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You searched for: RecordingDateID >= Sat Aug 15 00:00:00 MDT 2026 and <= Tue Sep 01 00:00:00 MDT 2026 and Document Types Searched Over=Notice of Default

11 items found, displaying all items.1

Description	Summary	Add All to My Images
Notice of Default 20260031030	08/18/2026 08:03:21 AM, Parcel Number: SG-SUR-1-1C-274 Related: 20210081521, 20260007734 From: JENKINS BAGLEY SPERRY To: RUITMAN ELAINE F Subdivision: SUN RIVER 1-1C (SG) Lot: 274	View Image Add to My Images
Notice of Default 20260031168	08/18/2026 04:02:05 PM, Parcel Number: W-SFWB-2A-50 Related: 20230009573 From: SCALLEY READING BATES HANSEN & RASMUSSEN To: SCHALLENBERGER JASON Subdivision: SILVER FALLS @ WASHINGTON BENCH 2A (W) Lot: 50	View Image Add to My Images
Notice of Default 20260031277	08/19/2026 01:06:17 PM, Parcel Number: SG-LAM-1-2-202 Related: 20220054153 From: ORANGE TITLE INSURANCE AGENCY INC To: MENDEZ LETICIA CASTILLO Subdivision: LA MIRAGE 1 CONDO (SG) Unit: 202	View Image Add to My Images
Notice of Default 20260031304	08/19/2026 02:58:42 PM, Parcel Number: SG-SCF-5-511 Related: 20140030174 From: HALLIDAY WATKINS & MANN PC To: TEDRECK APOUA F, TEDRECK BILLY C Subdivision: STONE CLIFF 5 (SG) Lot: 511	View Image Add to My Images
Notice of Default 20260031378	08/20/2026 11:46:33 AM, Parcel Number: SG-SHD-1-10 Related: 20240021851 From: PREMIUM TITLE INSURANCE AGENCY - UT INC, PREMIUM TITLE To: ABBOTT SUZUN Subdivision: SALARNO HILLS AT DIVARIO 1 (SG) Lot: 10	View Image Add to My Images
Notice of Default 20260031656	08/21/2026 02:46:13 PM, Parcel Number: SG-SSH-3-39 Related: 20190046440 From: HALLIDAY WATKINS & MANN PC To: JONES ERIC M, JONES EVA Subdivision: SUNSET HILLS 3 (SG) Lot: 39	View Image Add to My Images
Notice of Default 20260031796	08/24/2026 01:41:48 PM, Parcel Number: SG-SUR-6-607 Related: 20180043304 From: ALDRIDGE PITE LLP To: BLACK LONN, BLACK KUNIGUNDE Subdivision: SUN RIVER ST GEORGE 6 (SG) Lot: 607	View Image Add to My Images
Notice of Default 20260032257	08/27/2026 09:21:09 AM, Parcel Number: SG-EAV-2-202 Related: 20250015710 From: LEDGES OF ST GEORGE MASTER OWNERS ASSOCIATION INC To: HIGHAM THOMAS JERRALD Subdivision: ESTATES AT VALDERRA 2 (SG) Lot: 202	View Image Add to My Images
Notice of Default 20260032365	08/27/2026 02:44:11 PM, Parcel Number: W-KAGS-16-A Related: 20230016274 From: SCALLEY READING BATES HANSEN & RASMUSSEN To: MECHAM RICHARD O, MECHAM JANINE H Subdivision: KNOLLS AT GREEN SPRING (W) Lot: 16 ALSO A PORTION OF LOT 7, THE KNOLLS AT GREEN SPRING. DESC...	View Image Add to My Images
Notice of Default 20260032608	08/28/2026 02:48:37 PM, Parcel Number: SG-5-2-31-1306, SG-5-2-31-13091 Related: 20190013647, 20190013648, ... From: ORANGE COAST TITLE INSURANCE AGENCY OF UT To: UTVN MEADOWS I LLC, UTVN MEADOWS II LLC S: 31 T: 42S R: 15W PARCEL 1: BEGINNING AT THE NORTHEAST CORNER OF LOT 4, BLO..., PARCEL 2: A PORTION OF LOTS 1, 2 3, AND LOT 4, BLOCK 2, E..., PARCEL 3: A PORTION OF LOTS 1, 2, 3, AND LOT4, BLOCK 2, E...	View Image Add to My Images
Notice of Default 20260032937	09/01/2026 10:31:11 AM, Parcel Number: H-LB-127 Related: 00640851 From: LAVA BLUFF OWNERS ASSOCIATION To: MARTIN KIM L, SAMPSON CAROLYN Subdivision: LAVA BLUFF MOBILE HOME PARK (H) Lot: 127	View Image Add to My Images

11 items found, displaying all items.1

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Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
08/18/2026 08:03:21 AM Fee \$45.00 By JENKINS
BAGLEY SPERRY, PLLC

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2510

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by SunRiver St George Community Association, Inc. ("Association"), that a default has occurred under that certain 2021 Amended and Restated Declaration of Covenants, Conditions, and Restrictions for Sunriver St George Community Association ("Declaration"), in the official records of the Washington County Recorder, State of Utah, recorded on December 29, 2021, as Document ID 20210081521, and any amendments thereto, concerning real property reputed to be owned by **Elaine F. Ruitman ("Owner")**, covering real property located at 4507 S Holly Grape Ln, St. George, Utah 84790 ("Property"), and more particularly described as follows:

All of Lot two hundred seventy four (274), Sun River, Phase 1, Plat 1C, (a 44 unit planned unit development) according to the official plat thereof, on file and of record in the office of the recorder in the office of the recorder of Washington County, State of Utah.

Together with and subject to a right and easement of enjoyment in and to the Common Areas, Community Facilities and Recreational Facilities appurtenant to the above described property.

PARCEL NUMBER: SG-SUR-1-1C-274

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 February 27, 2026 as Doc ID 20260007734. 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 17th day of August, 2026.

JENKINS BAGLEY SPERRY, PLLC


BRUCE C. JENKINS
Attorney for SunRiver St George
Community Association, Inc.

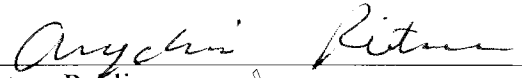
STATE OF UTAH)

: ss.

COUNTY OF WASHINGTON)

On the 17 day of August, 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.

ANGELICA RITCHIE
Notary Public, State of Utah
Commission # 738844
My Commission Expires
August 21, 2028


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 of Default Page 1 of 1

Gary Christensen Washington County Recorder
08/18/2026 04:02:05 PM Fee \$45.00 By SCALLEY
READING BATES HANSEN & RASMUSSEN, P.C.

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

Attn: Marlon L. Bates

15 West South Temple, Ste 600

Salt Lake City, Utah 84101

Telephone No. (801) 531-7870

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

Trustee No. 67152-167F

Parcel No. W-SFWB-2A-50

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Jason Schallenberger, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on April 7, 2023, and recorded as Entry No. 20230009573, Records of Washington County, Utah.

ALL OF LOT FIFTY (50), SILVER FALLS @ WASHINGTON BENCH - PHASE 2A, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the February 28, 2026 monthly installment and all subsequent installments thereafter as required by the Note and failed to maintain annual property taxes for the years 2023, 2024 and 2025. 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 18 day of August, 2026.

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



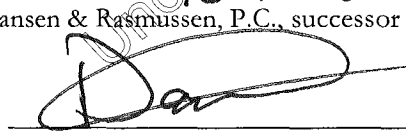
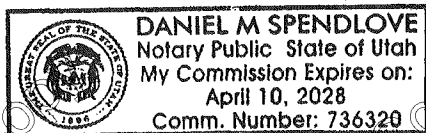
By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH

COUNTY OF SALT LAKE

: ss
)

The foregoing instrument was acknowledged before me this 18 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

08/19/2026 01:06:17 PM Fee \$45.00 By

SERVICELINK TITLE AGENCY INC.

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.: 144714-UT

APN SG-LAM-1-2-202

NOTICE IS HEREBY GIVEN THAT LETICIA CASTILLO MENDEZ as Trustor, INFINITY TITLE INSURANCE AGENCY LLC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CHERRY CREEK MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/23/2022 and recorded on 12/23/2022, as Instrument No. 20220054153, in the official records of Washington County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF UNIT 202, LA MIRAGE CONDOMINIUMS, PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AREAS AS SET FORTH IN THE OFFICIAL PLAT THEREOF, RECORDED AS ENTRY NO. 307079

The obligation included a Note for the principal sum of \$203,700.00.

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 9/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

T.S. NO. 144714-UT

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

DATED: AUG 18 2026

ORANGE TITLE INSURANCE AGENCY, INC.

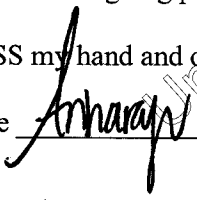
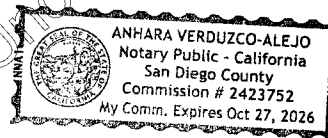

 Hamsa Uchi, Authorized Signatory for Trustee

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

State of California } ss.
 County of San Diego }

On AUG 18 2026 before me, Anhara Verduzco-Alejo, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

08/19/2026 02:58:42 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29156

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 26, 2014, and executed by Apoua F. Tedreck and Billy C. Tedreck, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns as Beneficiary, but JPMorgan Chase Bank, National Association being the present Beneficiary, in which Landmark Title Company was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on October 1, 2014, as Entry No. 20140030174, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

LOT 511, STONE CLIFF - PHASE 5, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH. **TAX # SG-SCF-5-511**

Purportedly known as 1969 E Cliff Point Dr, Saint George, UT 84790 (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: 08/19/2026 _____

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

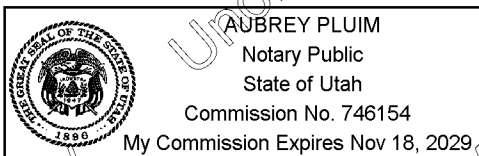
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29156

STATE OF UTAH)

: ss.

County of Salt Lake)

The foregoing instrument was acknowledged before me on 08/19/2026 _____,
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

Aubrey Pluim

Notary Public

Gary Christensen Washington County Recorder
08/20/2026 11:46:33 AM Fee \$45.00 By PREMIUM
TITLE TSG

TS No.: 2026-00098-UT-REV

Recording Requested By:
Premium Title Insurance Agency - UT, Inc.

When Recorded Mail To:
Premium Title Insurance Agency - UT, Inc.
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

TS No.: 2026-00098-UT-REV

A.P.N.: SG-SHD-1-10

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or the undersigned trustee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Guild Mortgage Company LLC, Beneficiary c/o **PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE**, 2150 South 1300 East, Suite 500, Salt Lake City, UT 84106, (844) 960-8299 between the hours of 8:00 AM to 5:00 PM Mountain Time on Monday through Friday.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 07/11/2024, executed by: SUZUN ABBOTT, as Trustor(s) to secure certain obligations in favor of GUILD MORTGAGE COMPANY LLC, AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS, AS BENEFICIARY, recorded on 07/11/2024, as Instrument No. 20240021851, of Official Records in the Office of the Recorder of Washington COUNTY, UTAH describing land therein as:
AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of \$899,533.50

A breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of the following:

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Failure to pay the advance for property taxes and/or insurance or other property charges pursuant to that formal demand dated **04/28/2026**. The foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(c)(iii) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

That by reason thereof, the present beneficiary under such deed of trust, or its servicing agent, has delivered to said duly appointed Trustee, a written request to commence foreclosure, and has deposited with said duly appointed Trustee, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby as provided in Title 57, Chapter 1, of the Utah Code.

Dated: August 19, 2026

**PREMIUM TITLE INSURANCE AGENCY - UT,
INC. DBA PREMIUM TITLE**

By: _____

(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On August 19, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC

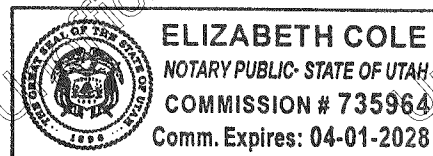


Exhibit A

Legal Description

ALL OF LOT 10, SALARNO HILLS AT DIVARIO - PHASE 1, A SUBDIVISION,
ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE
RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

A.P.N.: SG-SHD-1-10

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder

08/21/2026 02:46:13 PM Fee \$45.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28295

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated November 7, 2019, and executed by Eric M. Jones and Eva Jones, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Guaranty Mortgage Corporation, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which Southern Utah Title Co. was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on November 7, 2019, as Entry No. 20190046440, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Thirty-Nine (39), Sunset Hills, Phase 3, according to the official plat thereof, on file in the Office of the Recorder of Washington County, State of Utah. **TAX # SG-SSH-3-39**

Purportedly known as 1948 West Monroe Street, St George, UT 84770 (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: 08/21/2026

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. UT28295

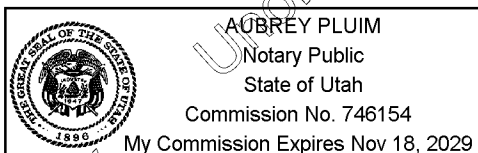
STATE OF UTAH)

: ss.

County of Salt Lake)

08/21/2026

The foregoing instrument was acknowledged before me on _____,
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

Aubrey Pluim
Notary Public

Notice of Default Page 1 of 5

Gary Christensen Washington County Recorder

08/24/2026 01:41:48 PM Fee \$45.00 By

SERVICELINK TITLE AGENCY INC.

APN: SG-SUR-6-607

RECORDING REQUESTED BY:

Clear Recon Corp

WHEN RECORDED MAIL TO:

Orange Title Insurance Agency, Inc.

374 East 720 South

Orem, Utah 84058

Phone: 866-931-0036

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on 7/22/2010, a certain Mortgage Deed of Trust was executed by LONN BLACK AND KUNIGUNDE BLACK, HUSBAND AND WIFE as trustor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CHERRY CREEK MORTGAGE CO., INC., ITS SUCCESSORS AND ASSIGNS as beneficiary, and was recorded on 7/22/2010, as Instrument No. 20100024311, in the Office of the Recorder of Washington County, Utah; and

WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family house; and

WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary, pursuant to an assignment dated 10/26/2018, recorded on 10/26/2018, as instrument number 20180043304, in the office of Washington County, Utah; and

WHEREAS, a default has been made in the covenants and conditions of the Mortgage Deed of Trust in that the payment due upon the death of the borrower(s) was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of 8/20/2026 is \$575,169.03; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, **SEE ATTACHED** notice is hereby given that on **10/1/2026 at 3:00 PM** local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

Legal Description:

ALL OF LOT 607, SUN RIVER ST. GEORGE, PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE RECORDER OF WASHINGTON COUNTY, STATE OF UTAH.

Commonly known as: 4765 S IRONWOOD DR, SAINT GEORGE, UT 84790

The sale will be held at: THE FRONT STEPS OF THE MAIN ENTRANCE OF THE WASHINGTON COUNTY DISTRICT COURT 206 WEST TABERNACLE, ST. GEORGE, UT 84770

Per the Secretary of Housing and Urban Development, the estimated opening bid will be **\$584,399.77**.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, the winning bidders with the exception of the Secretary must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the undersigned Foreclosure Commissioner. Ten percent of the estimated bid amount for this sale is \$58,439.98. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$58,439.98 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15 day increments for a fee of: \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashiers check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to cancel the foreclosure sale or the breach must be otherwise cured. A description of the default is as follows: FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON THE DEATH OF ALL MORTGAGORS.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: August 20, 2026

ALDRIDGE PITE, LLP
Foreclosure Commissioner

By: 
Casper Rankin, Partner

374 East 720 South
Orem, Utah 84058
Phone: (800) 509-8757
Fax No: (858) 412-2705

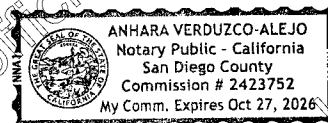
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)

On AUG 20 2026 before me, Anhara Verduzco-Alejo,
a Notary Public, personally appeared CASPER J. RANKIN 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 the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Anhara



U. S. Department of Housing and Urban Development



Office of Counsel

Region VIII, Denver
1670 Broadway Street
Denver, Colorado 80202-4801

Phone: 303-672-5409
Fax: 303-672-5027
Web: www.hud.gov

July 5, 2022

Foreclosure Commissioner Designation

To: Aldridge Pite, LLC
Attn: TWirick@aldridgepite.com
374 East 720 South
Orem, UT 84058
(801) 285-0952

Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. 3754, and the Delegation of Authority published in Volume 76 of the *Federal Register* on July 18, 2011, on page 42466, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct non-judicial foreclosures in the **State of Utah** of the mortgages that may be referred to you by the Department of Housing and Urban Development (HUD) including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. 3751-3768, is available online through the Government Printing Office website at www.gpo.gov. Foreclosures that are referred to you are to be conducted pursuant to the Act, the regulations (Final Rule), and the Instructions that will be given to you at the time of referral of a case.

The **commission** that will be paid to you for a completed foreclosure is **\$1325**. A percentage of that amount will be paid for cases that are withdrawn by HUD, based on the following schedule:

20% Work completed up to "service" of the Notice of Foreclosure and Sale
80% Notice of Foreclosure and Sale has been "served," including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are a fiduciary of the Secretary but not an employee of the Department of Housing and Urban Development or the Federal government. You will be responsible for your actions as any other fiduciary.

This designation is effective immediately and may be revoked with or without cause pursuant to the Act. **Two copies** of this Designation are enclosed. **Please sign and date them, add the firm's Tax Identification Number, and keep one for your records and return the**

other one to Ms. Tamar S. Beaman, Paralegal Specialist, Office of Counsel, U.S. Department of HUD, 1670 Broadway, Denver, CO 80202-4801 and please scan and email a copy of the signed document to Tamar.S.Beaman@hud.gov and Matthew.Mussetter@hud.gov in addition to sending the signed original by mail.

Marcia Fudge
Secretary of HUD

MATTHEW
MUSSETTER

Digitally signed by: MATTHEW
MUSSETTER
DN/CN = MATTHEW MUSSETTER,
OU = US O = U.S. Government/OU =
Department of Housing and Urban
Administration, Office of
Administration
Date: 2022.07.05 14:02:23 -06'00'

July 5, 2022

By:

Matthew Mussetter
Regional Counsel

Acceptance of Designation

I, Tyler Wirick, Associate Attorney (title) hereby accept designation on behalf of the Firm listed below that it is a designated Foreclosure Commissioner and hereby agree to abide by the provisions of its appointment, the Act referred to above, the regulations and the instructions as provided to me by HUD.

July 13, 2020

Date

Aldridge Pite, LLC
(Name of Firm as Commissioner)

By:

Signature

27-1372364

Tax I.D. or Social Security Number

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
 08/27/2026 09:21:09 AM Fee \$45.00 By MILLER
 HARRISON LLC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC

5292 South College Drive, Suite 304
 Murray, Utah 84123

801-692-0799

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the The Ledges of St. George Master Owners Association, Inc. (the "Association") is the beneficiary under the *Amendment and Restatement of the Master Declaration of Covenants, Conditions, and Restrictions of The Ledges of St. George* recorded on May 7, 2025 as Entry No. 20250015710 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Thomas Jerrald Higham located at 4816 N Petroglyph Drive, St. George, UT 84770, lying in Washington County, Utah and further described as follows:

Legal Description: Subdivision: ESTATES AT VALDERRA 2 (SG) Lot: 202
Parcel ID #: SG-EAV-2-202

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

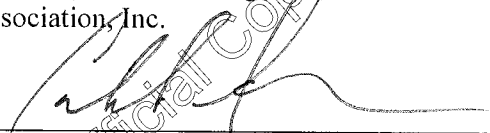
In accordance with Utah Code Ann. §57-1-26(3)(b), a copy of this notice is being sent to the owner(s) of the above property. This notice reflects a debt against the property and is not an attempt to collect a debt from the owner(s), to the extent he/she/they have discharged personal liability through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

DATE FILED: June 18, 2026.

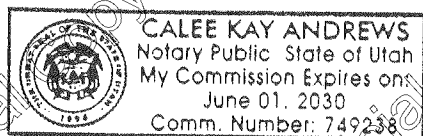
STATE OF UTAH)

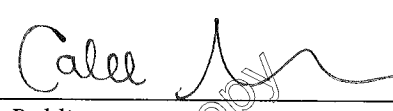
COUNTY OF WASHINGTON) ss

The Ledges of St. George Master Owners
 Association, Inc.


 Caleb O. Andrews, Attorney-in-Fact

On June 18, 2026, personally appeared before me Caleb O. Andrews, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




 Notary Public

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
08/27/2026 02:44:11 PM Fee \$45.00 By SCALLEY
READING BATES HANSEN & RASMUSSEN, P.C.

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

Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon-Fri.)
Trustee No. 25065-473F
Parcel No. W-KAGS-16-A

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Richard O. Mecham and Janine H. Mecham, as trustor(s), in which Deseret First Federal Credit Union is named as beneficiary, and Deseret First Federal Credit Union is appointed trustee, and filed for record on June 2, 2023, and recorded as Entry No. 20230016274, Records of Washington County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the entire principal balance and all accrued interest and other charges on or before December 15, 2023, 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. The entire principal balance and all accrued interest and other charges, costs, taxes and assessments must be paid in full within three months of the recording of this notice to cure the default.

DATED this 27 day of August, 2026.

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



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 27 day of August, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

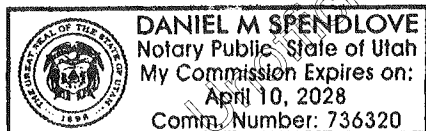

NOTARY PUBLIC

EXHIBIT "A"

LOT 16, THE KNOLLS AT GREEN SPRING, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

ALSO A PORTION OF LOT 7, THE KNOLLS AT GREEN SPRING, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHERLY MOST CORNER COMMON TO LOTS 7 AND 16, THE KNOLLS AT GREEN SPRING, ACCORDING TO THE OFFICIAL PLAT THEREOF AND RUNNING THENCE NORTH 54°49'57" EAST ALONG THE NORTHWESTERLY LINE OF SAID LOT 7, 48.34 FEET; THENCE SOUTH 9°59'28" EAST 106.76 FEET TO A POINT ON THE LOT LINE COMMON TO SAID LOTS 7 AND 16; THENCE NORTH 36°54'05" WEST ALONG SAID LOT LINE 96.66 FEET TO THE POINT OF BEGINNING.

Notice of Default Page 1 of 5

Gary Christensen Washington County Recorder
08/28/2026 02:48:37 PM Fee \$45.00 By ORANGE
COAST TITLE COMPANY CA

RECORDING REQUESTED BY:

ORANGE COAST TITLE

WHEN RECORDED MAIL TO:

ORANGE COAST TITLE INSURANCE AGENCY OF UT
1245 Brickyard Road
Suite 100
Salt Lake City, Utah 84106
Order No. 2475296-05
T.S.# 2026-101027

NOTICE OF DEFAULT AND ELECTION TO SELL

On 4/12/2019, **UTNV MEADOWS I, LLC**, a limited liability company organized and existing under the laws of Delaware; and **UTNV MEADOWS II, LLC**, a limited liability company organized and existing under the laws of Delaware, as Trustors, executed and delivered to **STEWART TITLE INSURANCE AGENCY OF UTAH, INC.**, a Utah corporation, as Trustee, for the benefit of **CBRE MULTIFAMILY CAPITAL, INC.**, a corporation organized and existing under the laws of Delaware, as Beneficiary, a certain Multifamily Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing, (the "Deed of Trust"), to secure the performance by the Trustors of the obligations under a Promissory Note. The Deed of Trust was recorded in the office of the Washington County Recorder, on 4/15/2019, as Entry No. 20190013647, assigned by that certain Assignment of Security Instrument, dated 04/12/2019, by **CBRE MULTIFAMILY CAPITAL, INC.**, a corporation organized and existing under the laws of Delaware, in favor of **FANNIE MAE**, a corporation duly organized under the Federal National Mortgage Association Charter Act, as amended, 12 U.S.C. Section 1716 et seq. and duly organized and existing under the laws of the United States, recorded on 04/15/2019, as Entry No. 20190013648, subsequently assumed by that certain Assumption and Release Agreement, dated 06/01/2022, by **UTNV MEADOWS I, LLC**, a Delaware limited liability company, and **UTNV MEADOWS II, LLC**, a Delaware limited liability company, in favor of **MEADOWS SENIOR LIVING, LLC**, a Texas limited liability company, recorded on 06/01/2022, as Entry No. 20220029180, and covers the following real property:

Please see **Exhibit "A"** attached hereto and made a part hereto.

FANNIE MAE, a corporation duly organized under the Federal National Mortgage Association Charter Act, as amended, 12 U.S.C. Section 1716 et seq. and duly organized and existing under the laws of the United States is presently the holder of the beneficial interest under the Deed of Trust (the "Beneficiary"), and **ORANGE COAST TITLE INSURANCE AGENCY OF UT**, a Utah corporation is the Trustee.

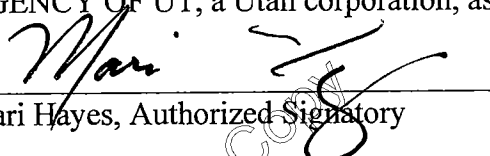
The Promissory Note obligation is in default:

(i) Failure to make the installment of principal and interest which became due on March 2025 and all subsequent payments due thereafter; (ii) together with late fees; (iii) plus default interest; (iv) failure to comply with covenants in the Loan Agreement under Section 11.02; and (v) foreclosure fees and expenses, legal fees and court costs arising from or associated with Beneficiary's effort to protect and preserve its security.

Accordingly, the Trustee has elected to sell the property described in the Deed of Trust, as provided in Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

DATED: 8/28/2026

ORANGE COAST TITLE INSURANCE
AGENCY OF UT, a Utah corporation, as trustee


Mari Hayes, Authorized Signatory

STATE OF CALIFORNIA }
COUNTY OF ORANGE }

On the 28th day of August, 2026, before me, Veronica Yamas, Notary Public, personally appeared Mari Hayes, personally known to me (or 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.
WITNESS my hand and official seal.

Signature


See Attached
CA-Acknowledgment

ACKNOWLEDGMENT

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

County of OrangeOn August 28th 2026, before me, Veronica Yamas, Notary Public,
(insert name and title of the officer)personally appeared Mari Hayes,
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 the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *V. Yamas*

(Seal)

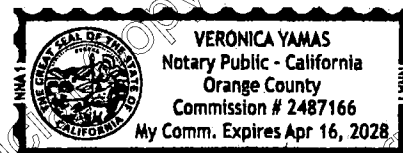


EXHIBIT "A"**Parcel 1:**

Beginning at the Northeast corner of Lot 4, Block 2, Erastus Snow's Entry, said point being South 0°39'17" East 1363.455 feet along the center section line and North 88°52'30" East 686.50 feet along the South line of 900 South Street from the North Quarter Corner of Section 31, Township 42 South, Range 15 West, Salt Lake Base and Meridian, and running thence South 88°52'30" West 257.00 feet along the South line of 900 South Street; thence South 0°06'30" East 55.00 feet; thence South 88°52'30" West 20.00 feet; thence South 0°06'30" East 63.00 feet; thence North 88°52'30" East 23.50 feet; thence South 0°06'30" East 298.00 feet; thence North 88°52'30" East 158.50 feet; thence South 0°06'30" East 47.83 feet; thence North 53°00'45" East 118.75 feet along a line which is parallel to and 50.00 feet from the North right of way line of I-15 Freeway to a point on the East line of Block 2, Erastus Snow's Entry; thence North 0°06'30" West 394.25 feet along the East line of said Block 2 to the point of beginning.

Parcel 2:

A portion of Lots 1, 2, 3, and Lot 4, Block 2, Erastus Snow's Entry being more particularly described as follows:

Beginning at a point South 0°39'17" East 1363.455 feet along the center section line and North 88°52'30" East 429.50 feet along the South line of 900 South Street from the North Quarter Corner of Section 31, Township 42 South, Range 15 West, Salt Lake Base and Meridian; and running thence South 00°06'31" East 55.00 feet; thence South 88°52'27" West 20.00 feet; thence South 00°06'30" East 63.00 feet; thence North 88°52'34" East 23.50 feet; thence South 00°06'30" East 170.80 feet; thence South 88°52'30" West 220.30 feet; thence North 00°39'17" West 288.76 feet; Thence North 88°52'31" East 219.55 feet to the point of beginning.

Together with the benefit of use in common with others as more fully described in a Nonexclusive Access Easement Agreement recorded on February 4, 2008 as Entry No. 2008000 4525, by and between Senior Management Concepts, LLC and SMC Meadows, LLC

Parcel 3:

A portion of Lots 1, 2, 3, and Lot 4, Block 2, Erastus Snow's Entry being more particularly described as follows:

Beginning at a point South 0°39'17" East 1363.455 feet along the center section line and North 88°52'30" East 174.95 feet along the South line of 900 South Street from the North Quarter Corner of Section 31, Township 42 South, Range 15 West, Salt Lake Base and Meridian; and running thence North 88°52'30" East 254.55 feet; thence South 0°06'30" East 55.00 feet; thence South 88°52'30" West 20.00 feet; thence South 0°06'30" East 63.00 feet; thence North 88°52'30" East 23.50 feet; thence South 0°06'30" East 298.00 feet; thence North 88°52'30" East 158.50 feet; thence South 0°06'30" East 47.83 feet; thence North 53°00'45" East 118.75 feet to a point on the East line of Block 2, Erastus Snow's Entry; thence South 0°06'30" East 62.51 feet along the East line of said Block 2 to a point on the North right of way line of the I-15 Freeway; thence South 53°00'45" West 629.58 feet along said right of way line; thence North 0°39'17" West 825.55 feet to the point of beginning.

Less and Excepting therefrom the two following described parcels:

A portion of Lots 1, 2, 3, and Lot 4, Block 2, Erastus Snow's Entry being more particularly described as follows:

Beginning at a point South 0°39'17" East 1363.455 feet along the center section line and North 88°52'30" East 429.50 feet along the South line of 900 South Street from the North Quarter Corner of Section 31, Township 42 South, Range 15 West, Salt Lake Base and Meridian; and running thence South 0°06'31" East 55.00 feet; thence South 88°52'27" West 20.00 feet; thence South 0°06'30" East 63.00 feet; thence North 88°52'34" East 23.50 feet; thence South 0°06'30" East 170.80 feet; thence South 88°52'30" West 220.30 feet; thence North 0°39'17" West 288.76 feet; Thence North 88°52'31" East 219.55 feet to the point of beginning.

Beginning at the Southeast corner of Snow Haven Townhomes Phase II, as shown by Entry No. 687738, Official Washington County records, said point being North 00°38'15" West 344.51 feet along the Center of Section line and North 53°00'45" East 217.52 feet along the North right of way line of the I-15 Freeway from the center quarter corner of Section 31, Township 42 South, Range 15 West, Salt Lake Base and Meridian, and running thence North 53°00'45" East along said North right of way line 630.18 feet to the West right of way line of 400 East Street; thence North 00°06'30" West 62.51 feet along said West right of way; thence South 53°00'45" West 630.92 feet parallel with and 50.00 feet Northwesterly from the North right of way line of the I-15 Freeway to the East line of Snow Haven Townhomes phase II; thence South 00°39'17" East along the said East line 62.07 feet to the point of beginning.

Tax ID Number: SG-5-2-31-1306, SG-5-2-31-13095, and SG-5-2-31-13091

Notice of Default Page 1 of 1

Gary Christensen Washington County Recorder
09/01/2026 10:31:11 AM Fee \$45.00 By MILLER
HARRISON LLC

WHEN RECORDED, RETURN TO:
MILLER HARRISON LLC
5292 South College Drive, Suite 304
Murray, Utah 84123
801-692-0799
Acct: 2581

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN THAT the Lava Bluff Owners Association (the "Association") is the beneficiary under the Restated and Amended Declaration of Covenants, Conditions, and Restrictions of Lava Bluff Manufactured Home Park recorded on March 23, 1999 as Entry No. 00640851 (the "Declaration"), which is recorded as record notice and perfection of the lien upon those certain lands and premises owned by Kim L Martin and Carolyn Sampson located at 44 N 3880 W, Hurricane, UT 84737, lying in Washington County, Utah and further described as follows:

Legal Description: **Subdivision: LAVA BLUFF MOBILE HOME PARK (H) Lot: 127**
Parcel ID #: **H-LB-127**

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

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

DATE FILED: August 31, 2026.

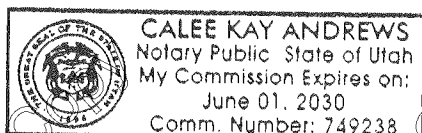
STATE OF UTAH)

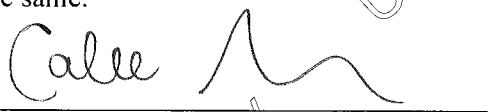
COUNTY OF WASHINGTON) ss

Lava Bluff Owners Association


Caleb O. Andrews, Attorney-in-Fact

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




Notary Public