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Description	Summary	<u>Add All to My Images</u>	
Notice of Default 00853220	B: 1772 P: A-0945-0065-0000 From: WESTWOOD J DAVID To: CHAMBERLAIN SHEENA , BERRY SHEENA , CHAMBERLAIN SHERIDAN Subd: LEGACY ESTATES SUBDIVISION PHASE 3 Lot: 65 09/01/2026 11:22:09 AM Related: LOT 65, LEGACY ESTATES SUBDIVISION, PHASE 3.		View ImageAdd to My Images
Notice of Default 00853248	B: 1772 P: B-1202-0002-000S From: HALLIDAY WATKINS & MANN P C To: FIGELSKI GARY/PATRICIA, FIGELSKI PATRICIA Subd: MOUNTAIN VISTA P.U.D. PHASE I AMENDED Lot: 2 09/01/2026 02:24:39 PM Related: S1/2 LOT 2, MOUNTAIN VISTA P.U.D., PHASE I AMENDED; TOG W...		View ImageAdd to My Images
Notice of Default 00853342	B: 1773 P: 61, B-1098-0041-0000 From: HALLIDAY WATKINS & MANN P C To: FRANTA BRANDON Subd: STANWORTH BLK 3 Lot: 14 09/03/2026 02:14:15 PM Related: LOT 14, BLK 3, STANWORTH SUBDIVISION.		View ImageAdd to My Images
Notice of Default 00853447	B: 1773 P: A-0442-0004-0000 From: HALLIDAY WATKINS & MANN P C To: BYL MATTHEW, MEISER JESSICA Subd: PAROWAN CITY PLAT B BLK 61 Lot: 4 09/08/2026 08:11:31 AM Related: COM 102 FT E OF NW COR LOT 4, BLK 61, PLAT B, PAROWAN CIT...		View ImageAdd to My Images
Notice of Default 00853486	B: 1773 P: B-0003-0002-0007, B-0003-0002-0058, B-0003-0002-0059 From: CHESNUT GEOFFREY L To: CHENEY CLAYTON A/LORNA W, CHENEY LORNA W S 9 T 36S R 11W, S 9 T 36S R 11W 09/08/2026 03:42:09 PM Related: BEG S 1909.01 FT & W 669.5 FT FR NE COR OF SEC 9,T36S,R11W..., BEG S 1908.5 FT & W 619.5 FT FR NE COR SEC 9,T36S,R11W, S...		View ImageAdd to My Images
Notice of Default 00853537	B: 1773 P: B-1872-0017-0000 From: HALLIDAY WATKINS & MANN To: SIMMONS KENNETH P JR/KATHY C, SIMMONS KATHY C Subd: EAGLE RIDGE AT SOUTH MOUNTAIN PHASE 1 Lot: 17 09/09/2026 02:36:46 PM Related: LOT 17, EAGLE RIDGE AT SOUTH MOUNTAIN, PHASE 1.		View ImageAdd to My Images

6 items found, displaying all items.1

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When Recorded, mail to:
J. David Westwood
WESTWOOD LAW, P.C.
98 W. Harding Ave.
Cedar City, UT 84720

NOTICE OF DEFAULT

Sheena Chamberlain, a/k/a	MERS
Sheena Berry	P.O. Box 2026
Sheridan Chamberlain	Flint, MI 48501-2026
5072 N. 500 E.	
Enoch, UT 84721	

Citywide Home Loans	Intercap Lending, Inc.
9875 S. Monroe St., #200	11781 S. Lone Peak Pkwy, Suite 200
Sandy, UT 84070	Draper, UT 84020

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee under the Revolving Credit Deed of Trust, (herein "Deed of Trust"), delivered by SHEENA CHAMBERLAIN, a/k/a SHEENA BERRY AND SHERIDAN CHAMBERLAIN as Trustors, on October 7, 2021 covering certain real property located in Iron County, State of Utah, and described as follows:

Parcel: A-0945-0065-0000

Legal: LOT 65, LEGACY ESTATES SUBDIVISION, PHASE 3; SE1/4 SEC 11,T35S,R11W, SLM.

Address: 5072 N 500 E, Enoch, UT 84721

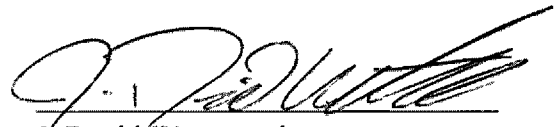
Which Deed of Trust was given to secure certain obligations in favor of State Bank of Southern Utah, as Beneficiary, such Deed of Trust being recorded on October 15, 2021, as Entry Number 00779410, Book 1577, Page 1481-1947 in the official records of Iron County, State of Utah. A breach of the obligations for which said Deed of Trust is security has occurred, in that the Trustor has failed to make payments required under the Promissory Note, plus interest and late

payment penalties. There is also due all of the expenses and fees of these foreclosure proceedings. The foregoing are Events of Default under the Deed of Trust and related documents. The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. A detailed accounting of amounts due will be provided upon request. The default is subject to reinstatement in accordance with Utah law.

J. David Westwood is the appointed Substitute Trustee pursuant to a Substitution of Trustee dated October 25, 2023 and recorded herewith. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

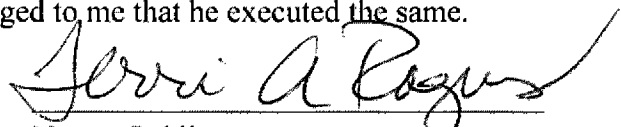
This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

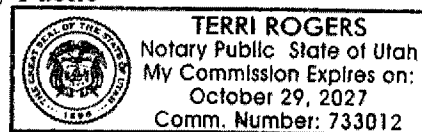
DATED this 1 day of September, 2026.


J. David Westwood
Substitute Trustee

STATE OF UTAH)
 :SS
COUNTY OF IRON)

On the 1st day of September, 2026, J. David Westwood, personally appeared before me, as Substitute Trustee and member of the Utah State Bar, the signer of the within and foregoing Notice of Default, who duly acknowledged to me that he executed the same.


Notary Public



AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT28872

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 7, 2025, and executed by Gary Figelski and Patricia Figelski, 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 Lakeview Loan Servicing, 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 Iron County, Utah, on March 10, 2025, as Entry No. 00830035, in Book 1707, at Page 988, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

The South One-Half (S½) of Lot Two (2), MOUNTAIN VISTA P.U.D., PHASE 1, AMENDED, according to the Official Plat thereof, on file in the Office of the Recorder of Iron County, State of Utah. **TAX # B-1202-0002-000S**

Purportedly known as 878 S 25 W, Cedar City, UT 84720 (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: 09/01/2026.

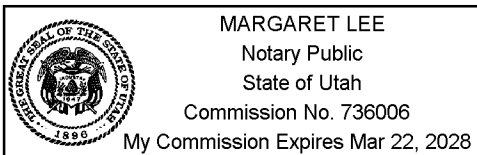
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28872

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

The foregoing instrument was acknowledged before me on 09/01/2026,
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

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT29280

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 22, 2022, and executed by Brandon Franta, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC fka Quicken Loans, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on February 28, 2022, as Entry No. 00787033, in Book 1597, at Page 479, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

Land situated in the City of Cedar City in the County of Iron in the State of UT

LOT 14, BLOCK 3, STANWORTH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE IRON COUNTY RECORDER'S OFFICE. **TAX # B-1098-0041-0000**

Purportedly known as 531 S 580 W, Cedar City, UT 84720 (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: 09/03/2026.

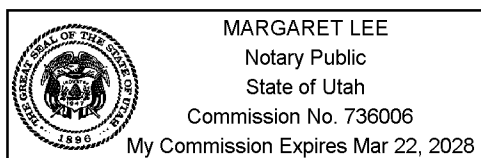
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29280

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

The foregoing instrument was acknowledged before me on 09/03/2026,
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

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT23572

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 19, 2022, and executed by Matthew Byl and Jessica Meiser, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company, LLC, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on December 19, 2022, as Entry No. 00800490, in Book 1631, at Page 148, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

Commencing 102 feet East of the Northwest Corner of Lot 4, Block 61, Plat B, Parowan City Survey, and running thence South 198.0 feet; thence East 65.0 feet; thence North 198.0 feet; thence West 65.0 feet to the place of beginning. Situate in Iron County, State of Utah. **TAX # A-0442-0004-0000**

Purportedly known as 583 West Center Street, Parowan, UT 84761 (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: 09/03/2026.

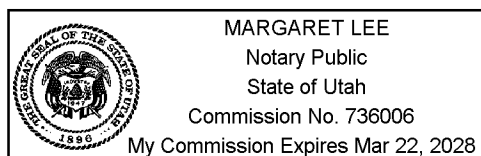
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23572

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

The foregoing instrument was acknowledged before me on 09/03/2026,
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

WHEN RECORDED, MAIL TO:

Geoffrey L. Chesnut
Argus Law Group, PC
2107 W. Sunset Blvd, 2nd Floor
St. George UT 84770
435-634-1600

00853486

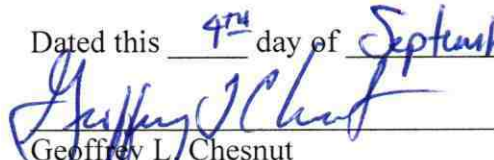
B: 1773 P: 726 Fee \$45.00
Carri R. Jeffries, Iron County Recorder Page 1 of 3
09/08/2026 03:42:09 PM By ARGUS LAW GROUP PC


Notice of Default and Election to Sell

Pursuant to Utah Code Ann. §57-1-24, Geoffrey L. Chesnut, 2107 W Sunset Blvd, 2nd Floor, St. George, Utah 84770, as Successor Trustee under the Trust Deed executed by Clayton A. Cheney and Lorna W. Cheney, as Trustors; in which Professional Contract Servicing, LLC was the original named Beneficiary (which interest was subsequently assigned to Big Time Developers, LLC, the current Beneficiary), and Cedar Land Title, Inc. was the original Trustee, filed for record 30th of March 2015, and recorded as Document No. 00667959 in Book 1310 at Page(s) 474 on the official records of Iron County Recorder's Office, State of Utah. The real property is more particularly described as set forth in "**Exhibit A**".

Trustors have breached the subject Trust Deed Note and Trust Deed by their failure to abide by the terms thereof; said breaches include, but may not be limited to, the failure to tender the payments when due. Therefore, the Beneficiary has elected to accelerate the total indebtedness secured by the Trust Deed and has directed the Successor Trustee to commence foreclosure proceedings and to sell, or cause to be sold, said real property to satisfy the obligation owed by Trustors.

Dated this 4th day of September 2026.


Geoffrey L. Chesnut
Successor Trustee

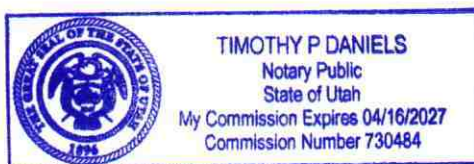
STATE OF UTAH)

: ss.

COUNTY OF IRON)

The foregoing Notice of Default was acknowledged before me this 4 day of Sept.
2026, by Geoffrey L. Chesnut, as Successor Trustee, who duly acknowledged that he signed the
same with authority to do so and for its stated purpose.

Timothy P. Daniels
Notary Public



00853486

B: 1773 P: 727 Fee \$45.00
Carri R. Jeffries, Iron County Recorder Page 2 of 3
09/08/2026 03:42:09 PM By ARGUS LAW GROUP PC

EXHIBIT "A"

LEGAL DESCRIPTION

Parcel 1: Beginning South 1909.01 feet and West 669.5 feet from the Northeast Corner of Section 9, Township 36 South, Range 11 West, Salt Lake Base and Meridian, and running thence South 00°08'30" East 193.5 feet; thence South 84°07'30" West 50.25 feet; thence North 00°08'30" West 198.0 feet; thence North 89°17'00" East 50.0 feet to the place of beginning.

Parcel 2: Beginning South 1909.7 feet and West 719.5 feet from the Northeast Corner of Section 9, Township 36 South, Range 11 West, Salt Lake Base and Meridian, and running thence South 00°08'30" East 198.0 feet; thence South 84°07'30" West 50.25 feet; thence North 00°08'30" West 202.5 feet thence North 89°17'00" East 50.0 feet to beginning.

Subject to a 10.0 foot Irrigation Easement over the South line of said Property.

Subject to and together with an entrance Right of Way 20.0 feet wide, centerline commencing South 562.75 feet, from the Northwest Corner of the Southwest Quarter of the Northwest Quarter of Section 10, Township 36 South, Range 11 West, Salt Lake Base and Meridian, and running thence East 330.0 feet more or less to the Cedar City Airport Road and a Right of Way 20.0 feet wide, centerline commencing South 62.75 feet from the Northeast Corner of the South Half, of the Northeast Quarter of Section 9, Township 36 South, Range 11 West, Salt Lake Base and Meridian, and running thence Westward 676.58 feet, at which point the portion of the Right of Way to North of Centerline is widened to 31.75 feet, Westward 1248 feet more or less.

Parcel 3: Beginning South 1908.5 feet and West 619.5 feet from the Northeast Corner of Section 9, Township 36 South, Range 11 West, Salt Lake base and Meridian, and running thence South 00°08'30" East 189.0 feet, thence South 84°07'30" West 50.25 feet, thence North 00°08'30" West 193.5 feet, thence North 89°17'00" East 50.00 feet to the point of beginning.

Tax Serial Nos. B-0003-0002-0007 and B-0003-0002-0011

(now known in part as B-0003-0002-0058 due to a 2023 lot line adjustment).

00853486

B: 1773 P: 728 Fee \$45.00
Carri R. Jeffries, Iron County Recorder Page 3 of 3
09/08/2026 03:42:09 PM By ARGUS LAW GROUP PC



AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.

376 East 400 South, Suite 300

Salt Lake City, UT 84111

File No. UT29241

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 12, 2022, and executed by Kenneth P. Simmons Jr and Kathy C. Simmons, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on December 13, 2022, as Entry No. 00800298, in Book 1630, at Page 1393, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

ALL OF LOT 17, EAGLE RIDGE AT SOUTH MOUNTAIN, PHASE 1, A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE IRON COUNTY RECORDER, STATE OF UTAH. **TAX # B-1872-0017-0000**

Purportedly known as 2753 W Eagle Ridge Loop, Cedar City, UT 84720 (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: 09/04/2026.

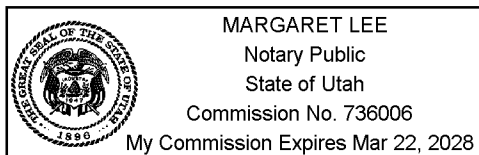
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29241

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

The foregoing instrument was acknowledged before me on 09/04/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public