter, battery pack, power meter, utility meter, kilowatt meter, backup generator and charge controller. **TAX # 09-118-0022** KN

Purportedly known as 2633 West 5650 South, 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 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 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 Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

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

08/19/2026
Dated: _____.

HALLIDAY, WATKINS & MANN, P.C.:

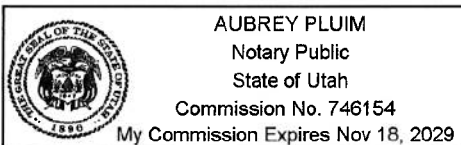
By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., 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. UT29293

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 Trustee.



Remotely Notarized with audio/video via
Simplifile

Aubrey Pluim
Notary Public

TS No.: 2026-00096-UT-REV

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

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



W3430703

E# 3430703 PG 1 OF 4
B. Rahimzadegan, WEBER COUNTY RECORDER
20-Aug-26 11:27 AM FEE \$45.00 DEP JJT
REC FOR: PREMIUM TITLE TSG
ELECTRONICALLY RECORDED

TS No: 2026-00096-UT-REV

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:

Finance of America Reverse LLC, 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 06/02/2022, executed by: DEBRA KAYE MILES, AN UNMARRIED WOMAN, as Trustor(s) to secure certain obligations in favor of CELEBRITY HOME LOANS, LLC, AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS, AS BENEFICIARY as Beneficiary, recorded on 06/02/2022, as Instrument No. 3239309, 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 \$1,034,550.00

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:

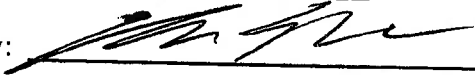
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Failure to pay the advance for property taxes and/or insurance or other property charges pursuant to that formal demand dated 04/24/2026. The foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(C)(iii) 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: August 19, 2026

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

By: 

Name: KEVIN S. PARKE (signature)

Title: ESCROW SUPERVISOR

STATE OF UTAH
COUNTY OF SALT LAKE

On August 19, 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

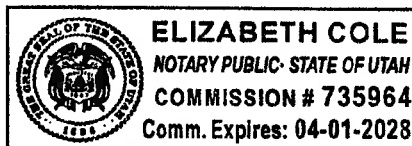


Exhibit A

Legal Description

LOT 321, WARD FARMS SUBDIVISION PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE WEBER COUNTY RECORDER.

A.P.N.:11-449-0021 KN

2
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:



W3430762

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

E#3430762 PG 1 OF 2
B RAHIMZADEGAN, WEBER CTY. RECORDER
20-AUG-26 0158PM FEE \$45.00 211
REC FOR: BRUCE L RICHARDS

**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 Revolving Credit Deed of Trust dated August 22, 2018, executed by Amanda E. Hernandez, Trustor, to secure certain obligations in favor of Goldenwest Federal Credit Union, as Beneficiary, and recorded August 27, 2018, as Entry Number 2938261, official records of the County Recorder of Weber County, State of Utah. The real property described in said Deed of Trust is located in Weber County, State of Utah, and is more particularly described as follows:

Part of Lot 6, Block 8, Plat C, Ogden City Survey:
Beginning 100 feet South of the Northwest Corner of
Lot 6; thence East 132 feet; thence South 40 feet;
thence West 132 feet; thence North 40 feet to the place
of beginning.

#02-005-0006. as

Said Revolving Credit Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$12,000.00.

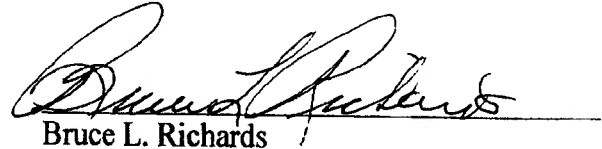
The beneficial interest under said Revolving Credit Deed of Trust and the obligations secured thereby are now owned and held by Goldenwest Federal Credit Union.

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 Revolving Credit 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 Revolving Credit 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. Goldenwest 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.

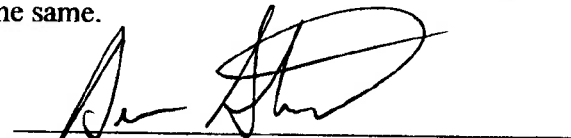
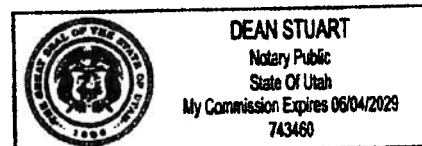
EXECUTED this 17th day of August, 2026.



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 17th 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



W3430822

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. 11146-1375F

Parcel No. 18-034-0006 (PARCEL 1) JT
18-035-0001 (PARCEL 2)

E# 3430822 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
20-Aug-26 0417 PM FEE \$45.00 DEP SD
REC FOR: SCALLEY READING BATES HANSEN & RASI
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 Neil U. Dickamore, 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 12, 2023, and recorded as Entry No. 3279575, Records of Weber 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 March 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 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.

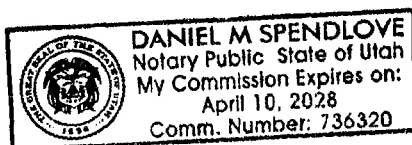
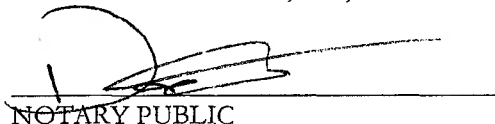


NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

PART OF BLOCK 35, PLAT "A", NORTH OGDEN SURVEY AND PART OF THE VACATED STREET ABUTTING UPON AND ADJACENT TO THE NORTH OF SAID BLOCK 35; BEGINNING AT THE NORTHEAST CORNER OF SAID BLOCK 35; RUNNING THENCE SOUTH ALONG THE EAST LINE OF SAID BLOCK, 67 FEET, THENCE WEST PARALLEL TO THE NORTH LINE OF SAID BLOCK 150 FEET, THENCE NORTH PARALLEL TO THE EAST LINE OF SAID BLOCK, 100 FEET TO THE CENTER LINE OF THE VACATED STREET, THENCE EAST ALONG THE CENTER LINE OF THE VACATED STREET 150 FEET TO THE WEST LINE OF 1 ST EAST STREET; THENCE SOUTH 33 FEET ALONG THE WEST LINE OF 1 ST EAST STREET TO THE PLACE OF BEGINNING.

TOGETHER WITH 1/2 OF THE VACATED STREET ABUTTING THEREON.

PARCEL 2:

PART OF A VACATED STREET LYING BETWEEN BLOCKS 35 AND 36, PLAT "A", NORTH OGDEN SURVEY, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID BLOCK 35, RUNNING THENCE NORTH 66 FEET TO THE SOUTHEAST CORNER OF SAID BLOCK 36, RUNNING THENCE WEST ALONG THE SOUTH LINE OF SAID BLOCK 36, 150 FEET; THENCE SOUTH 66 FEET TO THE NORTH LINE OF BLOCK 35; RUNNING THENCE EAST ALONG SAID LINE, 150 FEET TO THE PLACE OF BEGINNING.



W3430826

WHEN RECORDED RETURN TO:

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

E# 3430826 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
20-Aug-26 0421 PM FEE \$45.00 DEP SD
REC FOR: ALDRIDGE PITE, LLP
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 152440-UT

APN: 08-453-0001 JT

NOTICE IS HEREBY GIVEN THAT BENJAMIN L WADMAN, MARRIED MAN as Trustor, LINCOLN TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/18/2020 and recorded on 6/23/2020, as Instrument No. 3063341, in the official records of Weber County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 216, CANTERBURY CROSSING PHASE 2, WEST HAVEN CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

The obligation included a Note for the principal sum of \$323,126.00.

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

By reason of such default, Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, 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

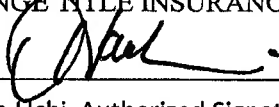
E# 3430826 PG 2 OF 2

T.S. NO. 152440-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

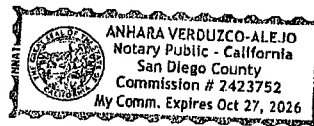
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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)





W3430829

WHEN RECORDED RETURN TO:

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

E# 3430829 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
20-Aug-26 0444 PM FEE \$45.00 DEP DAC
REC FOR: ORANGE TITLE INSURANCE AGENCY
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 152498-UT

APN: 11-048-0026

NOTICE IS HEREBY GIVEN THAT SANDRA L FRANSEN as Trustor, METRO NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MANN MORTGAGE, LLC DBA GUFFEY HOME LOANS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/12/2016 and recorded on 7/12/2016, as Instrument No. 2803145, 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 61, RON-CLARE VILLAGE NO. 1, OGDEN CITY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF WEBER COUNTY, STATE OF UTAH.

The obligation included a Note for the principal sum of \$127,687.00.

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 3/1/2026 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, PennyMac Loan Services, 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

E# 3430829 PG 2 OF 2

T.S. NO. 152498-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

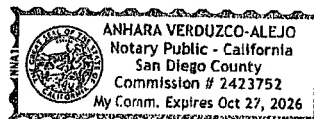
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29071



W3430988

E# 3430988 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
21-Aug-26 0247 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 February 27, 2018, and executed by Tracy L. Martinez, 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 Mountain View Title was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on February 28, 2018, as Entry No. 2907263, and modified pursuant to the Modification recorded on October 29, 2020, as Entry No. 3097124, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

ALL OF LOT 45, GOLFCREST VILLAGE TOWNHOMES SUBDIVISION PHASE I, HARRISVILLE CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF. **TAX # 17-251-0005 JT**

Purportedly known as 352 West 1925 North, Harrisville, UT 84414 (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: 08/21/2026.

HALLIDAY, WATKINS & MANN, P.C.:

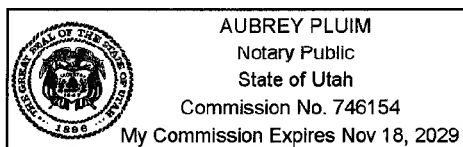
By: Jessica Oliveri

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. UT29071

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

08/21/2026

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