

14589772 B: 11690 P: 9532 Total Pages: 2
08/31/2026 08:23 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 144966-UT

APN: 21-36-105-012-0000

NOTICE IS HEREBY GIVEN THAT BRANDON D. BEGAY, AN UNMARRIED MAN as Trustor, METRO NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UTAH MORTGAGE LOAN CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/5/2009 and recorded on 6/8/2009, as Instrument No. 10723788 in Book 9733 Page 2044-2053, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 205, ALLEN COVE CONDOMINIUMS, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, AS SAID UNIT IS IDENTIFIED IN THE PLAT OF SAID DEVELOPMENT, RECORDED IN THE RECORDER'S OFFICE OF SALT LAKE COUNTY, STATE OF UTAH, ON MARCH 12, 2003, AS ENTRY NO. 8563664 IN BOOK 2003P OF PLATS AT PAGE 62, AND IN THE DECLARATION OF CONDOMINIUM OF ALLEN COVE CONDOMINIUMS, ALSO RECORDED IN THE RECORDER'S OFFICE OF SALT LAKE COUNTY, STATE OF UTAH, AS ENTRY NO. 8563665, IN BOOK 8754 AT PAGE 1960 OF OFFICIAL RECORDS.

TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF CONDOMINIUM.

The obligation included a Note for the principal sum of \$134,027.00.

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

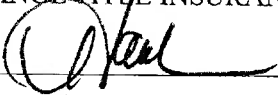
NOTICE OF DEFAULT

T.S. NO. 144966-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 27 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

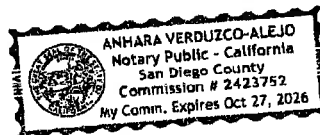
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 27 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)



14589774 B: 11690 P: 9535 Total Pages: 2
08/31/2026 08:23 AM By: dsalazar Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 152249-UT

APN: 08-34-102-017-0000

NOTICE IS HEREBY GIVEN THAT NICOLAS VASQUEZ-LOPEZ AND BENITA FLORES, A SINGLE MAN, AS SOLE OWNER as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/6/2021 and recorded on 11/12/2021, as Instrument No. 13821805 in Book 11267 Page 9217-9231, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 430, MORTON MEADOWS PLAT "O" SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of \$248,270.00.

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

NOTICE OF DEFAULT

T.S. NO. 152249-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 28 2026

ORANGE TITLE INSURANCE AGENCY, INC.

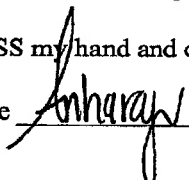

Hamsa Uchi, Authorized Signatory for Trustee

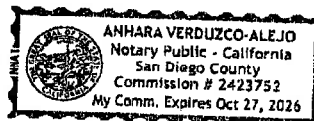
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 28 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)



14590167 B: 11691 P: 1926 Total Pages: 2
08/31/2026 12:54 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100 IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 153036-UT

APN: 22-02-102-031-0000

NOTICE IS HEREBY GIVEN THAT CHRISTOPHER ROBERTS, AN UNMARRIED MAN as Trustor, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MID AMERICA MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/30/2022 and recorded on 4/4/2022, as Instrument No. 13925128 in Book 11324 Page 5884, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 25, SOUTH MORNINGSIDES HEIGHTS NO.2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

LESS AND EXCEPTING THEREFROM THE FOLLOWING DESCRIBED PORTION:
BEGINNING AT A POINT 59.08 FEET NORTH 89°50'53" WEST FROM THE SOUTHEAST CORNER OF SAID LOT 25, SOUTH MORNINGSIDES HEIGHTS NO. 2 SUBDIVISION, A SUBDIVISION LOCATED IN THE NORTHWEST QUARTER OF SECTION 2, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 00°03'07" WEST 40.32 FEET; THENCE SOUTH 89°56'53" WEST 25.0 FEET; THENCE SOUTH 00°11'50" WEST 15.65 FEET TO THE POINT OF A 24.86 FOOT RADIUS CURVE TO THE LEFT; THENCE SOUTHEASTERLY ALONG THE ARC OF SAID CURVE 38.69 FEET TO THE POINT OF TANGENCY; THENCE NORTH 89°56'53" EAST 0.14 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$417,000.00.

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 4/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 153036-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 28 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Alison Arrendale, Authorized Signatory for Trustee

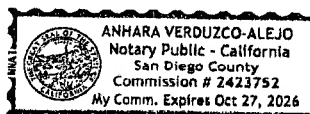
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On AUG 28 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMEA 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. UT29388

14590306 B: 11691 P: 3129 Total Pages: 2
08/31/2026 02:44 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 16, 2017, and executed by Jose Jesus Garcia Cancino, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Caliber Home Loans, Inc, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Monument Title Insurance Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 17, 2017, as Entry No. 12662132, in Book 10621, at Page 1403-1416, and modified pursuant to the Modification recorded on September 3, 2020, as Entry No. 13383915, in Book 11012, at Page 6093-6099, and modified pursuant to the Modification recorded on October 28, 2021, as Entry No. 13810104, in Book 11260, at Page 6591-6598, and modified pursuant to the Modification recorded on September 26, 2023, as Entry No. 14156716, in Book 11447, at Page 629, and modified pursuant to the Modification recorded on March 20, 2024, as Entry No. 14218197, in Book 11478, at Page 9302, and modified pursuant to the Modification recorded on October 28, 2024, as Entry No. 14305742, in Book 11528, at Page 2421, and modified pursuant to the Modification recorded on April 21, 2025, as Entry No. 14373847, in Book 11565, at Page 2281, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 306, WEST HILLS NO. 2, PHASE III, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. TAX # 20-02-176-010

Purportedly known as 4303 South 6115 West, West Valley City, UT 84128 (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: 08/31/2026

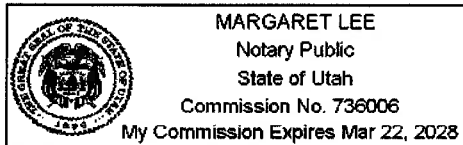
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29388

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

The foregoing instrument was acknowledged before me on 08/31/2026,
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

14590461 B: 11691 P: 4192 Total Pages: 1
08/31/2026 04:04 PM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 38093-02F
Parcel No. 21-24-303-017

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed with Assignment of Rents executed by Paul Sorensen, as trustor(s), in which Stephen Galley is named as beneficiary, and Meridian Title Company is appointed trustee, and filed for record on March 8, 2024, and recorded as Entry No. 14213866, in Book 11476, at Page 7105, Records of Salt Lake County, Utah.

LOT 24, MURRAY PINES SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the March 31, 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 31 day of August, 2026.

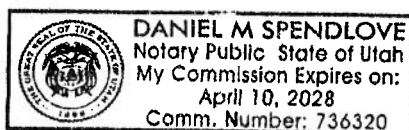
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 31 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive #304
Murray, Utah 84123
(801) 692-0799

14590709 B: 11691 P: 5361 Total Pages: 1
09/01/2026 10:04 AM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT Rosecrest Village Homeowners Association, Inc., an association (the "Association") governed by, Amended Declaration of Covenants, Conditions and Restrictions of Rosecrest Village Townhomes recorded as Entry No. 9916077, on November 21, 2006, in the Recorder's Office of Salt Lake County, Utah ("Declaration"), serving as a lien upon those certain lands and premises owned by **Rachel Van Orden** at 5072 West Valmont Way, Herriman, Utah 84096 lying in Salt Lake County, Utah and further described as follows:

Legal Description: **UNIT 2, BLDG 19, ROSECREST VILLAGE PL 2. 09609-7853.**
Property Address: **5072 West Valmont Way, Herriman, Utah 84096**
Parcel ID #: **32-12-253-111-0000**

A breach of the Owner's obligations has occurred, as provided in the Declaration which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. The association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

IN WITNESS HEREOF, Peter H. Harrison, as attorney for the Association, has caused his name to be hereto affixed this August 31, 2026.

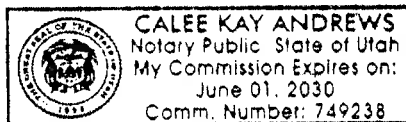
MILLER HARRISON LLC

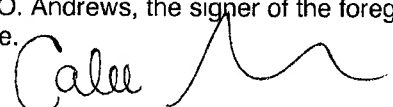

Caleb O. Andrews

As authorized agent for Rosecrest Village
Homeowners Association, Inc.

STATE OF UTAH)
) ss.
COUNTY OF WASHINGTON)

On August 31, 2026, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

This is an attempt to collect a debt and any information will be used for that purpose

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 1572

14590711 B: 11691 P: 5363 Total Pages: 1
09/01/2026 10:08 AM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Skyline at Towne Center Homeowners Association (the "Association") is the beneficiary under the *Tract Declaration of Skyline at Towne Center* recorded on May 22, 2013 as Entry No. 11547112 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Brad Coombs and Rosanna Stroud located at 5094 West Laureston Way, Herriman, UT 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT A-TH13-42, HERRIMAN TOWNE CENTER PL A PH 1 LOT 5 AMD 10168-8861 10209-8131 10209-8131 10573-0998

Parcel ID #: 26-36-203-015-0000

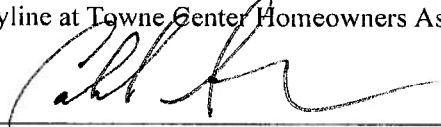
A breach of the Owner's obligations has occurred, as provided in the Tract Declaration of Skyline at Towne Center, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforesaid obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

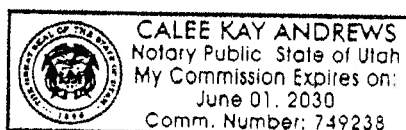
DATE FILED: August 31, 2026.

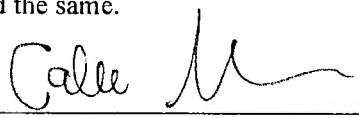
Skyline at Towne Center Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


Caleb O. Andrews, *Attorney-in-Fact*

On August 31, 2026, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Calee Kay Andrews
Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2283

14590717 B: 11691 P: 5389 Total Pages: 1
09/01/2026 10:23 AM By: ErRomero Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: MILLER HARRISON LLC
5292 SO COLLEGE DR MURRAY, UT 84123

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Capitol Hill Condominium Association (the "Association") is the beneficiary under the *Declaration of Covenants, Conditions and Restrictions of The Villa Granada Condominium* recorded on July 18, 1979 as Entry No. 3310377 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Daniel M. Gwin Trustee of The Daniel M. Gwin Revocable Trust dated 11/7/2001 located at 87 West 300 North #406, Salt Lake City, UT 84103, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT #406, CAPITOL HILL CONDM 2.8049% INT. 5174-634 5229-0614 5715-2676 6005-0826 7176-0981,0983 8590-4017 8814-0167

Parcel ID #: 08-36-431-028-0000

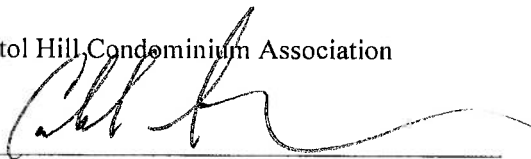
A breach of the Owner's obligations has occurred, as provided in the Declaration of Covenants, Conditions and Restrictions of The Villa Granada Condominium, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare the Owner's entire amount of unpaid common area maintenance fees, interest, and late fees, attorney's fees, and costs of collection and foreclosure to be immediately due and payable. By pursuing its rights of nonjudicial foreclosure under this Notice of Default, the Association is not attempting to, nor will the Association collect through nonjudicial foreclosure, any fine which may have accrued as part of the Association's continuing lien as precluded in Utah Code §§ 57-8a-303 and 57-8-46, whether included in the notice of lien or not. The Association further hereby gives notice that the above-described real property shall be sold to satisfy the aforestated obligations, in addition to present and further accruing interest, reasonable attorney's fees, and other costs of collection and further accruing common area maintenance fees and penalties.

In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through bankruptcy proceedings.

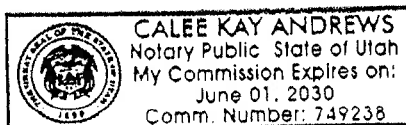
DATE FILED: August 31, 2026.

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)

Capitol Hill Condominium Association


Caleb O. Andrews, Attorney-in-Fact

On August 31, 2026, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.





AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29150

14591138 B: 11691 P: 7427 Total Pages: 2
09/01/2026 03:09 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 4, 2024, and executed by Christopher Burrell, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 8, 2024, as Entry No. 14311137, in Book 11531, at Page 1710, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 117, SHARAL PARK PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. **TAX # 14274280020000**

Purportedly known as 3286 S 6580 W, West Valley City, UT 84128 (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: 09/01/2026

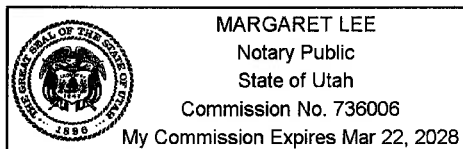
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29150

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

14591599 B: 11691 P: 9859 Total Pages: 5
09/02/2026 03:05 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TERRY JESSOP & BITNER
311 S STATE ST, #450 SALT LAKE CITY, UT 84111

After Recording Return To:

Douglas A. Oviatt, Successor Trustee
TERRY JESSOP & BITNER
311 South State, Suite 450
Salt Lake City, Utah 84111

Parcel #: See Attached Exhibit B

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about the 20th day of October, 1978, a Declaration of Condominium establishing the Kimball Condominiums was recorded as Entry No. 3185154, in book 4758 at page 303 (the "Declaration"). Pursuant to the Declaration, a permanent and continuing lien (the "Lien") was thereby perfected in favor of The Kimball Condominium Owners Association, Inc. ("Beneficiary") for any and all unpaid assessments, maintenance fees, interest, late fees, and costs of collection, including attorney fees and court costs. Pursuant to Utah Code Annotated, § 57-8a-301 et seq, Douglas A. Oviatt, ("Successor Trustee") is hereby empowered and authorized to foreclose the above described lien, through non-judicial foreclosure, and sell the herein described real property. The Lien covers real property situated in Salt Lake County, State of Utah, being more particularly described as follows:

See Exhibit A attached hereto.

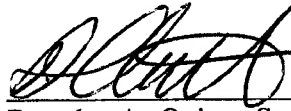
Douglas A. Oviatt, as Successor Trustee, hereby gives notice that herein identified owners are in default under the Declaration as follows:

1. Failure to pay maintenance fees and/or assessments, which amounts due and owing are individually set forth on the attached Exhibit B.

The undersigned Successor Trustee has elected and does hereby elect to sell or cause to be sold the property described in the on Exhibit A to satisfy the obligations thereby secured, all as provided by Title 57, Chapter 8a, Utah Code Annotated (1953), as amended and supplemented.

[THIS SECTION INTENTIONALLY LEFT BLANK. SIGNATURE PAGE FOLLOWS]

DATED this 2nd day of September, 2026.



Douglas A. Oviatt, Successor Trustee
Terry Jessop & Bitner

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

On this 2 day of September, 2026, personally appeared before me Douglas A. Oviatt, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is signed on the foregoing instrument and duly acknowledged to me that he signed it voluntarily for its stated purposes.



Notary Public

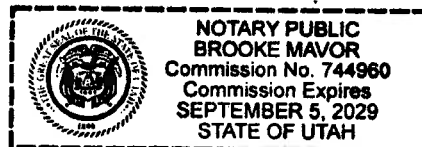


EXHIBIT A

An undivided 1/50 interest in Unit **(See Exhibit B)** Kimball Condominiums, a condominium project as established and defined by a Declaration of Condominium dated September 22, 1978, and recorded October 20, 1978, as Entry No. 3185154, in Book 4758, at Page 303, of Official Records as amended by Second Amended Declaration of Condominium of the Kimball Condominiums dated December 10, 1981, Recorded January 12, 1982 as Entry No. 3638967, in Book 5330, beginning at page 1324 of Official Records of Salt Lake County, and the record of survey map recorded October 20, 1978 as Entry No. 3185155, in Book 78-10 at Page 297 of Official Records and as amended in subsequent declarations and maps, including Amended and Restated Record of Survey Map for the Kimball Condominiums recorded March 14, 1989 as Entry No. 4746198, in Book 89-3, Page 16 and Fourth Amendment to the Second Amended Declaration of Condominium of the Kimball Condominiums, a Condominium Project, and Third Amendment to Amended and Restated Use and Occupancy Agreement, recorded March 14, 1989 as Entry No. 4746199 in the office of the Salt Lake County Recorder. Together with rights and subject to the restrictions of the Amended Use and Occupancy Agreement dated May 3, 1983, recorded May 3, 1983 as Entry No. 3788556, Book 5456, pages 560 and following, and any and all amendments thereto.

Subject to:

1. Taxes and assessments for 1989 and thereafter.
2. Easements, restrictions and rights-of-way of record.

Together with an undivided 1/50 interest in the common areas and facilities appurtenant to said Unit as Commonly known as Unit **(See Exhibit B)**, Week **(See Exhibit B)** .

NAME	Unit #	Week	AMOUNT	ADDRESS	CITY	STATE	ZIP
DONALD E. AND W. JANET BAXTER FAMILY TRUST, DATED MAY 21, 2007, DONALD AND JANET BAXTER, TRUSTEES	234	45	\$232.00	1088 CLAREDOT DR	IDAHO FALLS	ID	83402
	234	8	\$785.00	2580 EAST EVERON STREET	IDAHO FALLS	ID	83401
CHENEY/JOAN L	144	43	\$785.00	1925 NORTH 2950 WEST	OGDEN	UT	84404
CLARK/LARAE	134	39	\$830.00	11973 W LONG CIR# 103	LITTLETON	CO	80127
COUTURE/CRAIG	447	22	\$659.00	811 N CROWN KING AVE	Washington	UT	84780
DRANEY/BILL A and MARIE A	239	38	\$785.00	24 W 950 S	Kaysville	UT	84037
HEDQUIST FAMILY TRUST DATED OCTOBER 30, 2003, Steven A. and Elizabeth G. Hedquist, Trustees	443	26	\$785.00	258 W. 100 S. #1	ST GEORGE	UT	84790
HUSKINSON/ADAM KARL and TINA LOVELAND	439	10	\$785.00	12633 WEST ROSEGLEN CT	BOISE	ID	83713
INGERSOLL/MATTHEW D and MARK D. INGERSOLL	239	49	\$785.00	690 BIRMINGHAM LN	Idaho Falls	ID	83402
INSKEEP/STEVEN E and KRISTINE	447	11	\$639.00	1893 SOUTH 900 EAST	BOUNTIFUL	UT	84010
JANSEN/DIANA	443	44	\$785.00	9429 NORTH 55TH EAST	IDAHO FALLS	ID	83401
MILLER/CALVIN	234	42	\$785.00	175 LEESBURG LN.	IDAHO FALLS	ID	83404
MODROW/IRONNIE	338	31	\$987.00	2009 ALAN STREET	IDAHO FALLS	ID	83404
OLERIE. JUNE and VAN W.	448	9	\$1,444.00	504 BAKER DR.	Zillah	WA	98953
RAY AND MARIE OSTERBERG LIVING TRUST	343	38		504 BAKER DR.	Zillah	WA	98953
PARKER 2000 TRUST. JANET G. PARKER AND JOHN CARLYLE PARKER, TRUSTEES	444	16	\$603.00	11 WEST BANBURY DRIVE	STOCKTON	CA	95207
PETRIE/STEVEN	139	9	\$785.00	1025 EAST GREENTREE DR	TEMPE	AZ	85284
RICHARDS/JAMES	144	6	\$785.00	1685 CORONADO ST	IDAHO FALLS	ID	83404
ODES WILLIAM SAPP, JR. AND MARGARET EVELYN SAPP JOINT INTERVIVOS TRUST, ODES WILLIAM SAPP, JR. and MARGARET EVELYN SAPP, TRUSTEES	134	5	\$2,445.00	641 EAST 1980 NORTH	NORTH LOGAN	UT	84341
	244	9		641 EAST 1980 NORTH	NORTH LOGAN	UT	84341
	334	30		641 EAST 1980 NORTH	NORTH LOGAN	UT	84341
SEITER LIVING TRUST DATED NOVEMBER 19, 1996, SHARA-DEE SEITER, TRUSTEE	139	7	\$785.00	916 E. BUFFAL ST.	Gilbert	AZ	85295
IRENE SWENSEN LIVING TRUST DATED APRIL 3, 2006, ROBERT N. SWENSEN AND IRENE SWENSEN, TRUSTEES	448	6	\$659.00	4258 SOUTH 5400 WEST	WEST VALLEY CITY	UT	84120
TANIUCHI/YOSHIIHIKO AND HAZELINE E.	144	50	\$785.00	1412 E. 600 N.	Lehi	UT	84043
TYLK/AMARK W	237	9	\$2,148.00	2751 E. 7350 S	Salt Lake City	UT	84121
	437	32		2751 E. 7350 S	Salt Lake City	UT	84121
	434	47		2751 E. 7350 S	Salt Lake City	UT	84121
MARDEANNE WAHLEN TRUST DATED MAY 14, 1991, MARDEANNE WAHLEN, TRUSTEE	347	24	\$659.00	1604 WEST 3640 SOUTH	ST GEORGE	UT	84790
STOCK/ALAN and JANA	243	11	\$785.00	PO BOX 451	Paradise	UT	84328
DANIELS/JENNIFER P.	237	18	\$659.00	515 S. FOOTHILL ROAD	Idaho Falls	ID	83401

Parcel Number

09-31-356-069-0000
09-31-356-069-0000
09-31-356-038-0000
09-31-356-030-0000
09-31-356-153-0000

09-31-356-074-0000
09-31-356-150-0000

09-31-356-147-0000
09-31-356-074-0000
09-31-356-153-0000
09-31-356-150-0000
09-31-356-069-0000
09-31-356-114-0000
09-31-356-154-0000
09-31-356-118-0000

09-31-356-151-0000
09-31-356-034-0000
09-31-356-038-0000

09-31-356-030-0000
09-31-356-078-0000
09-31-356-110-0000
09-31-356-034-0000

09-31-356-154-0000
09-31-356-038-0000
09-31-356-072-0000
09-31-356-145-0000
09-31-356-142-0000

09-31-356-121-0000
09-31-356-077-0000
09-31-356-072-0000

WHEN RECORDED RETURN TO:

Jeffrey T. Colemere, Esq.
Colemere Gibbs, PLLC
13961 South Minuteman Dr., Ste. 100
Draper, UT 84020

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by Jeffrey T. Colemere, of the law firm of Colemere Gibbs, PLLC, Trustee, that a default has occurred under a Trust Deed dated September 18, 2021, and executed by Sang Thanh and Thoa Kim To, as Trustors, in favor of Lynn Gott, as Beneficiary. The Trust Deed was recorded in Salt Lake County, Utah, on September 20, 2021, as Entry No. 13777585, in the official records of the Salt Lake County Recorder's Office, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT324, SCOTTSDALE NO. 3 SUBDIVISION, ACCORDING TO THE
OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT
LAKE COUNTY RECORDER.

Parcel ID.: 15-29-303-021

(the "Property"). Which Property is located at 3832 West 3160 South, West Valley City, UT 84120 (the undersigned hereby disclaims liability for any error in the address).

The default which has occurred is the breach of obligations under the Trust Deed and Note, which includes the failure of the Trustors to make payments owing under the Note, which payments are subject to interest at the contractual rate of 10% per annum, late fees, attorney fees and costs. Under the provisions of the Note and Trust Deed, the principal balance is accelerated and now due, together with the accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all expenses and fees of these foreclosure proceedings.

The Trustee hereby 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, the Beneficiary, and/or the 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 foreclosure a security instrument and any information obtained will be used for that purpose.

WHEN RECORDED RETURN TO:
LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-18145
SK NO.: GHID01-0126

14591816 B: 11692 P: 1118 Total Pages: 1
09/03/2026 09:18 AM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated 7/26/2021, and executed by NADENA GIBSON, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR THE FEDERAL SAVINGS BANK ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and John F. Hanlon, Esq., as Trustee, which Trust Deed was recorded on 10/8/2021, as Entry No. 13794296, in Book 11251, at Page 5347-5365, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in Salt Lake County, Utah, and more particularly as follows:

LOTS H-124, AS IDENTIFIED ON THE PLAT RECORDED IN THE OFFICE, OF THE SALT LAKE COUNTY RECORDER AS ENTRY NO. 11742457, MAP 2013P AT PAGE 214 CONTAINED WITHIN PLAT "HERRIMAN TOWNE CENTER PLAT H - PHASE 3", HERRIMAN TOWNE CENTER MASTER PLANNED COMMUNITY, CITY OF HERRIMAN, SALT LAKE COUNTY, UTAH (AS SUCH PLAT MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS AND RESERVATION OF EASEMENTS OF THE HERRIMAN TOWNE CENTER HOMEOWNERS ASSOCIATION, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER AS ENTRY NO. 11742458 IN BOOK 10185 AT PAGE 5225 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED). TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

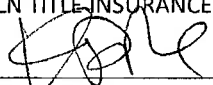
APN: 26-36-380-035-0000

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 9/1/2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff..

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: 9/2/2026

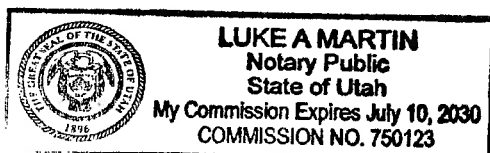
LINCOLN TITLE INSURANCE AGENCY

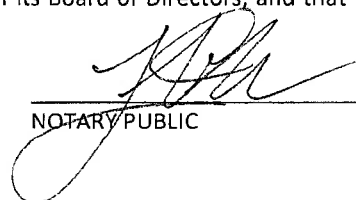

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 9-2-26, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28427

14592064 B: 11692 P: 2482 Total Pages: 2
09/03/2026 02:33 PM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated May 5, 2025, and executed by Joel Denning, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns as Beneficiary, but CrossCountry Mortgage, LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 9, 2025, as Entry No. 14382538, in Book 11570, at Page 1818, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

The West 8 feet of Lot 22, all of Lot 23, Block 1, Carolina Subdivision, according to the official plat thereof, recorded in Book D of Plats at Page 99, records of Salt Lake County, Utah.

Also: Commencing at the Northeast corner of Lot 24 of said Block 1, and running thence South 159.2 feet; thence West 8.25 feet; thence Northerly to a point 6.7 feet West from the point of beginning; thence East 6.7 feet to the point of Beginning.

Together with 1/2 of the vacated alley abutting said Lots on the North. **TAX # 16-07-185-014**

Purportedly known as 323 E Williams Ave, Salt Lake City, UT 84111 (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

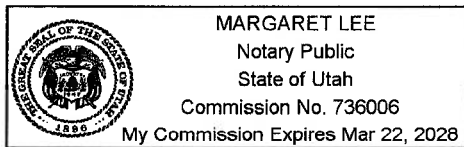
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28427

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. UT29026

14592147 B: 11692 P: 3011 Total Pages: 2
09/03/2026 03:46 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated August 25, 2025, and executed by Victoria M. Hitesman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Village Capital & Investment LLC, its successors and assigns as Beneficiary, but Village Capital & Investment LLC being the present Beneficiary, in which FIN Title Company LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 5, 2025, as Entry No. 14432330, in Book 11598, at Page 8172, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Parcel 1: Lot 14, Clover Crest No. 2, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

Parcel 2: Beginning at the Northeast Corner of Lot 14, Clover Crest Subdivision No. 2 as recorded on file in the Salt Lake County Recorder's Office, said point being the Southwest Corner of Hunter Woods Condominiums as recorded and on file in the Salt Lake County Recorder's Office; and running thence North 66°10'40" East 4.16 feet along the South line of said Hunter Woods Condominiums to an existing fence corner; thence South 35°54'18" East 59.94 feet along an existing fence line to a fence angle; thence South 30°14'38" East 66.12 feet along an existing fence line to the intersection of said fence line and the extension of the South line of lot 13 in said subdivision; thence South 61°00'00" West 12.79 feet along the extension of the South line to the Southwest corner of Lot 15 of said subdivision; thence North 29°00'00" West 125.99 feet along the East line of Lot 14 in said subdivision to the point of beginning.
TAX # 21-12-178-001 and 21-12-178-002

Purportedly known as 5055 S Clover View Dr, Murray, UT 84123 (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.

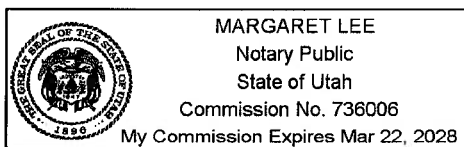
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29026

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

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. 11146-1197F

Parcel No. 28-15-379-004

14592207 B: 11692 P: 3397 Total Pages: 2

09/03/2026 04:14 PM By: asteffensen Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.

15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Trent Farnes and Chantale Farnes, 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 November 8, 2022, and recorded as Entry No. 14040136, in Book 11384, at Page 5158, Records of Salt Lake County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 30, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 3 day of September, 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 3 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

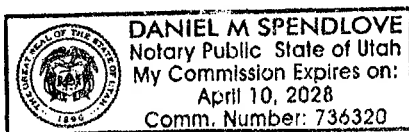

NOTARY PUBLIC

EXHIBIT "A"

LOT 201, CONTAINED WITHIN PEPPERWOOD PHASE 2, P.U.D., ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

LESS THE FOLLOWING:

BEGINNING AT THE NORTHEASTERLY CORNER OF LOT 201, PEPPERWOOD PHASE 2; AND RUNNING THENCE NORTH 47°45' WEST ALONG THE NORTHERLY LINE OF SAID LOT 201, 172.675 FEET; THENCE SOUTH 42°45' WEST 159.987 FEET TO THE SOUTHERLY LINE OF SAID LOT 201; THENCE SOUTH 55°33'45" EAST ALONG SAID SOUTHERLY LINE 199.044 FEET TO A POINT ON THE ARC OF A 124.34 FOOT RADIUS CURVE, THE CENTER OF WHICH BEARS SOUTH 83°39'52" EAST, SAID POINT ALSO BEING THE SOUTHEASTERLY CORNER OF SAID LOT 201; THENCE ALONG THE EASTERLY BOUNDARY OF SAID LOT 201 THE FOLLOWING TWO COURSES: NORTHEASTERLY ALONG SAID CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 36°24'52", A DISTANCE OF 79.02 FEET TO A POINT OF TANGENCY AND NORTH 42°45' EAST 57.40 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A PERPETUAL RIGHT OF WAY TO USE AND ENJOY THOSE PORTIONS OF PEPPERWOOD SUBDIVISION PHASE 1, PEPPERWOOD PHASE 2, AND ANY AND ALL PEPPERWOOD SUBDIVISION PHASES, WHICH IDENTIFIED AND WILL BE IDENTIFIED AS LOT "A" BEING THE STREETS WITHIN THE SUBDIVISION.

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. 48117-01F
Parcel No. 27-13-427-058

14592790 B: 11692 P: 6206 Total Pages: 3
09/04/2026 02:41 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

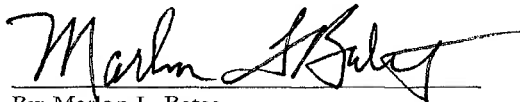
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed with Assignment of Rents executed by MITT Hold, LLC, a Utah limited liability company, as trustor(s), in which Daniel Ivan is named as beneficiary, and 1st Liberty Title, LC is appointed trustee, and filed for record on July 12, 2022, and recorded as Entry No. 13983810, in Book 11355, at Page 8219, Records of Salt Lake 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 fully pay the July 1, 2026 payment and failed to pay the August 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Additionally, the trustor(s) failed to pay the 2022, 2023, 2024 and 2025 property taxes. 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 4 day of September, 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 4 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

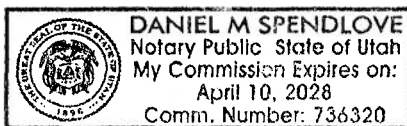

NOTARY PUBLIC

EXHIBIT "A"

PARCEL 1:

LOT 1, COTTONTREE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER ON MAY 17, 1996 AS ENTRY NO. 6359342 IN BOOK 96-5P AT PAGE 174.

LESS AND EXCEPTING THE EASTERLY 3.5 FEET THEREOF.

ALSO LESS AND EXCEPTING THAT PORTION OF SUBJECT PROPERTY CONVEYED BY THAT CERTAIN WARRANTY DEED RECORDED FEBRUARY 23, 2006 AS ENTRY NO. 9644473 IN BOOK 9258 AT PAGE 3866 BEING AS FOLLOWS:

A PARCEL OF LAND IN FEE FOR THE WIDENING AND RECONSTRUCTION OF THE EXISTING HIGHWAY STATE ROUTE 89 KNOWN AS PROJECT NO. SP-0089(88)313, BEING PART OF AN ENTIRE TRACT OF PROPERTY, SITUATE IN THE NORTHWESTERLY QUARTER OF THE SOUTHWESTERLY QUARTER OF SECTION 18, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS:

BEGINNING IN THE WESTERLY RIGHT OF WAY LINE OF SAID EXISTING HIGHWAY STATE ROUTE 89 AT A POINT 53.00 FEET PERPENDICULARLY DISTANT WESTERLY FROM THE CONTROL LINE OF SAID PROJECT OPPOSITE ENGINEER STATION 79+20.63, WHICH POINT IS 134.96 FEET SOUTH 87°47'06" EAST (134.93 FEET SOUTH 87°49'05" EAST BY RECORD) TO A STREET MONUMENT LOCATED IN THE CENTERLINE OF STATE STREET AND 10600 SOUTH STREET, AND 460.906 FEET SOUTH 00°03'19" EAST ALONG THE MONUMENTED CENTERLINE OF STATE STREET, AND 53.00 FEET WEST FROM THE WEST QUARTER CORNER OF SAID SECTION 18 AND RUNNING THENCE SOUTH 00°03'19" EAST 83.128 FEET ALONG SAID WESTERLY RIGHT OF WAY LINE TO A POINT 53.00 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE NORTH 08°35'10" WEST 20.224 FEET TO A POINT 56.00 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE NORTH 00°03'19" WEST 39.772 FEET TO AND ALONG A LINE PARALLEL WITH SAID CONTROL LINE TO A POINT 56.00 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE NORTH 09°13'00" WEST 21.937 FEET TO THE POINT 59.49 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE NORTH 75°16'44" EAST 6.711 FEET TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAP OF SAID PROJECT ON FILE IN THE OFFICE OF THE UTAH DEPARTMENT OF TRANSPORTATION.

ALSO LESS AND EXCEPTING THAT PORTION OF SUBJECT PROPERTY CONVEYED BY THAT CERTAIN WARRANTY DEED RECORDED FEBRUARY 23, 2006 AS ENTRY NO. 9644474 IN BOOK 9258 AT PAGE 3868, BEING AS FOLLOWS:

A PARCEL OF LAND IN FEE FOR THE WIDENING AND RECONSTRUCTION OF THE EXISTING HIGHWAY STATE ROUTE 89 KNOWN AS PROJECT NO. SP-0089(88)313, BEING A PART OF AN ENTIRE TRACT OF PROPERTY SITUATE IN THE NORTHWESTERLY QUARTER OF THE SOUTHWESTERLY QUARTER OF SECTION 18, TOWNSHIP 3 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS:

BEGINNING IN THE WESTERLY RIGHT OF WAY LINE OF SAID EXISTING HIGHWAY STATE ROUTE 89 AT A POINT 53.00 FEET PERPENDICULARLY DISTANT WESTERLY FROM THE CONTROL LINE OF SAID PROJECT OPPOSITE ENGINEER STATION 79+74.57 WHICH POINT IS 134.96 FEET SOUTH 87°47'06" EAST (134.93 FEET SOUTH 87°49'05" EAST BY RECORD) TO A STREET MONUMENT LOCATED IN THE CENTERLINE OF STATE STREET AND 10600 SOUTH STREET, AND 406.966 FEET SOUTH 00°03'19" EAST ALONG THE MONUMENTED CENTERLINE OF STATE STREET, AND 53.00 FEET WEST FROM THE WEST QUARTER CORNER OF SAID SECTION 18 AND RUNNING THENCE SOUTH 00°03'19" EAST 16.375 FEET ALONG SAID WESTERLY RIGHT OF WAY LINE TO A POINT 53.00 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE NORTH 69°24' 48" WEST 8.204 FEET TO A POINT 60.68 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE NORTH 02°51'05" WEST 18.733 FEET TO A POINT 61.59 FEET PERPENDICULARLY DISTANT WESTERLY FROM SAID CONTROL LINE; THENCE SOUTH 58°44'11" EAST 10.056 FEET TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAP OF SAID PROJECT ON FILE IN THE OFFICE OF THE UTAH DEPARTMENT OF TRANSPORTATION.

ALSO BEING DESCRIBED IN THAT CERTAIN SURVEY DATED APRIL 3, 2017 AS FOLLOWS:

BEGINNING AT A POINT ON THE WESTERLY RIGHT OF WAY LINE OF STATE STREET (STATE ROUTE 89); SAID POINT BEING SOUTH 87°49'05" EAST, 134.93 FEET (BY RECORD) TO A STREET MONUMENT LOCATED IN THE CENTERLINE OF SAID STATE STREET AND 10600 SOUTH STREET, AND SOUTH 00°03'19" EAST, ALONG THE MONUMENTED CENTERLINE OF SAID STATE STREET, 396.64 FEET AND SOUTH 89°56'41" WEST, 53.00 FEET FROM THE EAST QUARTER CORNER OF SAID SECTION 13, TOWNSHIP 3 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN AND RUNNING THENCE ALONG SAID WESTERLY RIGHT OF WAY LINE OF STATE STREET THE FOLLOWING TEN (10) COURSES: SOUTH 00°03'19" EAST, 10.278 FEET; THENCE NORTH 58°44'11" WEST, 10.056 FEET; THENCE SOUTH 02°51'05" EAST, 18.733 FEET; THENCE SOUTH 69°24'48" EAST, 8.204 FEET; THENCE SOUTH 00°03'19" EAST, 37.564 FEET; THENCE SOUTH 75°16'44" WEST, 6.711 FEET; THENCE SOUTH 09°13'00" EAST, 21.937 FEET; THENCE SOUTH 00°03'19" EAST, 39.772 FEET; THENCE SOUTH 08°35'10" EAST, 20.221 FEET; THENCE SOUTH 00°03'19" EAST, 11.831 FEET; THENCE WEST 343.858 FEET; THENCE NORTH 00°00'13" EAST, 159.175 FEET; THENCE EAST 343.694 FEET TO THE POINT OF BEGINNING.

PARCEL 1A:

AN EASEMENT AS DESCRIBED IN THAT CERTAIN CROSS ACCESS EASEMENT AGREEMENT RECORDED MARCH 27, 2018 AS ENTRY NO. 12742166 IN BOOK 10659 AT PAGE 4504.

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. UTAH04-7586

14592844 B: 11692 P: 6443 Total Pages: 1
09/04/2026 03:04 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200 OGDEN, UT 84401

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated NOVEMBER 18, 2019 and executed by LAZARO PADILLA SANCHEZ, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR BROKER SOLUTIONS, INC. dba NEW AMERICAN FUNDING, its successors and assigns, as Beneficiary, and VANGUARD TITLE INSURANCE AGENCY, LLC, as Trustee, which Trust Deed was recorded on NOVEMBER 19, 2019, as Entry No. 13128129, in Book 10862, at Page 1892, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 782, HILLSDALE SUBDIVISION NO. 6 AMENDED AND EXTENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

15-28-154-016-0000

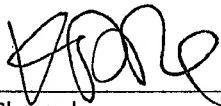
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: September 4, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

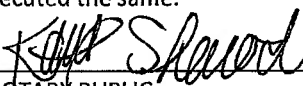

Katie Sherrod
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 4, 2026, before me, the undersigned, a Notary Public, personally appeared, Katie Sherrod, 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

WHEN RECORDED RETURN TO:

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

14592882 B: 11692 P: 6707 Total Pages: 2
09/04/2026 03:40 PM By: asteffensen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

NOTICE OF DEFAULT

T.S. NO.: 153282-UT

APN: 20-36-103-012-0000

NOTICE IS HEREBY GIVEN THAT SEAN P. STURGES AND PAIGE N. STURGES, AS JOINT TENANTS as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/23/2021 and recorded on 6/28/2021, as Instrument No. 13701800 in Book 11197 Page 4869-4887, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 102, PARKSIDE SUBDIVISION PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

The obligation included a Note for the principal sum of \$308,500.00.

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 8/1/2024 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, UNITED WHOLESALE MORTGAGE, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 153282-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: SEP 04 2026

ORANGE TITLE INSURANCE AGENCY, INC.



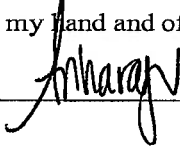
Hamsa Uchi, Authorized Signatory for Trustee

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 SEP 04 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)

