



W3433235

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28433

E# 3433235 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
08-Sep-26 0235 PM FEE \$45.00 DEP JJT
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 8, 2022, and executed by Francisco Jose Mendoza Lobo and Dolores Isabel Mendoza Reyes, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for InterCap Lending Inc., its successors and assigns as Beneficiary, but InterCap Lending Inc. being the present Beneficiary, in which Cottonwood Title was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on March 10, 2022, as Entry No. 3222856, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 10, DE BLOOIS SUBDIVISION, according to the official plat thereof on file and of record in the Weber County Recorder's Office. **TAX # 17-046-0010**

KN

Purportedly known as 242 E 2900 N, North Ogden, UT 84414-1961 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/08/2026.

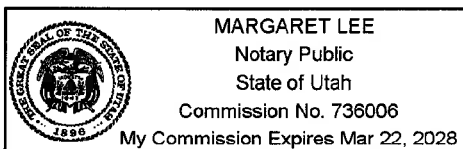
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28433

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3433238

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29037

E# 3433238 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
08-Sep-26 0236 PM FEE \$45.00 DEP JJT
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 25, 2021, and executed by Juan Jose Diaz Paz, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Metro National Title was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on June 30, 2021, as Entry No. 3164900, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Parcel 1: Part of Lots 22 and 23, Block 4, South Ogden Survey, Weber County, Utah: Beginning at a point 10 rods East from the Southwest corner of said Lot 23, running thence North 115.5 feet; thence East 49.5 feet; thence South 125 feet to the North line of 29th Street; thence West 49.5 feet; thence North 9.5 feet to the place of beginning.

Parcel 1A: a Right-of-Way Over, across and upon, for ingress and egress, the following described tract of Land: Beginning at a point 6 feet South of the Northwest corner of said Lot 23, running thence East 10 rods; thence North 6 feet; thence East 10 rods; thence South 1 rod; thence West 20 rods; thence North 10.5 to the place of beginning. **TAX # 04-029-0027 KN**

Purportedly known as 424 29th Street, Ogden, 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 Trustor and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 09/08/2026

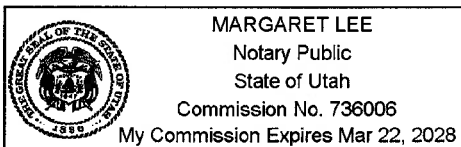
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29037

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3433447

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28666

E# 3433447 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
09-Sep-26 0300 PM FEE \$45.00 DEP DAC
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 22, 2021, and executed by Homayoun Namazi, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Stewart Title Company was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on September 22, 2021, as Entry No. 3185781, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 2, Block 2, CARR SUBDIVISION, according to the official plat thereof on file and of record in the Weber County Recorder's office. EXCEPTING the East 53.5 feet of said Lot 2. ALSO, Part of Lot 28, SOUTH EL RANCHO NO. 2 SUBDIVISION, Ogden City, Weber County, Utah: Beginning at the Southeast corner of said Lot 28 and running thence North 89°09'45" West 31.40 feet; thence North 00°50'15" East 145.5 feet; thence South 89°09'45" East 12.88 feet to the East line of said Lot 28; thence South 06°25' East 146.57 feet to the point of beginning. **TAX # 12-003-0011 JT**

Purportedly known as 930 2nd Street, Ogden, UT 84404 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/09/2026.

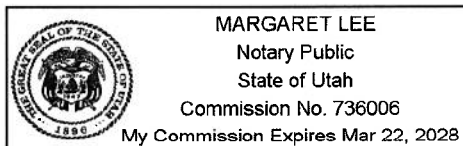
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28666

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3433448

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29002

E# 3433448 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
09-Sep-26 0300 PM FEE \$45.00 DEP DAC
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 January 19, 2022, and executed by Arthur Pickett, Jr., as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on January 20, 2022, as Entry No. 3212212, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 36, HERITAGE PLACE, A P.R.U.D., PHASE 2, according to the official plat thereof, on file and of record in the office of the Weber County Recorder, State of Utah.

Together with: (a) The undivided ownership interest in said Project's common areas and facilities which is appurtenant to said Unit, (the referenced declaration of project providing for periodic alteration both in the magnitude of said undivided ownership interest and in the composition of the common areas and facilities to which said interest relates); (b) the exclusive right to use and enjoy each of the limited common areas which is appurtenant to said Unit; and (c) the nonexclusive right to use and enjoy the common areas and facilities included in said project (as said project may hereafter be expanded) in accordance with the aforesaid Declaration and Survey Map (as said Declaration and Map may hereafter be amended or supplemented). **TAX # 06-233-0006 JT**

Purportedly known as 4145 S 850 E, Ogden, UT 84403 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/09/2026

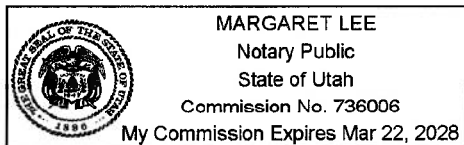
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29002

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3433489

E# 3433489 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
10-Sep-26 0815 AM FEE \$45.00 DEP SD
REC FOR: ORANGE TITLE INSURANCE AGENCY
ELECTRONICALLY RECORDED

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.: 153524-UT

APN: 13-196-0009 sd

NOTICE IS HEREBY GIVEN THAT IVAN J ESPINO GARZA, UNMARRIED MAN as Trustor, NOVATION TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERCAP LENDING INC., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 8/30/2022 and recorded on 8/31/2022, as Instrument No. 3253060, in the official records of Weber County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF UNIT 75, BUILDING D, MILLSTONE MANOR PHASE 4, A CONDOMINIUM PROJECT, OGDEN CITY, WEBER COUTY, UTAH, ACCORDING TO THE RECORD OF SURVEY MAP, FILED IN BOOK 28 OF PLATS, PAGE(S) 90, AND IN THE DECLARATION OF CONDOMINIUM OF MILLSTONE MANOR PHASE 4, RECORDED APRIL 27, 1983 AS ENTRY NO. 878699, IN BOOK 1423, PAGE 1467, RECORDS OF WEBER COUNTY, UTAH, AND ANY SUPPLEMENTAL DECLARATIONS AND BYLAWS THERETO.

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN THE COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT AS DISCLOSED IN THE DECLARATION OF CONDOMINIUM OF MILLSTONE MANOR, PHASE 4.

The obligation included a Note for the principal sum of \$178,703.00.

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 12/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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

NOTICE OF DEFAULT

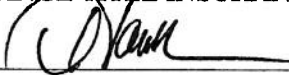
E# 3433489 PG 2 OF 2

T.S. NO. 153524-UT

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

DATED: SEP 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.


Hamsa Uchi, Authorized Signatory for Trustee

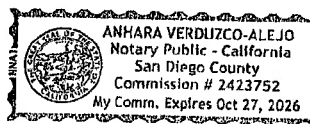
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature Anhara (Seal)





W3433689

AFTER RECORDING RETURN TO:

Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28434

E# 3433689 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
11-Sep-26 0819 AM FEE \$45.00 DEP JJT
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 22, 2021, and executed by Homayoun Namazi, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Stewart Title Company was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on September 22, 2021, as Entry No. 3185765, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

The land referred to herein is situated in the County of Weber, State of Utah, and is described as follows: Part of Lots 27 and 28, Block 13, LAKE VIEW ADDITION, Ogden City, Weber County, Utah: Beginning at the Southeast corner of said Lot 27; running thence North 37.5 feet; thence West 96.7 feet; thence South 37.5 feet; thence East 96.7 feet to the place of beginning. **TAX # 05-097-0018 JT**

Purportedly known as 3583 Porter Ave, Ogden, UT 84403 (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: 09/10/2026

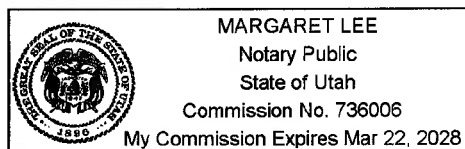
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT28434

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

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



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public



W3433848

WHEN RECORDED RETURN TO:

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

E# 3433848 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
11-Sep-26 0149 PM FEE \$45.00 DEP JJT
REC FOR: SERVICELINK TITLE AGENCY INC. - TSC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

T.S. NO.: 153798-UT

APN: 020130062 PCV

NOTICE IS HEREBY GIVEN THAT STEPHANIE VALLEJO A MARRIED WOMAN as Trustor, FIRST AMERICAN TITLE, A UTAH CORPORATION as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AXIOM FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/6/2012 and recorded on 4/10/2012, as Instrument No. 2571008, in the official records of Weber County, Utah, covering the following described real property situated in said County and State, to-wit:

PART OF LOTS 8 AND 9, BLOCK 16, PLAT "C", OGDEN CITY SURVEY: BEGINNING AT A POINT 257 FEET WEST FROM THE NORTHEAST CORNER OF SAID BLOCK 16, AND RUNNING THENCE WEST 43 FEET; THENCE SOUTH 125 FEET; THENCE EAST 43 FEET; THENCE NORTH 125 FEET TO THE PLACE OF BEGINNING.

The obligation included a Note for the principal sum of \$87,438.00.

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 12/1/2025 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

E# 3433848 PG 2 OF 2

T.S. NO. 153798-UT

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

DATED: SEP 09 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Signatory for Trustee

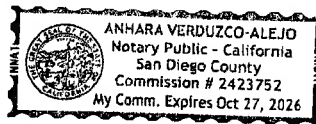
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature Anhara Verduzco-Alejo (Seal)





W3433856

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29287

E# 3433856 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
11-Sep-26 0223 PM FEE \$45.00 DEP JJT
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 July 6, 2021, and executed by Deanna Lynn Gerber, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Stearns Lending, LLC, its successors and assigns as Beneficiary, but JPMorgan Chase Bank, National Association being the present Beneficiary, in which Real Advantage Title Insurance Agency was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on July 12, 2021, as Entry No. 3167297, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 6, Tamarack Subdivision, according to the official Plat thereof as recorded in the office of the Weber County Recorder's Office. **TAX # 11-159-0006** KN

Purportedly known as 1085 E 800 N, Ogden, UT 84404 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/11/2026.

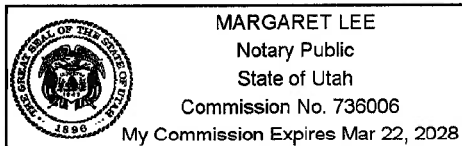
HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29287

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

The foregoing instrument was acknowledged before me on 09/11/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee
Notary Public