

14592942 B: 11692 P: 7072 Total Pages: 2
09/08/2026 08:15 AM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 149181-UT

APN: 32-02-251-004-0000

NOTICE IS HEREBY GIVEN THAT JOHN P. OGDEN, AN UNMARRIED MAN as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/19/2021 and recorded on 1/25/2021, as Instrument No. 13541478 in Book 11104 Page 1141-1159, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 241, THE ESTATES AT ROSE CREEK PLAT 2, ACCORDING TO THE OFFICIAL PLAT THEREOF; ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDS.

The obligation included a Note for the principal sum of \$332,475.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 5/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

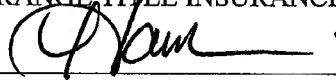
NOTICE OF DEFAULT

T.S. NO. 149181-UT

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: SEP 03 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

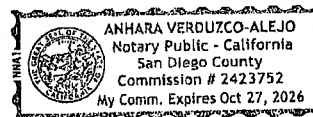
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 03 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Anhara Verduzco-Alejo (Seal)



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2450

14593028 B: 11692 P: 7606 Total Pages: 1
09/08/2026 09:50 AM By: srigby 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 Bonneville Tower Condominium Association, Inc. (the "Association") is the beneficiary under the *Amended and Restated Declaration and By-laws* recorded on May 12, 2006 as Entry No. 9722750 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Annalys Wilson and John Robert Wilson located at 777 E South Temple # 13H, Salt Lake City, UT 84102, lying in Salt Lake County, Utah and further described as follows:

Legal Description: UNIT 13H, BONNEVILLE TOWER CONDM. 0.90562% INTEREST 3906-0390 6058-2224 6640-233 6640-0236 7320-1333 9376-745

Parcel ID #: 09-32-362-102-0000

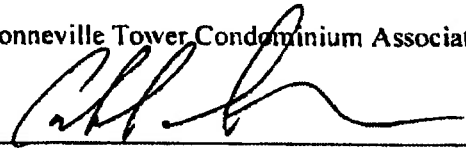
A breach of the Owner's obligations has occurred, as provided in the Amended and Restated Declaration and By-laws, as amended (the "Declaration"), which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant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

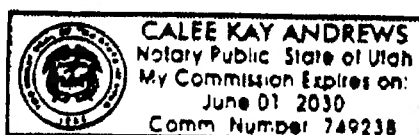
DATE FILED: September 4, 2026.

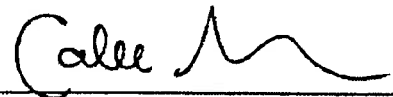
Bonneville Tower Condominium Association, Inc.

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)


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

On September 4, 2026, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

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. UTAH04-7588

14593136 B: 11692 P: 8235 Total Pages: 1
09/08/2026 11:39 AM By: EMehanovic Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 200GDEN, 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 15, 2023, and executed by JESSICA STOCK AND BRAYDEN STOCK, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and STEWART TITLE COMPANY, as Trustee, which Trust Deed was recorded on June 16, 2023, as Entry No. 14118500, in Book 11426, at Page 2190, 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 560, OF THAT PLAT MAP ENTITLED "DAYBREAK VILLAGE 11A PLAT 7 AMENDING LOT Z101 OF THE VP DAYBREAK OPERATIONS-INVESTMENTS PLAT 1" RECORDED ON OCTOBER 12, 2021, AS ENTRY NO. 13795800, BOOK 2021P, PAGE 255 OF THE OFFICIAL RECORDS OF SALT LAKE COUNTY, UTAH.

26-22-464-011

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 8, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

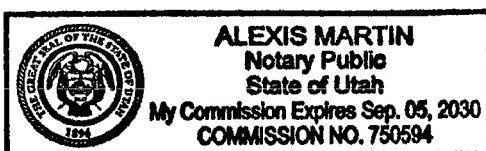
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 8, 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

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7591

Tax ID/Parcel No.: 21-18-278-038

14593337 B: 11692 P: 9053 Total Pages: 1
09/08/2026 01:43 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: GT TITLE SERVICES
1250 E 200 S STE 3DLEHI, UT 840431490

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of an All-Inclusive Promissory Note in the original principal amount of \$266,750.36 (the "Note"), secured by an All-Inclusive Deed of Trust executed by Juan Peroni and Angelica Gallardo, as Trustor, for the benefit of Jose A Veloz, as Beneficiary, wherein Griffiths & Turner / GT Title Services, Inc. was named as Trustee, recorded in Salt Lake County, Utah, on November 2, 2023, with Recorder's Entry No. 14170929 (the "Trust Deed"), securing real property described as follows:

LOT 179, BLOCK 77, HOFFMAN HEIGHTS #12, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF
THE SALT LAKE COUNTY RECORDER.

The purported street address is 4120 West 5740 South, Kearns, UT 84118 (the "Property").
The undersigned disclaims liability for any error in the address.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note. The loan maturity date has passed, and all sums owed under the Note and secured by the Trust Deed are due in full. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying the outstanding indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not satisfy all loan obligations within three months from the recording date of this Notice, the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations. Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

Dated 9-8-2026

STATE OF UTAH)

: ss.

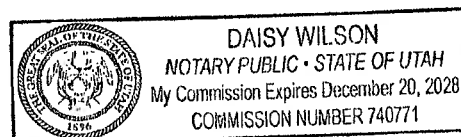
COUNTY OF UTAH)

PRO R.E.SOURCE, LLC, Successor Trustee

Brad D. Boyce
By: Brad D. Boyce, Manager & Attorney
1771 S. Range Rd., Saratoga Springs, UT 84045
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On Sept 8, 2026, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
NOTARY PUBLIC



WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2992

14593378 B: 11692 P: 9323 Total Pages: 1
09/08/2026 02:13 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 Villages at Stonegate Master Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Villages at Stonegate recorded on September 11, 2001 as Entry No. 7999749 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Alfredo Monroy and Claudia Victoria Castaneda Centeno, located at 5131 West Eagle Rock Way, West Valley City, Utah 84120, lying in Salt Lake County, Utah and further described as follows:

Legal Description: LOT 50, VILLAGES AT STONEGATE EAGLE ROCK PHASE. 8457-2270 8588-8046 08648-8568 10858-7278

Parcel ID #: 14-25-403-005-0000

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.

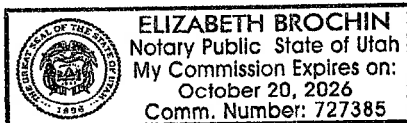
DATE FILED: September 8, 2026.

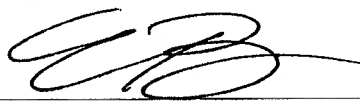
Villages at Stonegate Master Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, Attorney-in-Fact

On September 8, 2026, personally appeared before me Peter Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2643

14593380 B: 11692 P: 9325 Total Pages: 1
09/08/2026 02:14 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 Anthem 1 Homeowners Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions and Restrictions for Anthem I recorded on July 15, 2014 as Entry No. 11881379 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kaycee Goins, trustee of the Window Arch Utah Trust dated 03/17/2023, located at 12003 S Window Arch Lane, Herriman, Utah 84096, lying in Salt Lake County, Utah and further described as follows:

Legal Description: **LOT 128, ARCHES PARK PH 1 SUB.**
Parcel ID #: **26-25-154-004**

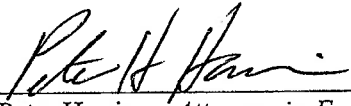
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

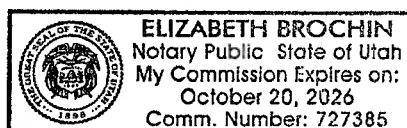
DATE FILED: September 8, 2026.

Anthem 1 Homeowners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter Harrison, *Attorney-in-Fact*

On September 8, 2026, personally appeared before me Peter Harrison, 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. UT22046

14593395 B: 11692 P: 9410 Total Pages: 2
09/08/2026 02:23 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 26, 2021, and executed by Hipolito Torres and Laura Torres, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Altabank, its successors and assigns as Beneficiary, but Rocket Mortgage LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which Altabank, a Utah Corporation was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 27, 2021, as Entry No. 13645109, in Book 11164, at Page 6301-6316, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 2, SOUTHRIDGE SUBDIVISION NO. 6, according to the official plat thereof, recorded in Book KK of Plats at Page 63, records of Salt Lake County, State of Utah. **TAX # 21-08-329-004**

Purportedly known as 5010 South 3600 West, Taylorsville, UT 84129-3513 (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: 09/08/2026.

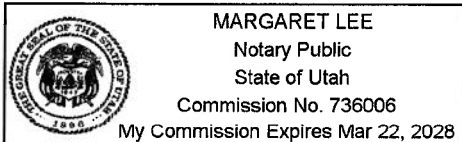
HALLIDAY, WATKINS & MANN, P.C.:

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. UT22046

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

The foregoing instrument was acknowledged before me on 09/08/2026,
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. UT27212

14593398 B: 11692 P: 9439 Total Pages: 2
09/08/2026 02:23 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 January 5, 2021, and executed by Jose L. Anita Estrada, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Monument Title Insurance, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 6, 2021, as Entry No. 13524494, in Book 11094, at Page 5399-5411, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 848, Misty Hills NO. 8 - Plat "B", according to the official plat thereof, filed in Book "79-05" of Plats at Page 207, of the Official Records of the Salt Lake County Recorder, State of Utah. **TAX # 21-20-102-006**

Purportedly known as 6336 South Dusty Circle, Taylorsville, UT 84129-1007 (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: 09/08/2026

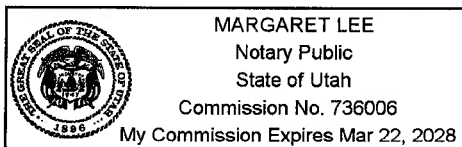
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27212

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

The foregoing instrument was acknowledged before me on 09/08/2026,
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. UT28913

14593406 B: 11692 P: 9517 Total Pages: 2
09/08/2026 02:31 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 March 9, 2007, and executed by Larry S. Horton, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Franklin Financial Corp., an OP Sub of MLB&T Co, FSB, its successors and assigns as Beneficiary, but U.S. Bank National Association, not in its individual capacity but solely as Trustee for MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2 being the present Beneficiary, in which Sutherland Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 14, 2007, as Entry No. 10033057, in Book 9435, at Page 678-694, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at the Northeast corner of Lot 3, Block 56, Plat "D", Salt Lake City Survey, and running thence West 3 rods; thence South 7.5 rods; thence East 3 rods; thence North 7.5 rods to the point of beginning. **TAX # 09-32-334-007**

Purportedly known as 816 East 4th Avenue, Salt Lake City, UT 84103 (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: 09/08/2026.

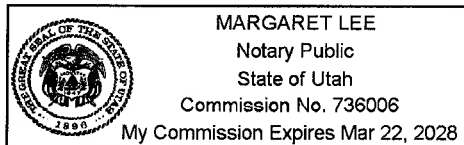
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28913

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

The foregoing instrument was acknowledged before me on 09/08/2026,
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

14593466 B: 11692 P: 9961 Total Pages: 1
09/08/2026 03:16 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-215F
Parcel No. 15 25 276 028

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust, Assignment of Leases and Rents, Fixture Filing, Security Agreement, and Financing Statement executed by J & K Holdings Utah LLC, a Utah limited liability company, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on August 30, 2024, and recorded as Entry No. 14282702, in Book 11515, at Page 911, Records of Salt Lake County, Utah.

LOT 10, CLARK VILLAGE GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note and failed to pay the 2024 and 2025 property taxes. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 8 day of September, 2026.

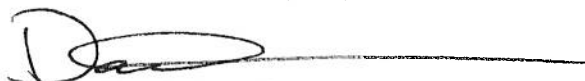
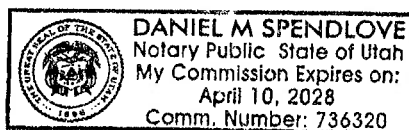
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 8 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26832

14593672 B: 11693 P: 694 Total Pages: 2
09/09/2026 08:41 AM By: Jattermann 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 September 20, 2021, and executed by Shilo C. Zitting, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Direct Mortgage, Corp., its successors and assigns as Beneficiary, but Carrington Mortgage 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 September 24, 2021, as Entry No. 13781887, in Book 11243, at Page 9844-9856, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 14, Silvercrest Estates Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. State of Utah.

More Correctly Described As:

Lot 14, Silvercrest Estates Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office, State of Utah. **TAX # 27-30-201-003**

Purportedly known as 11902 S Swensen Farm Dr, Riverton, 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 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: 09/08/2026

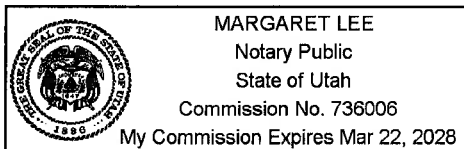
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26832

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

The foregoing instrument was acknowledged before me on 09/08/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2784

14593749 B: 11693 P: 1056 Total Pages: 2
09/09/2026 10:14 AM By: srigby Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION
(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Day Ranch Multi-Family Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Day Ranch Multi-Family ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on November 30, 2018, as Entry No. 12895356, and any amendments thereto, concerning real property reputed to be owned by **Jordan M. Ellzey ("Owner")**, covering real property located at 15109 S Reins Way, Bluffdale, Utah 84065 ("Property"), and more particularly described as follows:

Lot 693, Day Ranch Towns Phase 2A, according to the Official Plat thereof, as recorded in the records of Salt Lake County, State of Utah. Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented).

PARCEL NUMBER: 33-14-102-206-0000

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Continuing Lien and Request for Notice ("Lien") was recorded on July 21, 2026 as Entry No. 14572553 in Book 11681 at Page 2047. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the

obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

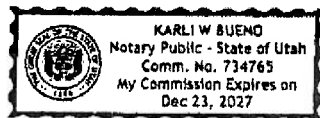
DATED this 8th day of September 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
BRUCE C. JENKINS
Attorney for Day Ranch Multi-Family
Homeowners Association, Inc.

STATE OF UTAH)
) : ss.
COUNTY OF WASHINGTON)

On the 8th day of September, 2026, personally appeared before me Bruce C. Jenkins, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.



Karl W. Bueno
Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT
TO COLLECT A DEBT AND ANY INFORMATION WILL BE USED FOR THAT
PURPOSE.**

14593939 B: 11693 P: 2215 Total Pages: 2
09/09/2026 02:01 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: COLEMERE GIBBS & STOUT, PLLC
13691 S. MINUTEMAN DR. STE 100 DRAPER, UT 84020

After Recording Return To:

Brady T. Gibbs, Esq.
Colemere Gibbs, PLLC
13961 South Minuteman Drive, Suite 100
Draper, Utah 84020

Parcel ID No.: 28-27-326-036-0000

(Space above for County Recorder's Use)

NOTICE OF DEFAULT AND ELECTION TO SELL

On December 17, 2025, STEPHANIE HOLLADAY EDSON AND AARON EDSON, as Trustor, executed a Trust Deed with Assignment of Rents ("Trust Deed") in favor of SHANE MORRIS, as Beneficiary, and naming ONRECORD TITLE, LLC as Trustee. Said Trust Deed was to secure the performance by the Trustor of promissory note obligations and was recorded for record on December 17, 2025 in the Salt Lake County Recorder's Office as Recorder's Entry No. 14477639. The current beneficiary of the Trust Deed is Shane Norris. The trust estate affected by this Notice of Default and Election to Sell pertains to real property located in Salt Lake County, State of Utah, and is more particularly described as follows:

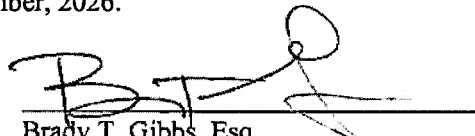
ALL OF LOT 318, THE COVE AT BEAR CANYON PHASE 3 LOT 302 AMENDED,
ACCORDING TO THE OFFICIAL PLAT HTEREOF, AND THE RECORDS OF SALT
LAKE COUNTY, UTAH ON FILE IN THE OFFICE OF THE RECORDER, SALT
LAKE COUNTY, UTAH

The payment obligation set forth in the promissory note is in default. All delinquent payments, together with all unpaid taxes, insurance and other obligations under the promissory note and Trust Deed are now due and owing. Under the provisions of the promissory note and Trust Deed, the unpaid principal balance is now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Pursuant to the direction of the current beneficiary, the successor trustee has elected to sell the property described in the Trust Deed.

Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the successor trustee and the manner, place and time in which he may be contacted:

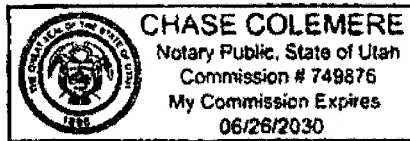
Name: Brady T. Gibbs, Successor Trustee
Address: Colemere Gibbs, PLLC.
13961 South Minuteman Drive, Suite 100
Draper, Utah 84020
Telephone: (801) 364-4040
Office Hours: Monday-Friday, 8:30 a.m. – 5:00 p.m.

Dated this 9th day of September, 2026.


Brady T. Gibbs, Esq.
Successor Trustee

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

On the 9th day of September, 2026, personally appeared before me Brady T. Gibbs as Successor Trustee, and duly acknowledged to me that he executed the forgoing instrument.





Notary Public

14593939 B: 11693 P: 2215 Total Pages: 2
09/09/2026 02:01 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: COLEMERE GIBBS & STOUT, PLLC
13691 S. MINUTEMAN DR. STE 100 DRAPER, UT 84020

After Recording Return To:

Brady T. Gibbs, Esq.
Colemere Gibbs, PLLC
13961 South Minuteman Drive, Suite 100
Draper, Utah 84020

Parcel ID No.: 28-27-326-036-0000

(Space above for County Recorder's Use)

NOTICE OF DEFAULT AND ELECTION TO SELL

On December 17, 2025, STEPHANIE HOLLADAY EDSON AND AARON EDSON, as Trustor, executed a Trust Deed with Assignment of Rents ("Trust Deed") in favor of SHANE MORRIS, as Beneficiary, and naming ONRECORD TITLE, LLC as Trustee. Said Trust Deed was to secure the performance by the Trustor of promissory note obligations and was recorded for record on December 17, 2025 in the Salt Lake County Recorder's Office as Recorder's Entry No. 14477639. The current beneficiary of the Trust Deed is Shane Norris. The trust estate affected by this Notice of Default and Election to Sell pertains to real property located in Salt Lake County, State of Utah, and is more particularly described as follows:

ALL OF LOT 318, THE COVE AT BEAR CANYON PHASE 3 LOT 302 AMENDED,
ACCORDING TO THE OFFICIAL PLAT HTEREOF, AND THE RECORDS OF SALT
LAKE COUNTY, UTAH ON FILE IN THE OFFICE OF THE RECORDER, SALT
LAKE COUNTY, UTAH

The payment obligation set forth in the promissory note is in default. All delinquent payments, together with all unpaid taxes, insurance and other obligations under the promissory note and Trust Deed are now due and owing. Under the provisions of the promissory note and Trust Deed, the unpaid principal balance is now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. Pursuant to the direction of the current beneficiary, the successor trustee has elected to sell the property described in the Trust Deed.

Pursuant to Utah Code Ann. §57-1-26(3), the following information is given concerning the successor trustee and the manner, place and time in which he may be contacted:

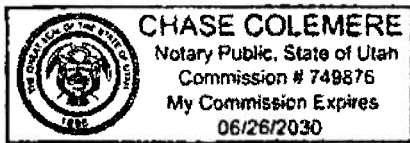
Name: Brady T. Gibbs, Successor Trustee
Address: Colemere Gibbs, PLLC.
13961 South Minuteman Drive, Suite 100
Draper, Utah 84020
Telephone: (801) 364-4040
Office Hours: Monday-Friday, 8:30 a.m. – 5:00 p.m.

Dated this 9th day of September, 2026.


Brady T. Gibbs, Esq.
Successor Trustee

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

On the 9th day of September, 2026, personally appeared before me Brady T. Gibbs as Successor Trustee, and duly acknowledged to me that he executed the forgoing instrument.





Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29009

14593966 B: 11693 P: 2382 Total Pages: 2
09/09/2026 02:33 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 20, 2022, and executed by David Gibson and Robin Gibson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for loanDepot.com, LLC, its successors and assigns as Beneficiary, but Selene Finance LP being the present Beneficiary, in which WFG National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 26, 2022, as Entry No. 13939656, in Book 11332, at Page 4284, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH.
LOT 755, AUBURN GARDENS PLAT 7 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 21-13-107-007-0000**

Purportedly known as 565 W 5465 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: 09/08/2026.

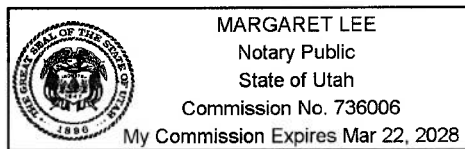
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29009

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

The foregoing instrument was acknowledged before me on 09/08/2026,
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. UT29376

14593969 B: 11693 P: 2388 Total Pages: 2
09/09/2026 02:35 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 October 1, 2019, and executed by Ashley L. Simpson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Beneficiary, but NewRez, LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which Benjamin Mann was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 2, 2019, as Entry No. 13089877, in Book 10840, at Page 4642-4660, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

UNIT SRS-36-177, SHADOW RUN II SUBDIVISION, PHASE 1, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 12315944 IN BOOK 2016P, AT PAGE 153, OF OFFICIAL RECORDS. TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AND LIMITED COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND DECLARATION(S) OF COVENANTS, CONDITIONS, AND RESTRICTIONS. SUBJECT TO SUCH PERPETUAL EASEMENTS AND RIGHT OF INGRESS AND EGRESS ON, OVER, UNDER, THROUGH AND ACROSS THE LOT WHICH ARE ASSOCIATED WITH THE UTILITIES AND PRIVATE STREETS IN SAID DEVELOPMENT. TOGETHER WITH ALL RIGHTS, PRIVILEGES AND APPURTENANCES BELONGING OR IN ANYWISE APPERTAINING THERETO, BEING SUBJECT, HOWEVER, TO EASEMENTS, RIGHTS OF WAY, RESTRICTIONS, ETC., OF RECORD OR ENFORCEABLE IN LAW OR EQUITY. **TAX # 33-07-177-158**

Purportedly known as 14526 S Quiet Shade Dr, 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 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: 09/09/2026.

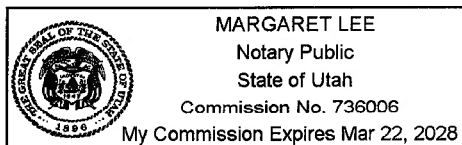
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29376

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

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

14594180 B: 11693 P: 3516 Total Pages: 2
09/10/2026 08:29 AM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOOREM, UT 84058

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 152156-UT

APN: 20-01-204-001-0000

NOTICE IS HEREBY GIVEN THAT DARRIN L. CHRISTENSEN AND KARIE K. CHRISTENSEN, HUSBAND AND WIFE as Trustor, TSI TITLE INSURANCE AGENCY OF UTAH, INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/27/2017 and recorded on 7/10/2017, as Instrument No. 12572210 in Book 10575 Page 9648-9665, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LAND SITUATED IN THE COUNTY OF SALT LAKE IN THE STATE OF UT
ALL OF LOT 1, SKY BLUE ACRES NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF
ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

The obligation included a Note for the principal sum of \$192,002.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 5/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 152156-UT

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: SEP 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

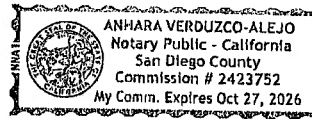
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 09 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Anhara (Seal)



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.: 26-21588
SK NO.: GHID01-0128

14594186 B: 11693 P: 3534 Total Pages: 1
09/10/2026 08:30 AM By: dsalazar 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 1/8/2026, and executed by MARK BALANE AND TIFFANY BALANE, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR WEST CAPITAL LENDING, INC. ITS SUCCESSORS AND ASSIGNS, as Beneficiary, and GUARDIAN TITLE COMPANY OF UTAH, as Trustee, which Trust Deed was recorded on 1/16/2026, as Entry No. 14489529, in Book 11631, at Page 9840, 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:

SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH. LOT 932, THE MAPLES AT JORDAN HILLS PHASE 9, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. BEING THE SAME PROPERTY CONVEYED TO MARK BALANE AND TIFFANY BALANE, HUSBAND AND WIFE AS JOINT TENANTS FROM MARK BALANE, DATED 01/10/2022, RECORDED 01/14/2022, DEED, BOOK 11295, PAGE 382, COUNTY OF SALT LAKE, STATE OF UTAH.

APN: 20-27-454-024-0000

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 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: 9/9/2026

LINCOLN TITLE INSURANCE AGENCY

By: [Signature]

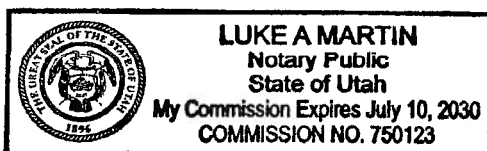
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 9.9.26, 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.



[Signature]
NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26502

14594536 B: 11693 P: 5197 Total Pages: 2
09/10/2026 02:34 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 February 8, 2021, and executed by Lyndsay Marie Privett who acquired title as Lyndsay M. Privett and Tyler B. Privett, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Citywide Home Loans, LLC, its successors and assigns as Beneficiary, but PHH Asset Services LLC being the present Beneficiary, in which Woodland Title & Escrow, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 12, 2021, as Entry No. 13566768, in Book 11118, at Page 944-959, and modified pursuant to the Modification recorded on February 19, 2025, as Entry No. 14348416, in Book 11551, at Page 1561, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 97, Country Roads Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

More Correctly Described As:

Lot 97, Country Roads Subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office. **TAX # 27-16-251-010-0000**

Purportedly known as 2510 Homewood Circle aka 2510 West Homewood Circle, South Jordan, UT 84095 (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: 09/10/2026.

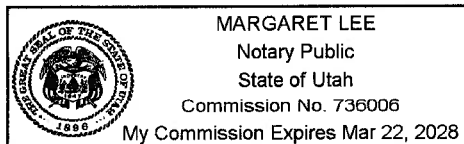
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26502

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

The foregoing instrument was acknowledged before me on 09/10/2026,
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. UT23441

14594545 B: 11693 P: 5213 Total Pages: 2
09/10/2026 02:42 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 September 4, 2015, and executed by Daniel M. Gwin, as Trustee of The Daniel M. Gwin Revocable Trust, under trust instrument dated 11/7/2001 who acquired title as Daniel M. Gwin, or his successor in trust, as Trustee of The Daniel M. Gwin Revocable Trust, dated November 7, 2001, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Embrace Home Loans, Inc., its successors and assigns as Beneficiary, in which Fidelity National was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 11, 2015, as Entry No. 12130362, in Book 10360, at Page 7337-7355, 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 City of Salt Lake City in the County of Salt Lake in the State of UT
Unit 406 of the CAPITOL HILL CONDOMINIUM, A Utah Condominium Project, (formerly known as The Villa Granada Condominium), as identified in the Record of Survey Map recorded July 18, 1979, as Entry No. 3310376, in Book 79-7 of Plats at Page 260, as further defined and described in the Declaration of Covenants, Conditions and Restrictions recorded July 18, 1979 at Page 634 of the Official Records, and any subsequent amendments thereto, together with the appurtenant undivided interest in and to the Common Areas and Facilities more particularly described in said Record of Survey Map, Declaration and any Amendments thereto. **TAX # 08-36-431-028-0000**

Purportedly known as 87 W 300 N Apt. 406, Salt Lake Cty, UT 84103 (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: 09/10/2026.

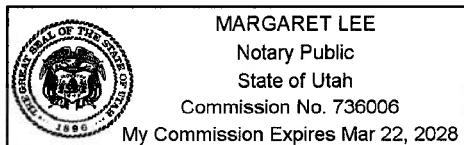
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23441

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

The foregoing instrument was acknowledged before me on 09/10/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee
Notary Public

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-279F
Parcel No. 14-30-476-023

14594617 B: 11693 P: 5565 Total Pages: 1
09/10/2026 03:15 PM By: csummers Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600 SALT LAKE CITY, UT 84101

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Roxana Ivoon Castaneda and Raul Ortiz, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on December 28, 2022, and recorded as Entry No. 14057198, in Book 11393, at Page 2787, Records of Salt Lake County, Utah.

LOT 526, OQUIRRH MEADOWS PHASE 5 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 28, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 10 day of September, 2026.

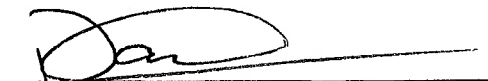
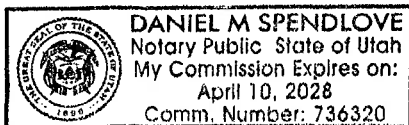
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 10 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

ELECTRONICALLY RECORDED FOR:

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)

Trustee No. 25065-291F

Parcel No. 21-16-152-024

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Daniel E. Rojas and Marla Z. Rojas, as trustor(s), in which Deseret First Credit Union is named as beneficiary, and Meridian Title Company is appointed trustee, and filed for record on June 17, 2020, and recorded as Entry No. 13300265, in Book 10962, at Page 3840, Records of Salt Lake County, Utah.

LOT 15, NORTHWOOD ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the January 25, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 10 day of September, 2026.

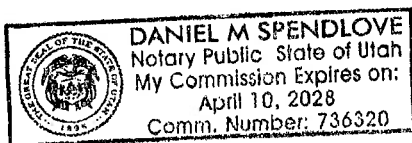
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 10 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7591

Tax ID/Parcel No.: 21-18-278-038

14594735 B: 11693 P: 6141 Total Pages: 2

09/10/2026 04:25 PM By: dsalazar Fees: \$40.00

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: GT TITLE SERVICES

1250 E 200 S STE 3DLEHI, UT 840431490

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of an All-Inclusive Promissory Note in the original principal amount of \$266,750.36 (the "Note"), secured by an All-Inclusive Deed of Trust originally executed by Juan Peroni and Angelica Gallardo, as Trustor, for the benefit of Jose A Veloz, as Beneficiary, wherein Griffiths & Turner / GT Title Services, Inc. was named as Trustee, recorded in Salt Lake County, Utah, on November 2, 2023, with Recorder's Entry No. 14170929 (the "Deed of Trust"), securing real property described as follows:

LOT 179, BLOCK 77, HOFFMAN HEIGHTS #12, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF
THE SALT LAKE COUNTY RECORDER.

The purported street address is 4120 West 5740 South, Kearns, UT 84118 (the "Property"). The undersigned disclaims liability for any error in the address.

A Modification to Deed of Trust was filed for record December 30, 2024, as Entry No. 14330613, in the office of the County Recorder of Salt Lake County, Utah (the "Modification") removing Angelica Gallardo as a Trustor and adding Ignacio Pablo Cruz as a Trustor under the Deed of Trust.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note. The loan maturity date has passed, and all sums owed under the Note and secured by the Trust Deed are due in full. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying the outstanding indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not satisfy all loan obligations within three months from the recording date of this Notice, the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations.

Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

[Remainder of page left blank. Signature page follows.]

Dated 9-10-26

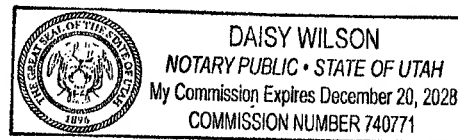
STATE OF UTAH)
: ss.
COUNTY OF UTAH)

PRO R.E.SOURCE, LLC, Successor Trustee

Brad D. Boyce
By Brad D. Boyce, Manager & Attorney
1771 S. Range Rd., Saratoga Springs, UT 84045
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On Sept 10, 2026, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
NOTARY PUBLIC



14595056 B: 11693 P: 7787 Total Pages: 2
09/11/2026 01:04 PM By: Jattermann Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 151735-UT

APN: 15-34-403-037-0000

NOTICE IS HEREBY GIVEN THAT PETER T SAENA AND ESETA SAENA; HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SOUTH TOWNE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/6/2023 and recorded on 1/6/2023, as Instrument No. 14060164 in Book 11394 Page 9201, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT 1, BUILDING D, PHASE 4, THE GATES AT KINGSPONTE, AN EXPANDABLE UTAH CONDOMINIUM PROJECT, WEST VALLEY CITY, UTAH, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 10010973 IN BOOK 2007P AT PAGE 68 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 10010978 IN BOOK 9425 AT PAGE 5606 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE APPURTENANT NONEXCLUSIVE EASEMENT INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN THE DECLARATION OF CONDOMINIUM, AND ALLOWING FOR THE PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID INTEREST AND THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

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 MAY PROVIDE 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 NONEXCLUSIVE 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.

The obligation included a Note for the principal sum of \$304,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 3/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 151735-UT

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

TRUSTEE CONTACT INFORMATION:
ORANGE TITLE INSURANCE AGENCY, INC.
374 East 720 South
Orem, Utah 84058
Phone: (800) 500-8757
Fax: (801) 285-0964
Hours: Monday-Friday 9a.m.-5p.m.

DATED: SEP 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.

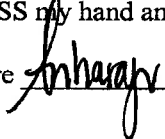

Hamsa Uchi, Authorized Signatory for Trustee

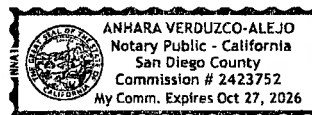
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **California** } ss.
County of **San Diego** }

On SEP 09 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28263

14595159 B: 11693 P: 8311 Total Pages: 2
09/11/2026 02:22 PM By: Jattermann 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 March 17, 2023, and executed by Maria J. Santana and Danna Paola Gonzalez, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Panorama Mortgage Group, LLC dba Rely Home Loans its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 20, 2023, as Entry No. 14084205, in Book 11407, at Page 4743, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 373, King Valley Subdivision No. 3, according to the plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 14-34-476-016**

Purportedly known as 6614 West King Valley Road, 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: 09/11/2026.

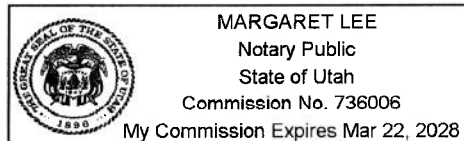
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28263

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

The foregoing instrument was acknowledged before me on 09/11/2026,
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