

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. 11253-06F
Parcel No. 07-147 0007 JT



E# 3433914 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
14-Sep-26 0812 AM FEE \$45.00 DEP JJT
REC FOR: SCALLEY READING BATES HANSEN & RAS
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by Jervis C. Agbayani, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for America First Federal Credit Union, its successors and assigns is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on April 11, 2022, and recorded as Entry No. 3229304, Records of Weber County, Utah.

ALL OF LOT 244, YORKSHIRE MEADOWS SUBDIVISION, A PLANNED RESIDENTIAL DEVELOPMENT, PHASE 2B, SOUTH OGDEN CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

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

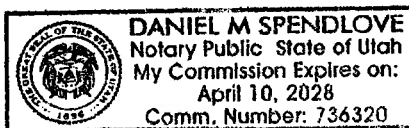
DATED this 11 day of September, 2026.

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

By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 11 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC



W3434023

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29373

E# 3434023 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
14-Sep-26 0217 PM FEE \$45.00 DEP SD
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 29, 2020, and executed by Tanner Ray Bryan, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage300, its successors and assigns as Beneficiary, but JPMorgan Chase Bank, National Association being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on October 5, 2020, as Entry No. 3090527, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

ALL OF LOT 96, ROYAL MEADOWS SUBDIVISION NO. 4, ROY CITY, WEBER COUNTY, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF. **TAX # 08-269-0009 JT**

Purportedly known as 4791 S 3700 W, Roy, UT 84067 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/14/2026.

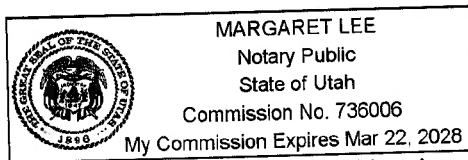
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29373

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

The foregoing instrument was acknowledged before me on 09/14/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3434026

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7600

E# 3434026 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
14-Sep-26 0226 PM FEE \$45.00 DEP SD
REC 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 AUGUST 12, 2024, and executed by ANDERSON JESUS CARRENO DE SOUZA AND ANNY MADELEY CASTILLO BARRETO, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR INTERCAP LENDING INC., its successors and assigns, as Beneficiary, and GRIFFITHS & TURNER / GT TITLE SERVICES, INC., as Trustee, which Trust Deed was recorded on AUGUST 12, 2024, as Entry No. 3336015, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

APARTMENT 16, BUILDING C, CONTAINED WITHIN THE COUNTRY HILLS MANOR CONDOMINIUM PHASE NO. 1, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED ON JULY 19, 1966 IN WEBER COUNTY, AS ENTRY NO. 476349, IN BOOK 15 OF PLATS, AT PAGE 42 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON JULY 19, 1966 IN WEBER COUNTY, AS ENTRY NO. 476348 IN BOOK 841 AT PAGE 569 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

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

06-079-0016 JT

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

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

DATED: September 14, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

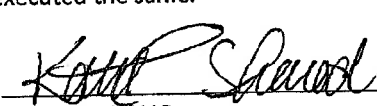

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On September 14, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.




NOTARY PUBLIC



W3434299

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. 94121-324F

Parcel No. 15-650-0020 SW

E# 3434299 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
16-Sep-26 1140 AM FEE \$45.00 DEP RC
REC FOR: SCALLEY READING BATES HANSEN & RAS
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Revolving Credit Deed of Trust executed by Kyle C. Tenney and Crystal A. Tenney, as trustor(s), in which Wasatch Peaks Credit Union is named as beneficiary, and Title Guarantee, a Title Insurance Agency, LLC is appointed trustee, and filed for record on February 16, 2021, and recorded as Entry No. 3126592, Records of Weber County, Utah.

ALL OF LOT 20R, HYLANDS RANCH SUBDIVISION, WEST HAVEN CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

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

DATED this 16 day of September, 2026.

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



By: Marlon L. Bates

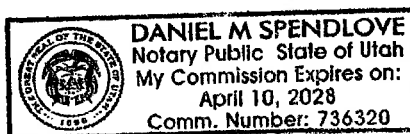
Its: Supervising Partner

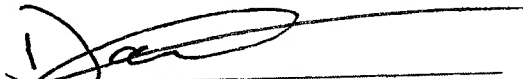
STATE OF UTAH)

: ss

COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 16 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC



W3434351

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28582

E# 3434351 PC 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
16-Sep-26 0251 PM FEE \$45.00 DEP SD
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 13, 2025, and executed by Andrew Marvian, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company of Utah was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on March 19, 2025, as Entry No. 3361707, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

All of Lot 16, Amended Seven Elms Subdivision Phase One, Roy City, Weber County, Utah, according to the official plat thereof on file and of record in the office of the Weber County Recorder. **TAX # 08-293-0008** sd

Purportedly known as 2661 West 4650 South, Roy, UT 84067 (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: 09/16/2026

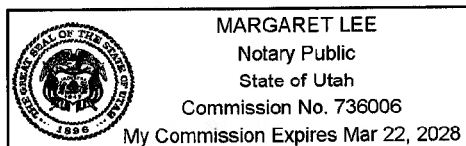
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28582

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

The foregoing instrument was acknowledged before me on 09/16/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3434519

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28832

E# 3434519 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
17-Sep-26 0220 PM FEE \$45.00 DEP SD
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 31, 2023, and executed by Caleb Parton, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but Village Capital & Investment LLC being the present Beneficiary, in which Heritage West Title Agency was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on April 3, 2023, as Entry No. 3278483, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

A part of Lots 67 and 68, Terry Estates Subdivision, Roy City, Weber County Utah: Beginning at the Northwest corner of said Lot 67 and running thence South 89°52' East 136.67 feet; thence South 00°08' West 78.97 feet; thence South 81°04'54" West 115.41 feet; thence Northerly along the arc of a regular curve to the left 97.28 feet (R equals 697.38 feet); thence North 16°54'40" West 2.54 feet to the point of beginning. **TAX # 09-036-0048** JT

Purportedly known as 5024 S 2575 W, Roy, UT 84067-1708 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/17/2026.

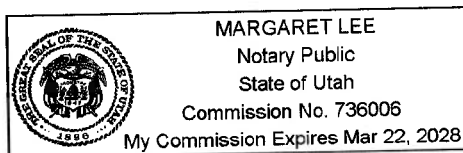
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28832

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

The foregoing instrument was acknowledged before me on 09/17/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee
Notary Public

WHEN RECORDED RETURN TO:
LINCOLN TITLE INSURANCE AGENCY
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Phone: (801) 476-0303
T.S. NO.: 26-21571
SK NO.: GHID01-0133



W3434530

E# 3434530 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
17-Sep-26 0256 PM FEE \$45.00 DEP SD
REC 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 9/13/2022, and executed by ISAAC BENJAMIN REED AND RACHAEL FAY BERRY, AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of DISCOVER BANK, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on 10/17/2022, as Entry No. 3259769, in the Official Records of Weber County, State of Utah, describing land therein situated in Weber County, Utah, and more particularly as follows:

ALL OF LOTS 51 AND 52, AND PART OF THE VACATED ALLEYWAY ADJOINING SAID LOTS ON THE EAST, BLOCK 4, ARLINGTON HEIGHTS ADDITION, OGDEN CITY, WEBER COUNTY, UTAH, ALL OF WHICH IS MORE PARTICULARLY DESCRIBED AS FOLLOWS :

BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 51, RUNNING THENCE EAST 150 FEET, THENCE NORTH 50 FEET, THENCE WEST 150 FEET, THENCE SOUTH 50 FEET TO THE PLACE OF BEGINNING.

APN: 14-002-0062 JT

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 10/19/2025, 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: 9/17/2026

LINCOLN TITLE INSURANCE AGENCY

By: [Signature]

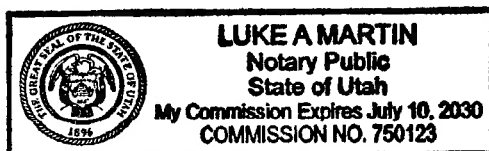
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On 9.17.26, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.



[Signature]
NOTARY PUBLIC



W3434537

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7604

E# 3434537 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
17-Sep-26 0325 PM FEE \$45.00 DEP SD
REC 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 OCTOBER 25, 2017, and executed by JONATAN E. CASTRO, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, its successors and assigns, as Beneficiary, and SCOTT LUNDBERG, A MEMBER OF THE UTAH STATE BAR, as Trustee, which Trust Deed was recorded on OCTOBER 27, 2017, as Entry No. 2886348, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

LOT 3, BLOCK 3, EL RANCHO OGDEN ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY RECORDER'S OFFICE

11-073-0003 JT

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

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

DATED: September 17, 2026

LINCOLN TITLE INSURANCE AGENCY

By:

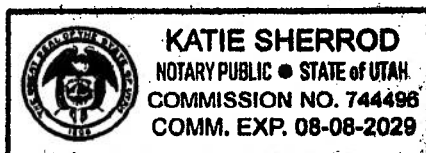
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

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


NOTARY PUBLIC



W3434668

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 67134

E# 3434668 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
18-Sep-26 0229 PM FEE \$45.00 DEP SD
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 June 8, 2016, and executed by Cameron E. Gonzales and Jamie Gonzales, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as beneficiary as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC dba Shellpoint Mortgage Servicing being the present Beneficiary, in which Stewart Title Insurance Agency of Utah, Inc. was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on June 8, 2016, as Entry No. 2797535, and modified pursuant to the Modification recorded on August 9, 2018, as Entry No. 2935157, and modified pursuant to the Modification recorded on July 3, 2024, as Entry No. 3331729, and modified pursuant to the Modification recorded on October 21, 2025, as Entry No. 3390007, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 19, Woodstone Subdivision Phase 2, according to the Official Plat thereof as recorded in the Office of the Weber County Recorder, State of Utah. **TAX # 08-546-0011 JT**

Purportedly known as 4786 West 3615 South, West Haven, UT 84401 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/18/2026.

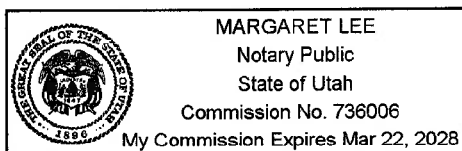
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. 67134

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

The foregoing instrument was acknowledged before me on 09/18/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Margaret Lee

Notary Public

Remotely Notarized with audio/video via
Simplifile



W3434716

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. UTAH04-7607

E# 3434716 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
18-Sep-26 0345 PM FEE \$45.00 DEP SD
REC FOR: SMITH KNOWLES PC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 27, 2012, and executed by DANIEL NASH, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, A UTAH CORPORATION, its successors and assigns, as Beneficiary, and MOUNTAIN VIEW TITLE & ESCROW CO, as Trustee, which Trust Deed was recorded on MAY 1, 2012, as Entry No. 2574454, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

THE WEST 15 FEET OF THE SOUTH 90.5 FEET OF LOT 6, THE EAST 59 FEET OF THE SOUTH 90.5 FEET OF LOT 7, BLOCK 4, PARCEL A, AMENDED PLAT, WASHINGTON TERRACE, WEBER COUNTY, UTAH.
TOGETHER WITH THE 9.5 FEET STRIP OF VACATED STREET ADJOINING THE ABOVE DESCRIBED PROPERTY ON THE SOUTH.

25-004-0007 JT

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

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

DATED: September 18, 2026

LINCOLN TITLE INSURANCE AGENCY

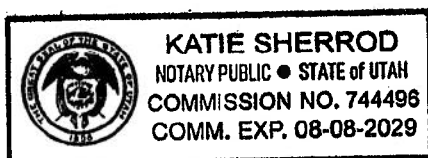
By:

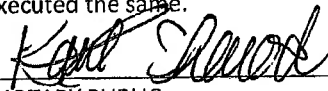

Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

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




NOTARY PUBLIC