

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.: 26-21500
SK NO.: GHID01-0131

14595661 B: 11694 P: 1248 Total Pages: 1
09/14/2026 01:01 PM By: ctafoya 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 9/14/2023, and executed by ROBERTO HERNANDEZ ARROYO AND GUILLERMO GARCIA MENDOZA, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR KIND LENDING, LLC ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and COTTONWOOD TITLE INSURANCE AGENCY, INC., as Trustee, which Trust Deed was recorded on 9/14/2023, as Entry No. 14152484, in Book 11444, at Page 7693, 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 535, JUNIPER ESTATES SUBDIVISION PHASE 5, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

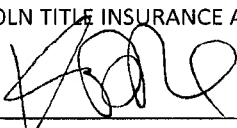
APN: 32-03-202-012

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 4/1/2026, 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: 9/14/2026

LINCOLN TITLE INSURANCE AGENCY

By: 

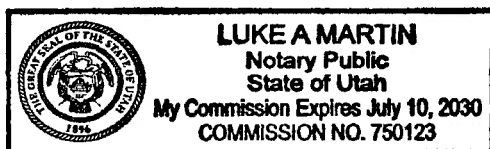
Kenyon D. Dove

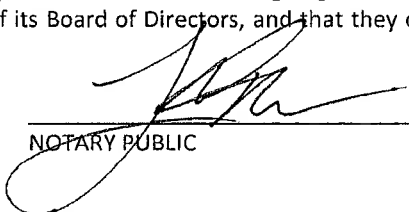
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 9.14.26, 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

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

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

14595700 B: 11694 P: 1559 Total Pages: 2
09/14/2026 01:31 PM By: aallen Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: BRUCE L RICHARDS
455 EAST 500 SOUTH, SUITE 401 SALT LAKE CITY, UT 84111



**NOTICE OF DEFAULT AND ELECTION TO
SELL PROPERTY UNDER DEED OF TRUST**

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated February 5, 2024, executed by Juan C. Moreno as Trustor, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded February 9, 2024, as Entry Number 14203060 in Book 11470 at Page 9469, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

Lot 455, KENNECOTT DAYBREAK PLAT 10H
SUBDIVISION, amending Lots V2 and V3 of the Kennecott
Master Subdivision #1 Amended, according to the plat thereof
as recorded in the office of the Salt Lake County Recorder.
#26-13-443-005.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of \$315,500.00.

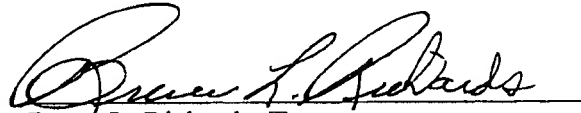
The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Cyprus Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustor.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

EXECUTED this 10th day of September, 2026.



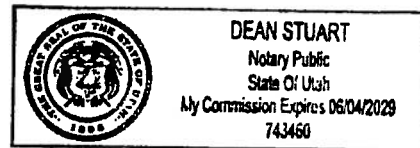
Bruce L. Richards, Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

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

On the 10th day of September, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say 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. UT29227

14595771 B: 11694 P: 2210 Total Pages: 2
09/14/2026 02:29 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 December 22, 2022, and executed by Randi Silcox, 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 First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 22, 2022, as Entry No. 14055764, in Book 11392, at Page 4796, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT NO. 10, IN BUILDING "C", CONTAINED WITHIN THE SILVER MAPLE ESTATES CONDOMINIUM, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON JANUARY 25, 1979 IN SALT LAKE COUNTY, AS ENTRY NO. 3229059, IN BOOK 79-1 OF PLATS, AT PAGE 29 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN SALT LAKE COUNTY, AS ENTRY NO. 3229058 IN BOOK 4805 AT PAGE 959 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. **TAX # 16-32-154-011-0000**

Purportedly known as 723 E 3710 S #10, Millcreek, UT 84106 (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: 09/14/2026.

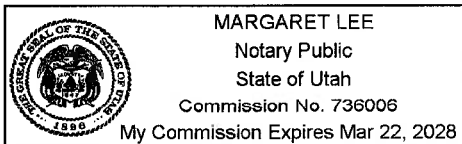
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29227

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

The foregoing instrument was acknowledged before me on 09/14/2026,
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. UT26359

14595773 B: 11694 P: 2213 Total Pages: 2
09/14/2026 02:30 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 April 23, 2021, and executed by Anthony Lewis, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending, Inc., its successors and assigns as Beneficiary, but InterCap Lending, Inc. being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 29, 2021, as Entry No. 13648076, in Book 11166, at Page 259-273, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 33, WALNUT HILLS PLAT A, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 20-14-477-010**

Purportedly known as 6168 South Middlewood Circle, Kearns, UT 84118-7911 (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: 09/14/2026.

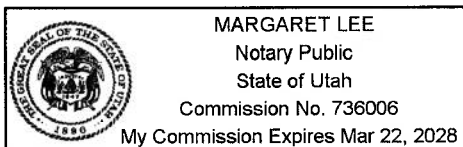
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26359

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

The foregoing instrument was acknowledged before me on 09/14/2026,
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. UT26359

14595773 B: 11694 P: 2213 Total Pages: 2
09/14/2026 02:30 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 April 23, 2021, and executed by Anthony Lewis, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending, Inc., its successors and assigns as Beneficiary, but InterCap Lending, Inc. being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 29, 2021, as Entry No. 13648076, in Book 11166, at Page 259-273, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 33, WALNUT HILLS PLAT A, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 20-14-477-010**

Purportedly known as 6168 South Middlewood Circle, Kearns, UT 84118-7911 (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: 09/14/2026.

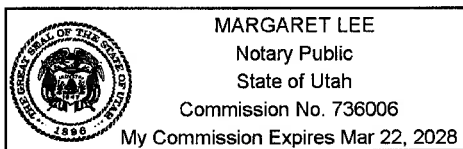
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26359

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

The foregoing instrument was acknowledged before me on 09/14/2026,
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. UT28473

14596005 B: 11694 P: 3219 Total Pages: 2
09/15/2026 08:39 AM By: Mwestergard 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 December 7, 2020, and executed by Nathan Skinner, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 5, 2021, as Entry No. 13620441, in Book 11150, at Page 1865-1886, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT H, IN BUILDING 13, CONTAINED WITHIN THE ORCHARD OF COUNTRY WOODS (PHASE 1), A PROWSWOOD OPEN SPACE COMMUNITY, ACCORDING TO THE RECORD OF SURVEY MAP FILED FOR RECORD AS ENTRY NO. 3339571 IN BOOK 79-9 OF PLATS AT PAGE 311, ALL OF WHICH IS DEFINED AND DESCRIBED IN THE DECLARATION OF CONDOMINIUM FOR THE ORCHARD OF COUNTRY WOODS, THE EXHIBITS ATTACHED THERETO, FILED FOR RECORD AS ENTRY NO. 3339570 IN BOOK 4948 AT PAGES 240 THROUGH 287 OF OFFICIAL RECORDS, THE SUPPLEMENTARY DECLARATIONS AND/OR REVISIONS FOR PHASES II AND III AND TO INCLUDE THE THIRD SUPPLEMENTARY DECLARATION OF AND AMENDMENT TO COVENANTS, CONDITIONS AND RESTRICTIONS, THE EXHIBITS ATTACHED THERETO AND FILED FOR RECORD AS ENTRY NO. 3814864 IN BOOK 5472 AT PAGES 2826 THROUGH 2843 OF OFFICIAL RECORDS.

TOGETHER WITH; (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT, AND (C) THE NON-EXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT. **TAX # 22-20-452-105-0000**

Purportedly known as 1144 East Countrywoods Circle, Apt H13, Midvale, UT 84047 (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: 09/14/2026.

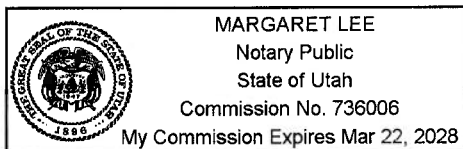
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28473

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

The foregoing instrument was acknowledged before me on 09/14/2026,
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, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2596

14596359 B: 11694 P: 5487 Total Pages: 1
09/15/2026 02:32 PM By: EMehanovic 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 Jordan Pines Townhomes Owners Association, Inc. (the "Association") is the beneficiary under the Condominium Declaration for Jordan Pines Townhomes recorded on March 29, 1996 as Entry No. 6317151 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Michael Perry and Julie P Taylor, located at 3231 West Brynwood Pine Bay, West Jordan, Utah 84088, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **BLDG 10, UNIT 10E, JORDAN PINES TOWNHOMES CONDO. 7363-2271 7504-2632 9127-2994 9129-615 9335-8307 9513-3872**

Parcel ID #: **27-05-282-053-0000**

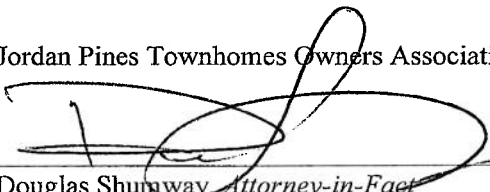
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare 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. 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.

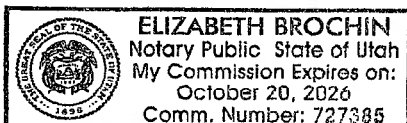
DATE FILED: September 15, 2026.

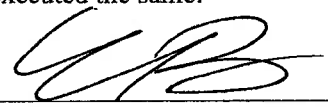
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Jordan Pines Townhomes Owners Association, Inc.


Douglas Shumway, Attorney-in-Fact

On September 15, 2026, personally appeared before me Douglas Shumway, the signer of the foregoing instrument, 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. UT28669

14596424 B: 11694 P: 6113 Total Pages: 2
09/15/2026 03:17 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 August 10, 2021, and executed by Byron Erickson and Sherry Erickson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns as Beneficiary, but TH MSR Holdings LLC being the present Beneficiary, in which LandMark Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 10, 2021, as Entry No. 13741630, in Book 11220, at Page 2356-2371, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 9, EDENBROOKE PHASE I, according to the Official Plat thereof, as recorded in the records of Salt Lake County, State of Utah. **TAX # 27-04-305-019-0000**

Purportedly known as 9105 S Wimbledon Pl, West Jordan, UT 84088 (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: 09/15/2026.

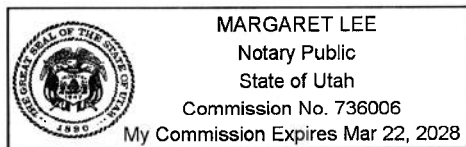
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28669

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

The foregoing instrument was acknowledged before me on 09/15/2026,
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 RETURN TO:

Carson Heninger
Greenberg Traurig, LLP
222 S. Main Street, Suite 1730
Salt Lake City, UT 84101

Tax ID: 14-34-354-008

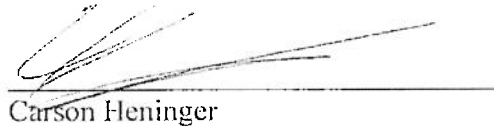
NOTICE OF DEFAULT AND ELECTION TO SELL

Notice is hereby given by the law firm of Greenberg Traurig, LLP, successor trustee ("Greenberg"), that a default has occurred under that certain *Deed of Trust and Assignment of Leases and Rents* as subsequently amended, restated, extended, supplemented or otherwise modified time to time (the "Trust Deed") executed by Swenson Development, LLC as trustor (the "Trustor"), in which Actium Loan Management LLC, Actium High Yield Loan Fund VII LLC, Actium High Yield Loan Fund VIII LLC, and Actium High Yield Loan Fund IX LLC are named beneficiaries (collectively, the "Beneficiary") and Meridian Title was named as the initial trustee, and filed for record on September 23, 2024, with recorder's entry No. 14291382, of the official records of Salt Lake County, State of Utah, covering the property commonly known as 4053 South 7200 West, West Valley City, UT 84128, and more particularly described on Exhibit A, attached hereto.

That the default which has occurred is in breach of obligations under the Trust Deed and Note, which includes the failure of the Trustor to pay all amounts due and owing thereunder. Under the provisions of the Trust Deed and Note, the Trustor is also liable for the interest, fees, and costs, including attorneys' fees, which continue to accrue.

Pursuant to the directions of the Beneficiary of the Trust Deed, Greenberg, 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.

GREENBERG TRAURIG, LLP

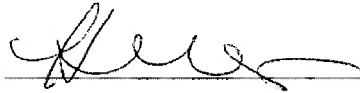


Carson Heninger

*Attorney for Greenberg Traurig, LLP,
Successor Trustee*

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

On this 15th day of September, 2026, personally appeared before me Carson Heninger as an attorney for the law firm of Greenberg Traurig, LLP, the successor trustee.



Notary Public

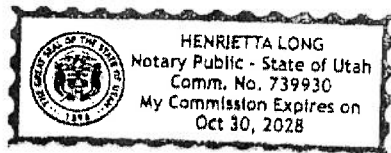


Exhibit A

Beginning at a point 221.0 feet North and 33 feet East from the Southwest Corner of Section 34, Township 1 South, Range 2 West, Salt Lake Base and Meridian, said point being identical with the intersection of the Northerly right of way line of the D&RGW Railroad and the East line of 7200 West; and running thence South 74°52' East 518.0 feet along said Northerly right of way line; thence North 499.2 feet; thence West 500.0 feet; thence South 364 feet, more or less, to the point of beginning.

Less and excepting that portion conveyed to West Valley City by Warranty Deed Entry No. 3685289 in Book 5384 at Page 1428 described as follows:

Beginning at a point on East right-of-way line of 7200 West Street and the North right-of-way line of the D&RGW Railroad, said point beginning North 0°04'26" West along the section line 221.00 feet; thence North 89°56'03" East 33.00 feet from the Southwest corner, Section 34, Township 1 South, Range 2 West, Salt Lake Base and Meridian; and running thence North 0°04'26" West along said East right-of-way line 42.175 feet; thence South 88°24'26" East 166.50 feet; thence North 0°02'23" West 102.12 feet; thence North 89°56'03" East 333.78 feet; thence South 0°00'40" West 275.28 feet to North right-of-way line of said D&RGW Railroad; thence North 74°52' West along said North right-of-way line 518.00 feet to the point of beginning.

Tax ID: 14-34-354-008

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29361

14596893 B: 11694 P: 8802 Total Pages: 2
09/16/2026 02:54 PM By: dkilpack 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 February 4, 2009, and executed by Giezi Hernandez and Hector Hernandez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Assurity Financial Services, LLC, its successors and assigns as Beneficiary, in which CROWN TITLE INSURANCE AGENCY, INC. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 17, 2009, as Entry No. 10623895, in Book 9686, at Page 7718-7726, and modified pursuant to the Modification recorded on November 20, 2018, as Entry No. 12889288, in Book 10731, at Page 8568, and modified pursuant to the Modification recorded on June 2, 2022, as Entry No. 13963008, in Book 11344, at Page 8453, and modified pursuant to the Modification recorded on July 21, 2025, as Entry No. 14412036, in Book 11587, at Page 2872, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 213, HERITAGE PLACE ESTATES SUBDIVISION PHASE 2, according to the Official Plat thereof as recorded in the Office of the Salt Lake County Recorder, State of Utah. **TAX # 26 26 353 003**

Purportedly known as 12534 S Heritage Hill Ct, Herriman, UT 84096 (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: 09/16/2026.

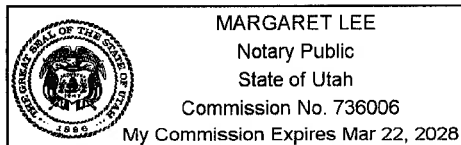
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29361

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

The foregoing instrument was acknowledged before me on 09/16/2026,
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. UT29038

14596959 B: 11694 P: 9270 Total Pages: 2
09/16/2026 03:27 PM By: dsalazar 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 April 12, 2024, and executed by Daniel Herbert Burton and Maritta Burton, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nationstar Mortgage LLC D/B/A Mr. Cooper, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 19, 2024, as Entry No. 14229920, in Book 11485, at Page 6374, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 33, GREENWOOD ACRES SUBDIVISION NO. 2, according to the Official Plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 21-13-377-005-0000**

Purportedly known as 473 W 5900 S, 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 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: 09/16/2026.

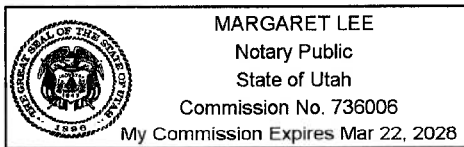
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29038

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

The foregoing instrument was acknowledged before me on 09/16/2026,
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, 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. CARR07-1033

14597000 B: 11694 P: 9637 Total Pages: 1
09/16/2026 04:06 PM By: aallen 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 JULY 28, 2022, and executed by REIGN HOLDINGS, LLC, A UTAH LIMITED LIABILITY COMPANY, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NEXERA HOLDING, LLC DBA NEWFI LENDING, its successors and assigns, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on JULY 29, 2022, as Entry No. 13992983, in Book 11360, at Page 6046, 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:

THE SOUTH ONE-HALF OF LOT 41 AND ALL OF LOT 42, BLOCK 2, LA VETA PLACE, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

16-17-203-006-0000

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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

Kenyon D. Dove

Its: Authorized Agent •

STATE OF UTAH

COUNTY OF WEBER

On September 16, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



NOTARY PUBLIC

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. UTAH04-7602

14597018 B: 11694 P: 9701 Total Pages: 1
09/16/2026 04:57 PM By: aallen 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 OCTOBER 3, 2018, and executed by JOSE SCARPETT, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITYWIDE HOME LOANS A UTAH CORPORATION, its successors and assigns, as Beneficiary, and PINNACLE TITLE INSURANCE AGENCY, INC., as Trustee, which Trust Deed was recorded on OCTOBER 4, 2018, as Entry No. 12861881, in Book 10718, at Page 9018, 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 12, CANTERBURY JUNCTION 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

21-26-153-001

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 16, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



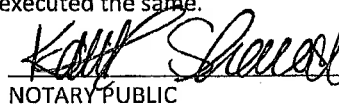
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 16, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29231

14597377 B: 11695 P: 1714 Total Pages: 2
09/17/2026 02:49 PM By: srigby 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 17, 2022, and executed by Jackie Kocher, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but InterCap Lending, Inc. being the present Beneficiary, in which Highland Title Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 18, 2022, as Entry No. 14043744, in Book 11386, at Page 2542, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Parcel 1:

Unit No. 4783, in Building "A", and Garage A30, contained within HIDDEN LAKE CONDOMINIUM, a Utah Condominium Project, as the same is identified in the Record of Survey Map recorded in the office of the Salt Lake County Recorder, as Entry No. 2625962, in Book 74-5, at Page 94, and as further defined and described in the Declaration of Covenants, Conditions and Restrictions and Bylaws of the HIDDEN LAKE CONDOMINIUM, a Utah Condominium Project, recorded in the office of the Salt Lake County Recorder on May 31, 1974, in Book 3599, at Page 455, as Entry No. 2625963, and in Amended Declaration of Covenants, Conditions, Restrictions and Bylaws, of the HIDDEN LAKE CONDOMINIUM, recorded in Salt Lake County, Utah, on January 28, 1977, as Entry No. 2903356, in Book 4443, at Page 1322 (as said Map and Declaration may be amended and/or Supplemented).

Together with: (a) The undivided ownership interest in said Condominium Project's Common Areas and Facilities which is appurtenant to said Unit (the referenced Declaration of Condominium providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the Common Areas and Facilities to which said interest relates); (b) The exclusive right to use and enjoy each of the Limited Common Areas which is appurtenant to said Unit; and (c) The non-exclusive right to use and enjoy the Common Areas and Facilities included in said Condominium Project (as said Project may hereafter be expanded) in accordance with the aforesaid Declaration of Survey Map (as said Declaration and Map may hereafter be amended or supplemented) and the Utah Condominium Ownership Act.

TAX # 22-08-202-031

Purportedly known as 4783 S Pin Tail Ct, Millcreek, UT 84117 (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: 09/17/2026.

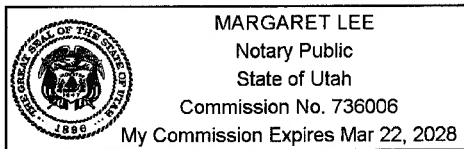
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29231

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

The foregoing instrument was acknowledged before me on 09/17/2026,
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. UT28421

14597390 B: 11695 P: 1803 Total Pages: 2
09/17/2026 02:56 PM By: srigby 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 April 18, 2022, and executed by Ulises Ocampo, 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 Salt Lake County, Utah, on April 22, 2022, as Entry No. 13937663, in Book 11331, at Page 3471, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Land situated in the County of Salt Lake in the State of UT
Lot 415, Park Ridge Subdivision, Phase 4, Plat 1, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 20-13-157-003-0000**

Purportedly known as 5785 S Stony Brook Way, Salt Lake City a/k/a Kearns, UT 84118-9261 (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: 09/17/2026.

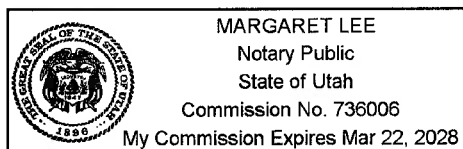
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28421

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

The foregoing instrument was acknowledged before me on 09/17/2026,
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, 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. UTAH04-7603

14597426 B: 11695 P: 2031 Total Pages: 1
09/17/2026 03:18 PM By: EMehanovic 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 JUNE 30, 2023, and executed by ANGELIMAR CASTRO MATA, A MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and US TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JULY 3, 2023, as Entry No. 14124849, in Book 11429, at Page 6565, 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 279, DAYBREAK VILLAGE 5 MULTI FAMILY #6 SUBDIVISION, AMENDING LOT T3 OF THE KENNECOTT MASTER SUBDIVISION #1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.
SITUATED IN SALT LAKE COUNTY

26-13-167-006-0000

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 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



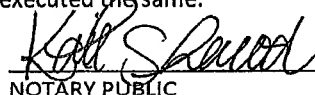
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 17, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

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. UTAH04-7603

14597426 B: 11695 P: 2031 Total Pages: 1
09/17/2026 03:18 PM By: EMehanovic 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 JUNE 30, 2023, and executed by ANGELIMAR CASTRO MATA, A MARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and US TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JULY 3, 2023, as Entry No. 14124849, in Book 11429, at Page 6565, 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 279, DAYBREAK VILLAGE 5 MULTI FAMILY #6 SUBDIVISION, AMENDING LOT T3 OF THE KENNECOTT MASTER SUBDIVISION #1 AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.
SITUATED IN SALT LAKE COUNTY

26-13-167-006-0000

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 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:



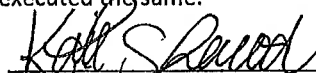
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 17, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.


NOTARY PUBLIC

AFTER RECORDING, MAIL TO:

Daniel C. Dansie
KIRTON MCCONKIE
50 E. South Temple, Suite 400
Salt Lake City, UT 84111

14597427 B: 11695 P: 2032 Total Pages: 3
09/17/2026 03:22 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: KIRTON & MCCONKIE
36 SOUTH STATE STREET, SUITE 1 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

(Salt Lake County Tax Parcel No. 08-36-129-031)

NOTICE IS HEREBY GIVEN that **HUNT REAL ESTATE HOLDINGS, LLC**, a Utah limited liability company, as Borrower and trustor, executed and delivered to **MERIDIAN TITLE**, as original Trustee, for the benefit of **ACTIUM LOAN MANAGEMENT LLC**, a Utah limited liability company, **ACTIUM HIGH YIELD LOAN FUND IX LLC**, a Utah limited liability company, and **ACTIUM HIGH YIELD LOAN FUND X LLC**, a Utah limited liability company, each of which have an address of 111 East Broadway, Suite 390, Salt Lake City, Utah 84111, collectively, as Lender and beneficiary, that certain *Deed of Trust and Assignment of Leases and Rents* ("**Deed of Trust**") dated March 5, 2026, to secure the performance by said Borrower of the obligations owed to original Lender under a certain *Promissory Note* in the original principal amount of \$337,000.00 ("**Note**"). The Deed of Trust was recorded in the office of the Salt Lake County Recorder, on March 5, 2026, as Entry No. 14509942.

The Deed of Trust encumbers the real property located in Salt Lake County, Utah, with a street address of 511 North Pugsley Street, Salt Lake City, Utah 84103, and is more fully described as follows ("**Property**"):

*See Legal Description attached hereto as **Exhibit A** and incorporated herein by reference.*

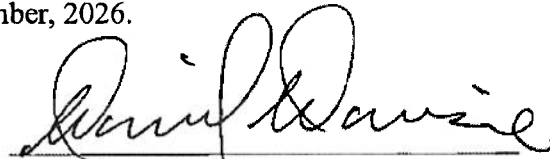
Lender is presently the owner and holder of the beneficial interest under said Deed of Trust and the obligations secured thereby. **DANIEL C. DANSIE**, a member of the Utah State Bar, has been appointed as the Successor Trustee under the Deed of Trust pursuant to a *Substitution of Trustee* recorded in the office of the Salt Lake County Recorder on June 22, 2026, as Entry No. 14558911.

NOTICE IS HEREBY GIVEN that **Borrower is in default** of the obligations evidenced by the Note, the performance of which is secured by the Deed of Trust, in that the Borrower has failed to pay the sums due and owing under the Note when due. As permitted under the terms of the Note and the Deed of Trust, Current Lender has elected to accelerate the entire unpaid principal balances of the Note, plus accrued interest, late charges, loan charges, costs, trustee's fees, and attorneys' fees and all such amounts are **now due and payable in full**. Current Lender hereby demands payment of all sums necessary to cure said defaults.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, pursuant to Utah Code § 57-1-19, *et seq.*, and instructions from Current Lender, elects to sell or cause to be sold the Property to satisfy

said obligations after the time provided for in Utah Code § 57-1-24 has elapsed and further notice has been provided under Utah Code § 57-1-25. The undersigned Trustee shall also sell any personal property owned by Borrower which is covered by the security agreement contained within in the Deed of Trust in connection with the foreclosure sale of the Property.

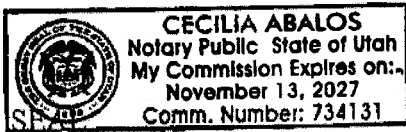
DATED this 17th day of September, 2026.



DANIEL C. DANSIE
Successor Trustee

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

The foregoing instrument was acknowledged before me this 17th day of September, 2026, by Daniel C. Dansie, the Successor Trustee.



NOTARY PUBLIC

Exhibit A
(Legal Description)

Tax Parcel Number: 08-36-129-031

Property Description:

The real property referred to herein is situated in SALT LAKE County, Utah, and is described as follows:

Commencing at the Southeast corner of Lot 2, Block 133, Plat "A", Salt Lake City Survey; thence West 5 rods; thence North 5 rods; thence East 83.50 feet; thence South 5 rods; thence West 1.00 foot to the beginning.

AFTER RECORDING, MAIL TO:

Daniel C. Dansie
KIRTON MCCONKIE
50 E. South Temple, Suite 400
Salt Lake City, UT 84111

14597429 B: 11695 P: 2059 Total Pages: 3
09/17/2026 03:23 PM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: KIRTON & MCCONKIE
36 SOUTH STATE STREET, SUITE 1 SALT LAKE CITY, UT 84111

NOTICE OF DEFAULT AND ELECTION TO SELL

(Salt Lake County Tax Parcel No. 27-18-303-043)

NOTICE IS HEREBY GIVEN that **DTLAP CAPITAL, LLC**, a Utah limited liability company, as Borrower and trustor, executed and delivered to **MERIDIAN TITLE**, as original Trustee, for the benefit of **ACTIUM LOAN MANAGEMENT LLC**, a Utah limited liability company, **ACTIUM HIGH YIELD LOAN FUND IX LLC**, a Utah limited liability company, and **ACTIUM HIGH YIELD LOAN FUND X LLC**, a Utah limited liability company, each of which have an address of 111 East Broadway, Suite 390, Salt Lake City, Utah 84111, collectively, as Lender and beneficiary, that certain *Deed of Trust and Assignment of Leases and Rents* (“**Deed of Trust**”) dated January 23, 2026, to secure the performance by said Borrower of the obligations owed to original Lender under a certain *Promissory Note* in the original principal amount of \$675,000.00 (“**Note**”). The Deed of Trust was recorded in the office of the Salt Lake County Recorder, on February 4, 2026, as Entry No. 14496669.

The Deed of Trust encumbers the real property located in Salt Lake County, Utah, described as follows (“**Property**”):

*See Legal Description attached hereto as **Exhibit A** and incorporated herein by reference.*

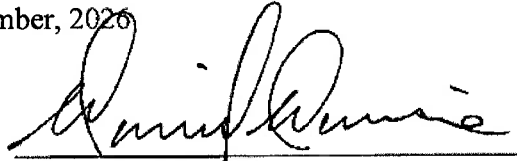
Lender is presently the owner and holder of the beneficial interest under said Deed of Trust and the obligations secured thereby. **DANIEL C. DANSIE**, a member of the Utah State Bar, has been appointed as the Successor Trustee under the Deed of Trust pursuant to a *Substitution of Trustee* recorded in the office of the Salt Lake County Recorder on September 1, 2026, as Entry No. 14590724.

NOTICE IS HEREBY GIVEN that **Borrower is in default** of the obligations evidenced by the Note, the performance of which is secured by the Deed of Trust, in that the Borrower has failed to pay the sums due and owing under the Note when due. As permitted under the terms of the Note and the Deed of Trust, Current Lender has elected to accelerate the entire unpaid principal balances of the Note, plus accrued interest, late charges, loan charges, costs, trustee’s fees, and attorneys’ fees and all such amounts are **now due and payable in full**. Current Lender hereby demands payment of all sums necessary to cure said defaults.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, pursuant to Utah Code § 57-1-19, *et seq.*, and instructions from Current Lender, elects to sell or cause to be sold the Property to satisfy

said obligations after the time provided for in Utah Code § 57-1-24 has elapsed and further notice has been provided under Utah Code § 57-1-25. The undersigned Trustee shall also sell any personal property owned by Borrower which is covered by the security agreement contained within in the Deed of Trust in connection with the foreclosure sale of the Property.

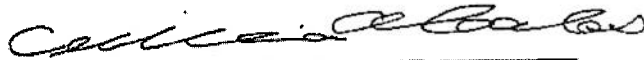
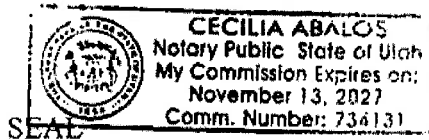
DATED this 17th day of September, 2026



DANIEL C. DANSIE
Successor Trustee

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

The foregoing instrument was acknowledged before me this 17th day of September, 2026, by Daniel C. Dansie, the Successor Trustee.



NOTARY PUBLIC

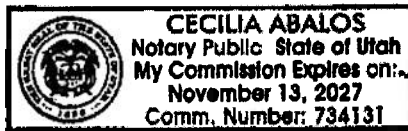


Exhibit A
(Legal Description)

Tax Parcel Number: 27-18-303-043

Property Description:

The real property referred to herein is situated in SALT LAKE County, Utah, and is described as follows:

Lot 117, KENNECOTT DAYBREAK VILLAGE 4 EAST PLAT 2 SUBDIVISION, amending Lot V1 and V2 of the Kennecott Master Subdivision #1 Amended, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder.

Grantor and grantee agree that the provisions of Paragraph 10 of Exhibit B to that certain Deed dated October 16, 2002 from Kennecott Utah Copper Corporation, as grantor, to OM Enterprises Company, as grantee, recorded in the official records of Salt Lake County as Instrument No. 8442505, including, without limitation, the "Well Prohibition Covenant" [which prohibits drilling of water wells on the land] and the Subsequent Transfer Covenant" [which requires that the Well Prohibition Covenant be inserted in all future deeds for such land] (as such terms are defined in such Paragraph 10), are hereby incorporated into this Deed and shall be binding on Grantee, its successors and assigns.

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.: 26-21620
SK NO.: GHID01-0135

14597454 B: 11695 P: 2147 Total Pages: 1
09/17/2026 03:45 PM By: srigby 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 10/1/2022, and executed by MCKENZIE CHESNEY AND AMMON CHESNEY, WIFE AND HUSBAND AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of DISCOVER BANK, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on 10/6/2022, as Entry No. 14025944, in Book 11377, at Page 5953, 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 1556, DIAMOND SUMMIT UNIT 15A, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

APN: 20-23-154-009-0000

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 1/6/2026, 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: 9/17/26

LINCOLN TITLE INSURANCE AGENCY

By: 

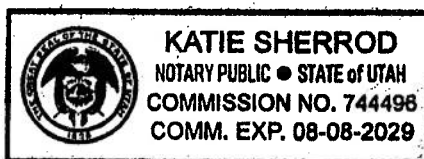
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 9.17.2026, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29400

14597895 B: 11695 P: 5180 Total Pages: 2
09/18/2026 02:17 PM By: Mwestergard 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 October 24, 2007, and executed by Brenda E. Dais and Robert L. Dais, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Provident Funding Associates, L.P., its successors and assigns as Beneficiary, but Provident Funding Associates, L.P. being the present Beneficiary, in which First American Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 30, 2007, as Entry No. 10262110, in Book 9531, at Page 5481-5494, and modified pursuant to the Modification recorded on February 3, 2016, as Entry No. 12216438, in Book 10400, at Page 5273-5281, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 59, BREITLING PARK SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Recorder of Salt Lake County, State of Utah, filed for record as Entry No. 1417013 in Book O at Page 93 of Official Records. **TAX # 15-36-304-013**

Purportedly known as 3796 South 530 West, Salt Lake City, UT 84115 (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: 09/18/2026.

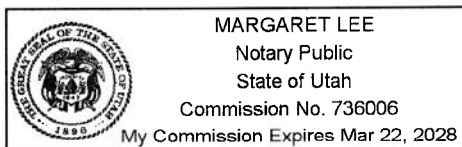
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29400

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

The foregoing instrument was acknowledged before me on 09/18/2026,
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. UT29211

14597896 B: 11695 P: 5182 Total Pages: 2
09/18/2026 02:18 PM By: Mwestergard 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 June 27, 2017, and executed by Tupu Jennifer Faaula and Pusa Faaula, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Security National Mortgage Company, its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Title Guarantee was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 28, 2017, as Entry No. 12565075, in Book 10572, at Page 3481-3496, and modified pursuant to the Modification recorded on May 6, 2025, as Entry No. 14380457, in Book 11569, at Page 784, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 122, VALLEY POINTE PHASE 1 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.
EXCEPTING THEREFROM 1/2 OF ALL COAL, OIL, GAS, MINES, METALS, GRAVEL, AND ALL OTHER MINERALS OF WHATSOEVER KIND OR NATURE IN SUBJECT PROPERTY AS EXCEPTED BY THE FEDERAL LAND BANK OF BERKELEY, IN THAT CERTAIN WARRANTY DEED, DATED FEBRUARY 1, 1941, RECORDED MAY 14, 1941, AS ENTRY NO. 904472 IN BOOK 270 AT PAGE 173 OF OFFICIAL RECORDS.
TAX # 14-35-251-056-0000

Purportedly known as 3722 South Valley Pointe Court, 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 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: 09/18/2026.

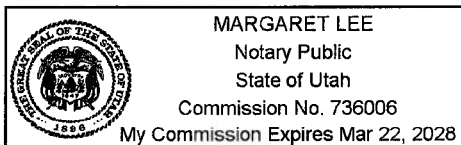
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29211

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

The foregoing instrument was acknowledged before me on 09/18/2026,
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. UT29395

14597911 B: 11695 P: 5226 Total Pages: 2
09/18/2026 03:21 PM By: aallen 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 December 8, 2023, and executed by Paul Kincaid, as Trustor, in favor of Mortgage Electronic Registration System, Inc., As Beneficiary, as Nominee for Union Home Mortgage Corp., its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Griffiths & Turner/GT Title Services, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 8, 2023, as Entry No. 14183785, in Book 11460, at Page 8175, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT NO. B-7, CONTAINED WITHIN THE EAST TOWN VILLAGE CONDOMINIUM, PHASE 4, AN EXPANDABLE CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON MARCH 5, 2007 IN SALT LAKE COUNTY, AS ENTRY NO. 10023001, IN BOOK 2007, AT PAGE 87 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MARCH 5, 2007 IN SALT LAKE COUNTY, AS ENTRY NO. 10023015 IN BOOK 9430 AT PAGE 7885 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. **TAX # 22-31-303-035**

Purportedly known as 74 E Resaca Dr, Unit B7, Sandy, UT 84070 (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: 09/18/2026

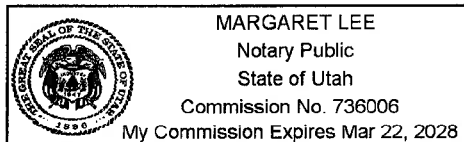
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29395

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

The foregoing instrument was acknowledged before me on 09/18/2026,
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, 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. UTAH04-7605

14597999 B: 11695 P: 5675 Total Pages: 1
09/18/2026 04:03 PM By: Mwestergard 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 JANUARY 19, 2022, and executed by EDGAR A PACHECO LINAREZ AND AMADITA DEL CARMEN ALCALA DE PACHECO, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NETWORK FUNDING, L.P., its successors and assigns, as Beneficiary, and STEWART TITLE OF UTAH, INC., as Trustee, which Trust Deed was recorded on JANUARY 20, 2022, as Entry No. 13874381, in Book 11296, at Page 9887, 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 201, DAYBREAK VILLAGE 8 PLAT 8 AMENDING LOTS Z105 & Z106 OF THE VP DAYBREAK OPERATIONS-INVESTMENTS PLAT I ALSO AMENDING LOTS M-101 & M-102 OF THE DAYBREAK VILLAGE 8 PLAT 5A SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

26-23-168-004

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 18, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

Kenyon D. Dove

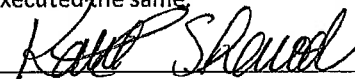
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 18, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

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. UTAH04-7606

14598002 B: 11695 P: 5678 Total Pages: 1
09/18/2026 04:03 PM By: EMehanovic 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 APRIL 29, 2024, and executed by ENDER J BRICENO PEREIRA AND WENDY J PENA GUERRERO, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and SUTHERLAND TITLE COMPANY, as Trustee, which Trust Deed was recorded on APRIL 30, 2024, as Entry No. 14234597, in Book 11488, at Page 1770, 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:

UNIT 26, MEADOWS ON 32ND PUD, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, SALT LAKE COUNTY, STATE OF UTAH, ON OCTOBER 26, 2022, AS ENTRY NO. 14034800, IN BOOK 2022P OF PLATS, AT PAGE 262, AND FURTHER DEFINED AND DESCRIBED IN THE DECLARATION THEREOF RECORDED MAY 18, 2023, AS ENTRY NO. 14106944, IN BOOK 11419, AT PAGE 9394, OF OFFICIAL RECORDS (AS SAID PLAT AND DECLARATION MAY HERETOFORE BE AMENDED AND/OR SUPPLEMENTED). TOGETHER WITH A NON-EXCLUSIVE EASEMENT OF USE AND ENJOYMENT, AND THE UNDIVIDED PERCENTAGE OF OWNERSHIP, IF ANY, IN AND TO THE PROJECTS COMMON AREAS AND FACILITIES AS DEFINED AND PROVIDED FOR IN SAID PLAT AND DECLARATION.

15-32-228-053

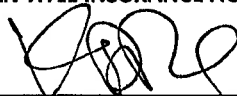
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late 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 18, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

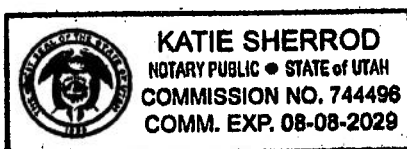


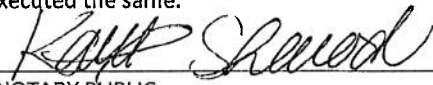
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 18, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.





NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27453

14598021 B: 11695 P: 5890 Total Pages: 2
09/18/2026 04:16 PM By: aallen 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 June 30, 2022, and executed by Lena Bochat and William B. Bochat, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 7, 2022, as Entry No. 13982001, in Book 11354, at Page 8695, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 614, Kennecott Daybreak Phase II, Plat 3, According to The Official Plat Thereof as Recorded in The Office of The Salt Lake County Recorder, State Of Utah. **TAX # 26244800110000**

Purportedly known as 11783 South Grandville Avenue, South Jordan, UT 84009 (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: 09/18/2026.

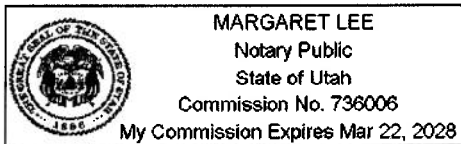
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27453

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

The foregoing instrument was acknowledged before me on 09/18/2026,
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