

WHEN RECORDED MAIL TO:

Office of General Counsel
Utah Community Federal Credit Union
360 West 4800 North
Provo, UT 84604

Notice of Default

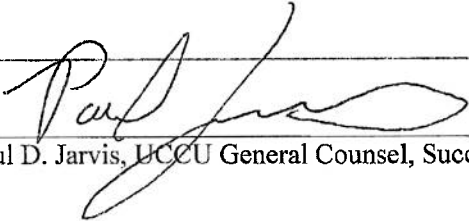
On or about July 28, 2022, Angela Villa and Edward Paul Villa, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and beneficiary, which Trust Deed was recorded on or about August 2, 2022, as recorder's entry no. 86339:2022 in the Official Records of the Utah County Recorder's Office (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 136 East 540 North, Vineyard, UT 84058 and more particularly described as:

Lot 138, Plat "B" Water's Edge Phase 5 Subdivision, according to the plat thereof as recorded in the office of the Utah County Recorder.

(Parcel I.D. 55-815-0138).

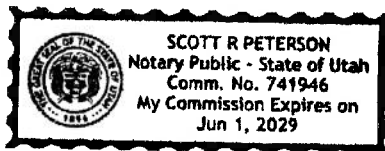
A breach of the obligations secured by the Deed of Trust has occurred in that the trustor has failed to make one or more payment to the beneficiary as and when required. Beneficiary has elected to sell or cause to be sold the property to satisfy the obligation.

~~Date September 21, 2026.~~


Paul D. Jarvis, UCCU General Counsel, Successor Trustee

STATE OF UTAH)
 :
COUNTY OF UTAH)

The above Notice of Default was executed on September 21, 2026, by Paul D. Jarvis, Successor Trustee.




NOTARY PUBLIC

When Recorded Return to:

James T. Dunn
CANNON LAW GROUP
124 S 600 E
Salt Lake City UT 84102
801-363-2999
Available Tues-Thurs 9am-2pm

For Recording Purposes Only

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by James T. Dunn, Successor Trustee, that a default has occurred under that certain Trust Deed executed by Trustor, Francisco Alcala. Said Trust Deed was recorded in the office of the Utah County Recorder, State of Utah, December 31, 2025, Entry #102588:2025, all relating to and describing real property situated in Utah County, State of Utah, and more particularly described as follows:

408 W 1045 S
Orem Utah 84058

LOT 1, PLAT A, STEPHEN'S CRESCENT HILLS SUBD.
Tax ID# 52-140-0001

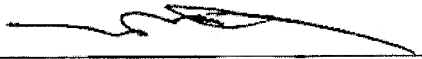
Help Other People Everywhere (as to an 80% interest) and Ironwood Funding Trust FBO Vance M. Twitchell 401(k) (as to a 20% interest) are the current beneficiaries of that Trust Deed and Note.

That Trust Deed acts as security of the principal amount of \$310,000 together with interest, costs and attorney's fees as therein provided.

A default has occurred in that Trustor has failed to make monthly payments or any payment since inception, in violation of the agreement between the parties.

By reason of the default, the Beneficiary of said Trust Deed has executed and delivered to the Trustee all documents evidencing the obligation secured thereby, and has declared and does now declare, all sums secured thereby immediately due and payable, and has elected and does now elect to cause the said trust property to be sold to satisfy the obligation it secures.

DATED this 21 day of September 2026.

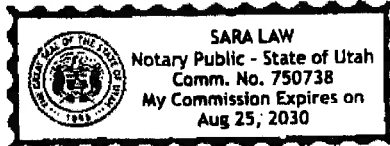

James T. Dunn, Successor Trustee

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

On this 21st day of September 2026, before me, Sara Law, a notary public, personally appeared James T. Dunn, signer of the foregoing Notice of Default, who duly acknowledged to me that he executed the same.



Sara Law
Notary Public

WHEN RECORDED RETURN TO:

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

ENT 77879:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 21 01:22 PM FEE 40.00 BY LM
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 142342-UT

APN: 53-208-0003

NOTICE IS HEREBY GIVEN THAT CHRISTOPHER A. CLARK, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY as Trustor, UTAH STANDARD TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR RESMAE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/5/2007 and recorded on 3/12/2007, as Instrument No. 36079:2007 the subject Deed of Trust was modified by Loan Modification recorded on 12/03/2009 as Instrument 124830:2009, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 3, PLAT "C", TROY ACRE, LINDON, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$463,500.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

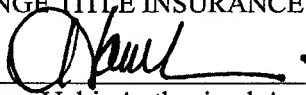
By reason of such default, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN ABS MORTGAGE LOAN TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited 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.

T.S. NO. 142342-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 16 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

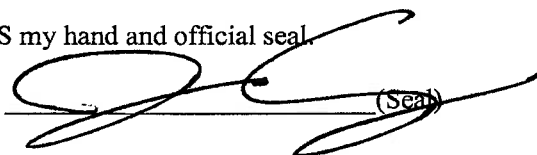
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

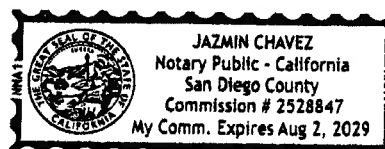
State of California } ss.
County of San Diego }

On SEP 16 2026 before me, Jazmin Chavez, 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)



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.: 153767-UT

APN: 41-851-0134

NOTICE IS HEREBY GIVEN THAT MICHAEL DREW AND COURTNEY E. HOLMES AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITADEL SERVICING CORPORATION DBA ACRA LENDING, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/30/2022 and recorded on 6/30/2022, as Instrument No. 76328:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 134, PLAT "A", PHASE 1, HOLBROOK FARMS A RESIDENTIAL SUBDIVISION, LEHI, UTAH, ACCORDING TO THE OFFICIAL PLAT ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.
SITUATED IN UTAH COUNTY

The obligation included a Note for the principal sum of \$742,400.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, Athene Annuity and Life Company, 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.

T.S. NO. 153767-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 18 2026

ORANGE TITLE INSURANCE AGENCY, INC.



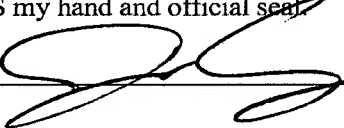
Hamsa Uchi, Authorized Agent

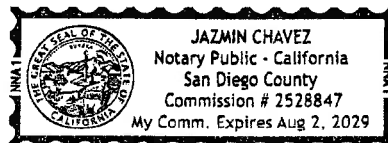
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 18 2026 before me, Jazmin Chavez, 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. 46579

ENT 78303 : 2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 22 02:14 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 26, 2006, and executed by Shona Stowe, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Castle Rock Financial Services, L.L.C., its successors and assigns as Beneficiary, but Rocket Mortgage, LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which Empire Land Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on November 2, 2006, as Entry No. 147123:2006, and modified pursuant to the Modification recorded on March 1, 2019, as Entry No. 17197:2019, and modified pursuant to the Modification recorded on March 8, 2022, as Entry No. 29158:2022, and modified pursuant to the Modification recorded on August 31, 2023, as Entry No. 57307:2023, and modified pursuant to the Modification recorded on September 2, 2025, as Entry No. 66575:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 20, Block 1, Columbia Village Subdivision, in the City of American Fork, County of Utah, State of Utah, according to the Official Plat thereof on file in the office of the Recorder of said County. **TAX # 36:105:0020**

Purportedly known as 344 Washington Avenue, American Fork, UT 84003 (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: 09/22/2026.

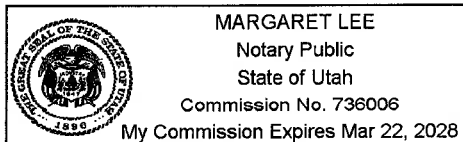
HALLIDAY, WATKINS & MANN, P.C.:

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. 46579

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

The foregoing instrument was acknowledged before me on 09/22/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee

Notary Public

Remotely Notarized with audio/video via
Simplifile

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12620

ENT 78308:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 22 02:17 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated October 20, 2014, and executed by Jessica L. Enslow and Robert Enslow, as Trustors, in favor of U.S. Bank N.A. as Beneficiary, in which Scott Lundberg was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on October 22, 2014, as Entry No. 75989:2014, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 103, Parkside Estates Subdivision, Saratoga Springs, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder, Utah.

More correctly described as:

Lot 103, Parkside Estates Subdivision Amended, Saratoga Springs, Utah, according to the Official Plat thereof on file in the Office of the Utah County Recorder, Utah. **TAX # 49-780-0103**

Purportedly known as 172 West Parkside Drive, Saratoga Springs, UT 84045 (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: 09/21/2026.

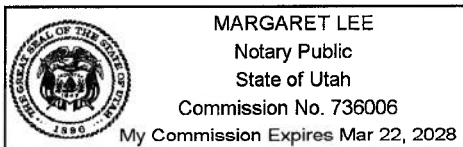
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT12620

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

The foregoing instrument was acknowledged before me on 09/21/2026,
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. UT29295

ENT 78311:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 22 02:23 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 6, 2022, and executed by Jessica Lewis and Skyler Lewis, as Trustors, 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 Cypress Loan Servicing LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 14, 2022, as Entry No. 19358:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 154, PLAT "C", THREE CROSSINGS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. **TAX # 53-253-0154**

Purportedly known as 3998 E Dillons Dr, Eagle Mountain, UT 84005 (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: 09/21/2026

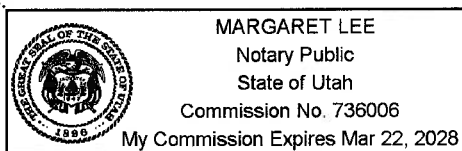
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29295

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

The foregoing instrument was acknowledged before me on 09/21/2026,
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:

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

ENT 78461:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 23 08:34 AM FEE 40.00 BY TM
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 154457-UT

APN: 34-420-0225

NOTICE IS HEREBY GIVEN THAT ARTHUR VILLANUEVA, AN UNMARRIED MAN as Trustor, TRULY TITLE, INCORPORATED as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/22/2019 and recorded on 3/22/2019, as Instrument No. 23560:2019 the subject Deed of Trust was modified by Loan Modification recorded on 05/07/2021 as Instrument 86470:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 225, ANTHEM ON THE GREEN SUBDIVISION PHASE 2, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER

The obligation included a Note for the principal sum of \$375,571.00.

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 11/1/2025 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, PennyMac Loan Services, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE OF DEFAULT

T.S. NO. 154457-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 17 2026

ORANGE TITLE INSURANCE AGENCY, INC.


 Hamsa Uchi, Authorized Agent

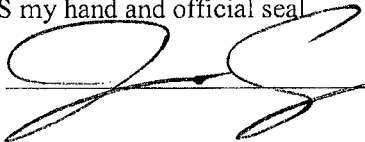
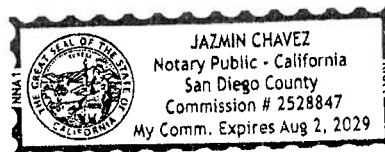
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
 County of San Diego }

On SEP 17 2026 before me, Jazmin Chavez, 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)


WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2537

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Fields at Lakeview Meadowgate Homeowners Association, Inc., (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for The Fields at Lakeview IV Homeowners Association, Inc., recorded on February 24, 2022 as Entry No. 24173:2022 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Bridger Jensen and Brandi Wood, located at 1122 W 1970 S, Orem, Utah 84058, lying in Utah County, Utah and further described as follows:

Legal Description: LOT 701, PLAT F, FIELDS AT LAKEVIEW SUB AREA 0.028 AC.
Parcel ID #: 39:353:0701

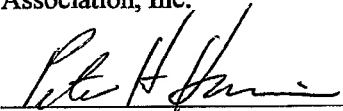
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

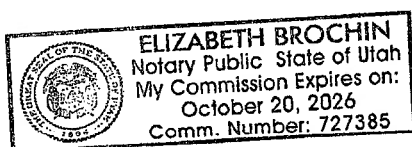
DATE FILED: September 23, 2026.

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The Fields at Lakeview Meadowgate Homeowners Association, Inc.


Peter H. Harrison, Attorney-in-Fact

On September 23, 2026, personally appeared before me Peter H. Harrison, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




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. 92040-885F

Parcel No. 38-514-0020

ENT 78705:2026 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2026 Sep 23 03:40 PM FEE 40.00 BY MH

RECORDED FOR Scalley Reading Bates Hanse

ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

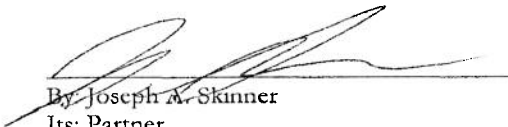
NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Adam Raymond, as trustor(s), in which Utah First Federal Credit Union is named as beneficiary, and First American Title Insurance Agency is appointed trustee, and filed for record on January 7, 2022, and recorded as Entry No. 2507:2022, Records of Utah County, Utah.

LOT 20, PLAT K-5, EVANS RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE UTAH 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 May 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.

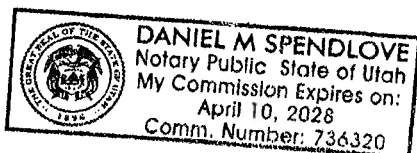
DATED this 23 day of September, 2026.

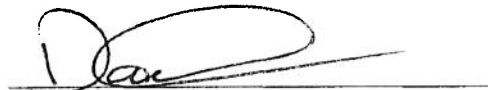
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee


By: Joseph A. Skinner
Its: Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 23 day of September, 2026, by Joseph A. Skinner, a Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




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. UTAH04-7618

ENT 79003:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 24 01:56 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 30, 2021, and executed by IRMA YANETH FERNANDEZ, UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and NOVATION TITLE, as Trustee, which Trust Deed was recorded on MAY 3, 2021, as Entry No. 83865:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

COMMENCING 9.18 CHAINS NORTH AND 10.37 CHAINS SOUTH 89°55' EAST FROM THE SOUTHWEST CORNER OF SECTION 34, TOWNSHIP 7 SOUTH, RANGE 3 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 4 CHAINS; THENCE SOUTH 89°55' EAST 1 CHAIN; THENCE SOUTH 4 CHAINS; THENCE NORTH 89°55' WEST 1 CHAIN TO THE PLACE OF BEGINNING.

23-045-0032

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 24, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

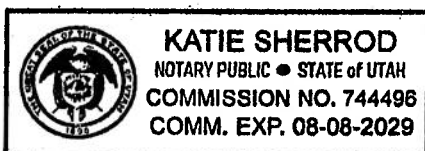


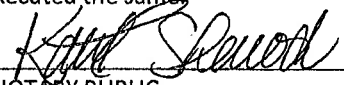
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 24, 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. UT29509

ENT 79446:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 25 02:40 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated July 16, 2024, and executed by Diana Munoz and J. Guadalupe Munoz and Eric Sepulveda, 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 Company of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 17, 2024, as Entry No. 47673:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Property 1:

Lot 12, PLAT "B", CANYON CREST SUBDIVISION, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 36-873-0012**

Purportedly known as 1627 South 3050 East, Spanish Fork, UT 84660 (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: 09/25/2026.

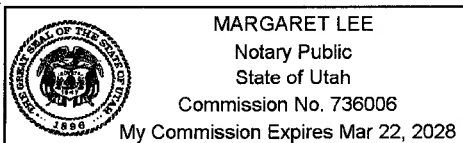
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29509

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

The foregoing instrument was acknowledged before me on 09/25/2026,
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:

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

NOTICE OF DEFAULT

T.S. NO.: 154663-UT

APN: 35:101:0016

NOTICE IS HEREBY GIVEN THAT MARTIN M. GOLAVAR AND JESSICA L. GOLAVAR, HUSBAND AND WIFE as Trustor, ORANGE TITLE INS AGENCY as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary, under the Deed of Trust dated 8/10/2021 and recorded on 8/25/2021, as Instrument No. 147858:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 16, PLAT "A", BRYMAR ESTATES SUBDIVISION, IN THE CITY OF OREM COUNTY OF UTAH, STATE OF UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER OF SAID COUNTY.

The obligation included a Note for the principal sum of \$300,000.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

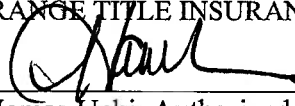
By reason of such default, Wells Fargo Bank, N.A., the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable,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

T.S. NO. 154663-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 22 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

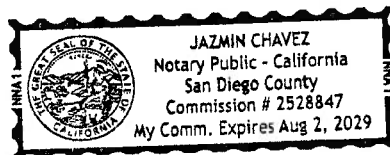
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 22 2026 before me, Jazmin Chavez, 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)



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.: 154574-UT

APN: 52:836:0028 & 59:001:0103

NOTICE IS HEREBY GIVEN THAT ANTHONY REXSUN AND ANGELIKA MOORE, A MARRIED COUPLE, AS THEIR JOINT PROPERTY as Trustor, HIGHLAND TITLE AGENCY, INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. AND LENDER'S, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/11/2021 and recorded on 1/13/2021, as Instrument No. 7182:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1:

ALL OF LOT 1328, SARATOGA SPRINGS NO. 13, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

TOGETHER WITH A NONEXCLUSIVE RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID PLAT AND SAID DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, WHICH INCLUDE THE RIGHTS OF INGRESS AND EGRESS OVER AND ACROSS THE PRIVATE STREETS LOCATED WITHIN SAID PROJECT.

PARCEL 2:

COMMENCING AT A POINT LOCATED SOUTH 89°38'49" EAST 2157.73 FEET AND SOUTH 1495.59 FEET FROM THE NORTHWEST CORNER OF SECTION 1, TOWNSHIP 6 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 68°57'29" EAST 12.76 FEET; THENCE SOUTH 33°37'5" EAST 90.82 FEET; THENCE SOUTH 65°03'19" WEST 21.92 FEET; THENCE NORTH 27°47'37" WEST 90.76 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of \$548,250.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 8/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

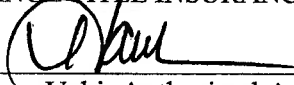
By reason of such default, NewRez LLC D/B/A Shellpoint Mortgage Servicing, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately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

T.S. NO. 154574-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 23 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Agent

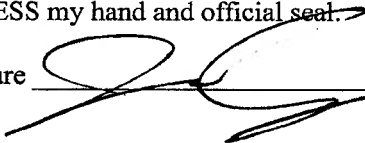
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

On SEP 23 2026 before me, Jazmin Chavez, 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)

