

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29286

ENT 74398:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 08:40 AM 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 March 29, 2021, and executed by Jon M. Hogelin and Lisa B. Hogelin, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LeaderOne Financial Corporation, its successors and assigns as Beneficiary, but JPMorgan Chase Bank, National Association being the present Beneficiary, in which GT Title Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 2, 2021, as Entry No. 62634:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 173, Devon Glen Phase 1 Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 37-212-0173**

Purportedly known as 839 W 425 N, Springville, UT 84663 (the undersigned disclaims liability for any error in the address).

That the default which has occurred is the breach of obligations under the Trust Deed and Note which includes the failure of the Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States of America, or certified funds. Personal Checks will not be accepted.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, hereafter, the Beneficiary, and/or Beneficiary's agent, does not necessarily intend to instruct the Successor Trustee to defer giving the notice of sale and completing foreclosure beyond the earliest time legally allowed, unless the Beneficiary specifically agrees otherwise in writing.

This is an attempt to foreclose a security instrument and any information obtained will be used for that purpose.

Dated: 09/04/2026

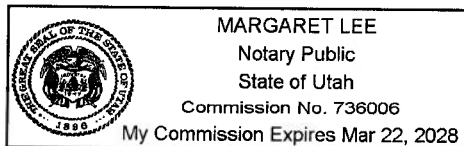
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29286

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28883

ENT 74403:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 08:41 AM FEE 40.00 BY KD
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 September 22, 2022, and executed by Brian C. Abel, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Equihome Mortgage, LLC, its successors and assigns as Beneficiary, but TH MSR Holdings LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 27, 2022, as Entry No. 104419:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 62, Plat "E", LAKE MOUNTAIN ESTATES SUBDIVISION, Saratoga Springs, Utah, according to the official plat thereof on file in the Office of the County Recorder, Utah County, Utah. **TAX # 45-282-0062**

Purportedly known as 3757 S Lake Vista Dr, 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 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: 09/04/2026

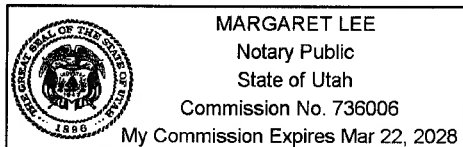
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28883

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2996

ENT 74662:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 02:03 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Mt. Saratoga Master Association, Inc., (the "Association") is the beneficiary under the Master Declaration of Covenants, Conditions, and Restrictions and Reservations of Easements for Mt. Saratoga recorded on July 10, 2018 as Entry No. 64461:2018 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Danielle Marie Lucero, located at 1833 West Terra Vista Lane J-304, Saratoga Springs, Utah 84045, lying in Utah County, Utah and further described as follows:

Legal Description: **UNIT 304, QUAILHILL AT MT SARATOGA PLAT F-2 BUILDING J CONDOS. AREA 0.031 AC.**

Parcel ID #: **50:107:0304**

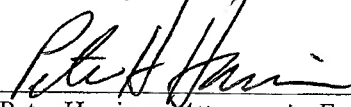
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

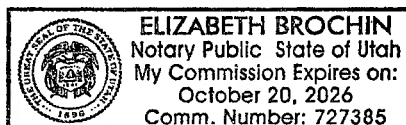
DATE FILED: September 8, 2026.

Mt. Saratoga Master Association, Inc.

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: 2928

ENT 74668:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 02:07 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Lakefront at Vineyard Town Center Townhomes Association (the "Association") is the beneficiary under the Declaration of Covenants, Conditions, and Restrictions for Lakefront at Vineyard Town Center Townhomes recorded on August 6, 2019 as Entry No. 74501:2019 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Maria Fernandez, located at 299 West 490 North, Vineyard, Utah 84059, lying in Utah County, Utah and further described as follows:

**Legal Description: LOT 617, LAKEFRONT @ VINEYARD TOWN CENTER, PHASE 1F
SUB AREA 0.034 AC.**

Parcel ID #: 45:762:0617

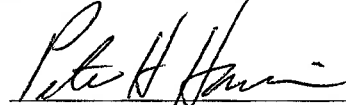
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

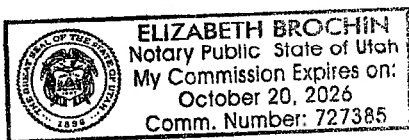
DATE FILED: September 8, 2026.

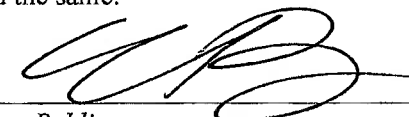
STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

Lakefront at Vineyard Town Center Townhomes
Association


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: 2910

ENT 74672:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 02:07 PM FEE 40.00 BY TM
RECORDED FOR Miller Harrison LLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Cedars Townhomes Owners Association (the "Association") is the beneficiary under the Amended and Restated Declaration of Covenants, Conditions, and Restrictions for The Cedars Townhomes recorded on January 20, 2022 as Entry No. 8826:2022 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Chance Amador, located at 10332 N Morgan Blvd, Cedar Hills, Utah 84062, lying in Utah County, Utah and further described as follows:

Legal Description: **LOT 416, PLAT E, THE CEDARS TOWNHOMES PRD PHASE 4
SUBDV. AREA 0.035 AC.**

Parcel ID #: **65:104:0416**

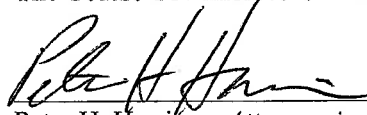
A breach of the Owner's obligations has occurred, as provided in the Declaration, which obligations are secured by the above-described property, and the Owner has defaulted and failed to make payment. The Association has elected, pursuant to the terms of the Declaration and other applicable law, to declare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

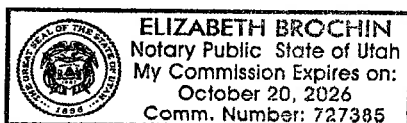
DATE FILED: September 8, 2026.

The Cedars Townhomes Owners Association

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)


Peter H. Harrison, *Attorney-in-Fact*

On September 8, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23084

ENT 74683:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 02:26 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 December 20, 2021, and executed by Kayla Elayne Straw and Zachariah Hunt Straw, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but Rocket Mortgage, LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which Cottonwood Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 30, 2021, as Entry No. 214980:2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 80, Summit Ridge Towns Plat A, according to the official plat thereof as recorded in the Office of the Utah County Recorder. **TAX # 66-785-0080**

Purportedly known as 998 West Fox Run Avenue, Santaquin, UT 84655 (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.

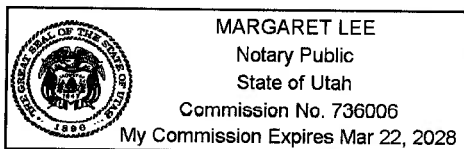
HALLIDAY, WATKINS & MANN, P.C.:

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. UT23084

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. UT28102

ENT 74687:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 08 02:27 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 August 8, 2018, and executed by Matthew Ray Butts, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Pequot LLC being the present Beneficiary, in which Vanguard Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on August 8, 2018, as Entry No. 74935:2018, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 128, Eaglepark Subdivision, Phase II, according to the Official Plat thereof on file in the Office of the Utah County Recorder, State of Utah. **TAX # 38-260-0128**

Purportedly known as 4624 North Kestrel Way, 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 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.

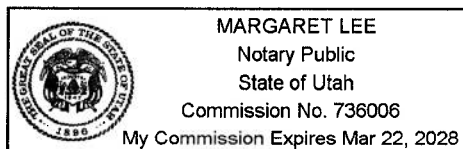
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28102

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.



Margaret Lee

Notary Public

Remotely Notarized with audio/video via
 Simplifile

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2750

ENT 74891:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 09 09:40 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by The Villages at Saratoga Springs Home Owners Association, Inc. ("Association"), that a default has occurred under that certain Master Declaration of Covenants, Conditions and Restrictions of The Village of Hawks Landing Master Planned Community City of Saratoga Springs, Utah ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on August 23, 2005, as Entry No. 92920:2005, and any amendments thereto, concerning real property reputed to be owned by **Chad A Rasmussen and Whitney Elaine Rasmussen, husband and wife as joint tenants ("Owner")**, covering real property located at 539 W Granite Circle, Saratoga Springs, Utah 84045 ("Property"), and more particularly described as follows:

Lot 6104, The Village of Fox Hollow Neighborhoods 6-1 Subdivision, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah.

PARCEL NUMBER: 54:317:0004

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. 60537:2026. 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.

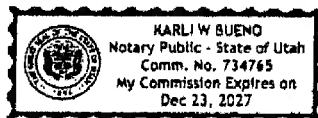
DATED this 8th day of September, 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
BRUCE C. JENKINS
Attorney for The Villages at Saratoga
Springs Home Owners 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.**

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2685

ENT 74894:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 09 09:47 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Park Avenue Condominium Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Condominium of Park Avenue Condominiums ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on February 10, 1994, as Entry No. 12074, and any amendments thereto, concerning real property reputed to be owned by **Rachelle Witt, An unmarried woman ("Owner")**, covering real property located at 1515 S 175 E, Orem, Utah 84058 ("Property"), and more particularly described as follows:

Unit 69, Phase III, contained within the Park Avenue Condominiums, Orem Utah, as the same is identified in the record of survey map recorded in Utah County, Utah, as Entry No. 54650 (As said may have heretofore been amended or supplemented) and in the Declaration of Condominium, for Park Avenue Condominiums recorded in Utah County, Utah as Entry No. 12074, in Book 3367, at Page 612 (as said Declaration may have heretofore been amended or supplemented), of the Official Records.

Together with: (A) The undivided interest in said condominium project's common areas and facilities which is appurtenant to said unit; (B) the exclusive right to use and enjoy each of the limited common areas which is appurtenant to said Unit; and (C) the non-exclusive right to use and enjoy the common areas and facilities included in said condominium project (as said project may hereafter be expanded) in accordance with the aforesaid declaration and survey map (as said declaration map may hereafter be amended or supplemented) and the Utah Condominium Act.

PARCEL NUMBER: 49:225:0069

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 Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on June 12, 2026 as Entry No. 49133:2026. 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 § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

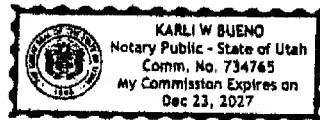
DATED this 8th day of September 2026.

JENKINS BAGLEY SPERRY, PLLC

Bruce C. Jenkins
 BRUCE C. JENKINS
 Attorney for Park Avenue Condominium
 Homeowners Association

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.

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2737

ENT 74895:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 09 09:50 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Eagle Point Town Homes Homeowners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for Eagle Point Townhomes ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on , as Entry No. 36333:2016, and any amendments thereto, concerning real property reputed to be owned by **Dustin Jack and Brooke Gruel, Husband and Wife, as Joint Tenants ("Owner")**, covering real property located at 1789 E Skyline Dr Unit #H-5, Eagle Mountain, Utah 84005 ("Property"), and more particularly described as follows:

Lot H-5, Plat B, Eagle Point Townhomes, a partial vacation of Eagle Point Condominiums Phase 1, as the same is identified in the recorded plat of said development, recorded August 3, 2015, in the office of the Utah County Recorder, as Entry No. 69965:2015 and map Filing No. 14710 and in the Declaration of Covenants and Restrictions, recorded in Utah County, Utah, recorded April 3, 2014 as Entry No. 22038:2014 of official records (as said declaration and survey map may hereafter be amended or supplemented).

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 NUMBER: 38-482-0011

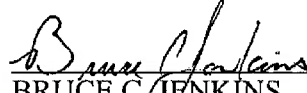
Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association, and such Owner is delinquent in the payment of such amounts. A Notice of Continuing Lien and Request for Notice ("Lien") was recorded on June 26, 2026, as Entry No. 52896:2026. A breach of, and default 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.

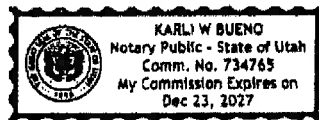
DATED this 8th day of September 2026.

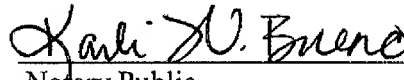
JENKINS BAGLEY SPERRY, PLLC


BRUCE C. JENKINS
Attorney for Eagle Point Town Homes
Homeowners Association

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.




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.**

Notice prepared by:
Jared L. Anderson, #8140
ANDERSON, FIFE, MARSHALL & WOOD, LC
2500 North University Ave.
Provo, UT 84604
Telephone: (801) 375-1920

ENT 74922:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 09 10:54 AM FEE 40.00 BY KC
RECORDED FOR Anderson, Fife, Marshall &
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL TRUST PROPERTY

NOTICE IS HEREBY GIVEN:

That JARED L. ANDERSON, Esq., as Substituted Trustee, gives notice of default of the obligations of the Deed of Trust dated July 22, 2025, executed by Guy Clair and Twila Clair as Trustor, in favor of Central Bank as Beneficiary, and filed for record July 23, 2025, and recorded as Entry No. 55162:2025 in the official records of the Utah County Recorder's Office, State of Utah, affecting the real property described as follows:

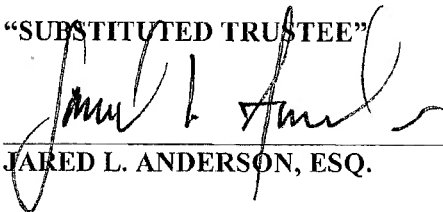
LOT 2, PLAT "A" TUCKER WOOD SUBDIVISION (A REVISION OF LOT 181, PLAT "A", WOODLAND HILLS SUBDIVISION) WOODLAND HILLS, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. APN 53:075:0002

Said obligations include, but are not limited to, a Promissory Note (the "Note") dated July 22, 2025, for an original principal balance of \$250,000, which Note was modified by a written Addendum to Promissory Note Secured by Deed of Trust effective January 28, 2019, which was signed April 17, 2019 which increased the principal balance to \$100,000, and further modified by a written Change In Terms Agreement dated October 31, 2025, and further modified by a second Change In Terms Agreement dated March 9, 2026. A breach of, and default in, the obligations outlined in the Note for which the trust property was conveyed as security has occurred in the following particulars: failure of the Trustor to pay one or more regularly scheduled payments. In addition, Trustor is liable for the cost for all past accrued and subsequently accruing interest and late fees. Furthermore, the Beneficiary has incurred, and will incur costs, expenses, trustee's fees, and attorney's fees in enforcing the terms of the Note. A full itemization of the default amounts and the sum required to cure the same may be obtained from Jared L. Anderson, at the above address.

By reason of such defaults, Jared L. Anderson, Substituted Trustee, does hereby declare all sums secured thereby immediately due and payable and elects to cause the trust property to be sold to satisfy the obligations secured thereby.

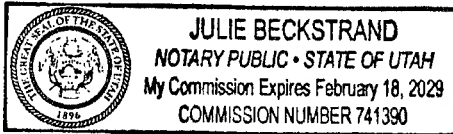
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 9th day of September, 2026.

"SUBSTITUTED TRUSTEE"

JARED L. ANDERSON, ESQ.

STATE OF UTAH)
 :ss.
COUNTY OF UTAH)

On the 9th day of September, 2026, personally appeared before me, a Notary Public in and for the State of Utah, JARED L. ANDERSON, ESQ., Substituted Trustee, the signer of the above 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. UT29202

ENT 75042:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 09 02:13 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 December 3, 2020, and executed by Ronald Eckhardt Jr and Hannah Eckhardt, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns as Beneficiary, but New American Funding LLC f/k/a Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which Novation Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 4, 2020, as Entry No. 193530:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 5, Plat "D", Sunset Estates Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 52-428-0005**

Purportedly known as 2299 N Sunset Dr, Lehi, UT 84043 (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.

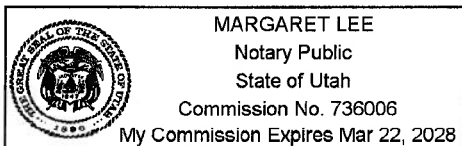
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29202

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:
Ascent Law LLC
8833 South Redwood Road, Suite A
West Jordan, Utah 84088

ENT 75125:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 10 08:52 AM FEE 40.00 BY MH
RECORDED FOR Ascent Law
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

On or about May 14, 2025, **RACHELLE JACKSON** as Trustor executed and delivered to **ONRECORD TITLE, LLC**, as Trustee, for the benefit of **SIUA TAUFU AND DAKOTA TAUFU**, as Beneficiary, a certain Trust Deed to secure the performance by the Trusts of the obligations under a Promissory Note. The Trust Deed was recorded in the office of the Utah County Recorder's Office on May 15, 2025, as Entry No. 35952:2025, against the following real property:

Legal Description:	LOT 227, COLONIAL PARK PHASE II AMENDED, Eagle Mountain, according to the official plat thereof, on file in the office of the Utah County Recorder, Utah.
Tax Parcel Number:	65-306-0227

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

SIUA TAUFU AND DAKOTA TAUFU are presently the holders of the beneficial interest under the Trust Deed, and **ASCENT LAW LLC**, is the substituted trustee. The monthly payment obligation set forth in the promissory note is in default. All delinquent monthly payments, together with all unpaid taxes, insurance, and other obligations under the promissory note and trust deed, are due. Under the provisions of the promissory note and trust deed, the unpaid principal balance is accelerated and now due, together with accruing interest, late charges, costs, and trustee's and attorney's fees. Accordingly, the trustee has elected to sell the property described in the trust deed.

This is an attempt to collect a debt and any information obtained will be used for that purpose. FOR QUESTIONS, CALL (801) 676-5506, Regular Business Hours: Monday – Friday, 8:00a.m. to 5:00p.m., Mountain Time.

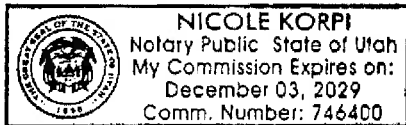
DATED this 10th day of September 2026.



Ryan E. Simpson
Attorney at Law

State of Utah)
) SS.
County of Salt Lake)

The foregoing instrument was acknowledged before me this 10th day of September 2026, by Ryan E. Simpson, who signed this document to me known personally or by satisfactory evidence.



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.: 153846-UT

APN: 51:468:0211

NOTICE IS HEREBY GIVEN THAT JEFFREY T HENSON, MARRIED MAN as Trustor, HIGHLAND TITLE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/25/2023 and recorded on 3/27/2023, as Instrument No. 18627:2023, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

UNIT NO. 211, IN BUILDING 2, CONTAINED WITHIN PLAT "A" RIDGESTONE CONDOMINIUMS, A UTAH CONDOMINIUM PROJECT, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER AS ENTRY NO. 109522:2006, AND AS FURTHER DEFINED AND DESCRIBED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BYLAWS OF SAID CONDOMINIUM PROJECT, RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER ON AUGUST 9, 2006, AS ENTRY NO. 109524:2006, (AS SAID MAP AND DECLARATION MAY BE AMENDED AND/OR SUPPLEMENTED).

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECT'S COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT; AND (C) THE 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 OF 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 \$291,919.00.

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, loanDepot.com, 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. 153846-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.



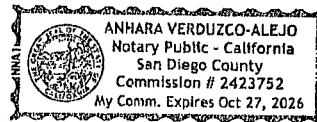
Hamsa Uchi, Authorized Signatory for Trustee

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.: 26-21566
SK NO.: GHID01-0130

ENT 75253:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 10 12:26 PM FEE 40.00 BY MG
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 3/5/2025, and executed by DONALD LEE HUNTSMAN, AN UNMARRIED MAN, WHO ACQUIRED TITLE AS, DONALD HUNTSMAN, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of DISCOVER BANK, as Beneficiary, and SCALLEY READING BATES HANSEN & RASMUSSEN, as Trustee, which Trust Deed was recorded on 3/10/2025, as Entry No. 16878:2025,, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

PARCEL 1: LOT 37, SUNSET COURT, PHASE 3, PERFORMANCE DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDERS OFFICE.

PARCEL 2: TOGETHER WITH A RIGHT AND EASEMENT OF USE AND ENJOYMENT IN AND TO THE COMMON AREAS DESCRIBED, AND AS PROVIDED FOR, IN SAID DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, WHICH INCLUDE, WITHOUT LIMITATION, AN EASEMENT FOR VEHICULAR INGRESS AND EGRESS OVER AND ACROSS SAID COMMON AREAS TO AND FROM SAID UNIT.

THIS BEING THE SAME PROPERTY CONVEYED TO DONALD HUNTSMAN, AN UNMARRIED MAN, DATED 09/27/2024 AND RECORDED ON 09/30/2024 IN INSTRUMENT NO. 67085:2024, IN THE UTAH COUNTY RECORDERS OFFICE.

APN: 66:147:0037

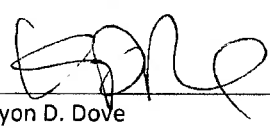
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 7/10/2025, and all subsequent installments of principal and interest and escrow amounts through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premium, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect the preserve its security, all of which must be paid as a condition of reinstatement including all sums that shall accrue through reinstatement or payoff.

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

DATED: 9/10/2026

LINCOLN TITLE INSURANCE AGENCY

By:

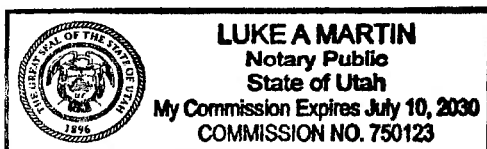

Kenyon D. Dove

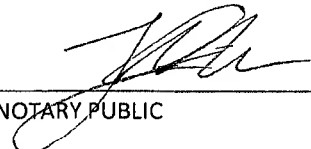
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 9.10.26, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29338

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 23, 2020, and executed by Paige Te'o and Levi Te'o, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for RANLife, Inc., its successors and assigns as Beneficiary, but Servbank, N.A. being the present Beneficiary, in which Title Guarantee Settlement Services was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 29, 2020, as Entry No. 208470:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 320, Phase "A", Plat 3, Brandon Park Subdivision, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah. **TAX # 35-746-0320**

Purportedly known as 4973 N Brandon Park 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: 09/10/2026.

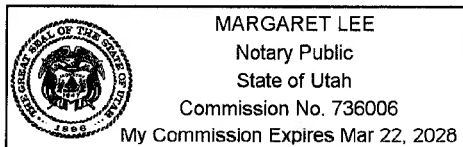
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29338

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. UT27987

ENT 75333 : 2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 10 02:14 PM FEE 40.00 BY MG
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 April 14, 2022, and executed by McKennon Chad Saddler and Abigayl Christine Saddler, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but Rocket Mortgage, LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which DHI Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 21, 2022, as Entry No. 49724:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1319, of COLD SPRING RANCH, HD1 PHASE 2, a Planned Community, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 65-656-1319**

Purportedly known as 3690 West 930 North, Lehi, UT 84043 aka 84048 (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.

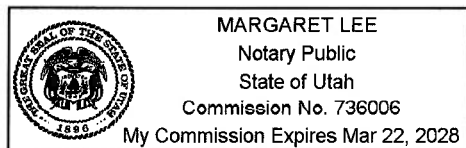
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27987

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. UT27074

ENT 75338:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 10 02:22 PM FEE 40.00 BY MG
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 17, 2024, and executed by Holly Nelson and Julianna Nelson aka Julianna Nleson and Caroman James Turner, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as Nominee for Rocket Mortgage, LLC. its successors and assigns as Beneficiary, but Lakeview 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 January 22, 2024, as Entry No. 3803:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 8, Plat "B", Ribbonwood Subdivision, Orem, Utah, according to the official plat thereof on file and of record in the office of the recorder, Utah County, Utah. **TAX # 51-067-0008**

Purportedly known as 1874 Ribbonwood Drive, Orem, UT 84057 (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.

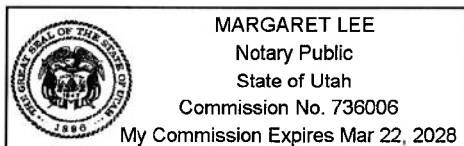
HALLIDAY, WATKINS & MANN, P.C.:

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. UT27074

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. UT28232

ENT 75727:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 11 02:15 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 25, 2023, and executed by Bryan Crown and Nikki Crown, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Trident Title Insurance Agency, LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 25, 2023, as Entry No. 47969:2023, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 1904, Plat "S", QUAILHILL AT MT. SARATOGA, Saratoga Springs, Utah, according to the Official Plat thereof as recorded in the Office of the Utah County Recorder, State of Utah. **TAX # 50:131:1904**

Purportedly known as 444 North Woodland Road, 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: 09/11/2026.

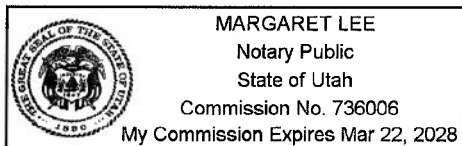
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28232

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29317

ENT 75728:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 11 02:15 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 7, 2021, and executed by Tanna Berensen Bowen and Gregory C. Berensen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, but United Wholesale Mortgage, LLC being the present Beneficiary, in which Paul M. Halliday, Jr. Halliday & Watkins, P.C. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 13, 2021, as Entry No. 123595 : 2021, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

PARCEL 1:

Lot 2550, The Village of Fox Hollow Plat Neighborhood 2 Phase 5 Amended Planned Unit Development, as the same is identified in the plat recorded in Utah County, Utah as Entry No. 71293:2015 and in the Declaration of Covenants, Conditions and Restrictions recorded in Utah County, Utah as Entry No. 90796:2015 (as said plat and declaration may have heretofore been amended or supplemented).

PARCEL 1A:

Together with the use and enjoyment in and to the common areas and limited common areas.. **TAX # 543110550**

Purportedly known as 3076 S Red Pine Dr, 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: 09/11/2026.

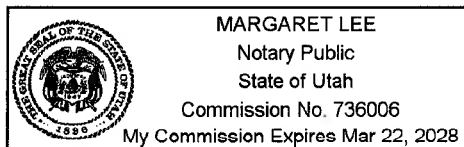
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29317

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29226

ENT 75742:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 11 02:26 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 February 5, 2015, and executed by David Sosa, as Trustor, in favor of U.S. Bank National Association as Beneficiary, in which Lundberg and Associates was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 6, 2015, as Entry No. 9583:2015, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 29, PLAT "A", AMENDED WINDSOR HOLLOW SUBDIVISION, INCLUDING A VACATION OF WINDSOR HOLLOW PLAT A, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 55-777-0029**

Purportedly known as 1388 North 160 West, Orem, UT 84057 (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: 09/11/2026.

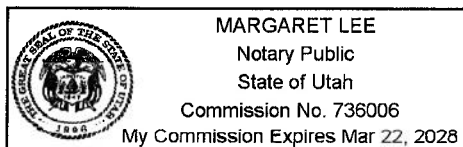
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29226

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.



Margaret Lee
Notary Public

Remotely Notarized with audio/video via
Simplifile