14606562 B: 11700 P: 5109 Total Pages: 2
10/12/2026 12:40 PM By: cvazquez Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 154310-UT

APN: 16-07-451-001-0000

NOTICE IS HEREBY GIVEN THAT JENNIFER NGO, A SINGLE PERSON as Trustor, ROCKET CLOSE UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/23/2026 and recorded on 3/23/2026, as Instrument No. 14517570 in Book 11648 Page 8681, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING 33 FEET SOUTH AND 190 FEET EAST FROM THE NORTHWEST CORNER OF LOT 4, BLOCK 20, 5 ACRES PLAT "A", BIG FIELD SURVEY; AND RUNNING THENCE EAST 35 FEET; THENCE SOUTH 103.84 FEET; THENCE WEST 35 FEET; THENCE NORTH 103.84 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of $648,045.00.
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 5/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, ROCKET MORTGAGE, 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. 154310-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: OCT 0 9 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On OCT 0 9 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____(Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029

14606566 B: 11700 P: 5115 Total Pages: 1
10/12/2026 12:48 PM By: cvazquez Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SCALLEY READING BATES HANSEN & RASMUSSEN, P.C.
15 W SOUTH TEMPLE, STE 600SALT LAKE CITY, UT 84101

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. 27050-633F
Parcel No. 16-18-406-010

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 Ambur Mathews, an unmarried woman, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mountain America Federal Credit Union, its successors and assigns, is named as beneficiary, and Metro National Title is appointed trustee, and filed for record on July 18, 2014, and recorded as Entry No. 11883227, in Book 10246, at Pages 4038-4052, Records of Salt Lake County, Utah.

THE EAST 16 2/3 FEET OF LOT 49 AND THE WEST 16 2/3 FEET OF LOT 50, AVONDALE PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 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 12 day of October, 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 12 day of October, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.

DANIEL M SPENDLOVE
Notary Public State of Utah
My Commission Expires on:
April 10, 2028
Comm. Number: 736320

NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28346

14606632 B: 11700 P: 5246 Total Pages: 2
10/12/2026 02:47 PM By: aallen Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

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 4, 2022, and executed by Roberto Cazares, 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 Rocket Mortgage, LLC being the present Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 7, 2022, as Entry No. 14039444, in Book 11384, at Page 1869, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 25, Meadowbrook Valley No. 2, according to the official plat thereof, as recorded in the office of the Salt Lake County Recorder. **TAX # 21-03-233-010**

Purportedly known as 4260 South 1355 West, Taylorsville, UT 84123 (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.

Datcd: 10/12/2026.

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. UT28346

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

The foregoing instrument was acknowledged before me on 10/12/2026, 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
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via Simplifile

Margaret Lee

Notary Public

14606990 B: 11700 P: 6866 Total Pages: 2
10/13/2026 12:54 PM By: dsalazar Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC.
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 149272-UT

APN: 22-05-106-031-0000

NOTICE IS HEREBY GIVEN THAT MARK RITCHIE AND KRYSTAL HARDMAN, AS JOINT TENANTS as Trustor, COTTONWOOD TITLE INSURANCE AGENCY INC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NETWORK FUNDING, L.P., ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 9/16/2022 and recorded on 9/16/2022, as Instrument No. 14016828 in Book 11373 Page 567, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING AT A POINT IN THE CENTER OF A 4 ROD STREET 284 FEET SOUTH AND 245 FEET EAST OF THE NORTHWEST CORNER OF LOT 5, BLOCK 5, TEN ACRE PLAT "A", BIG FIELD SURVEY, AND RUNNING THENCE SOUTH 88.64 FEET; THENCE EAST 67 FEET; THENCE NORTH 88.64 FEET; THENCE WEST 67 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of $420,247.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 11/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, 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.

OT NOD 051315CJR

NOTICE OF DEFAULT

T.S. NO. 149272-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: OCT 0 9 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On OCT 0 9 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature _____ (Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029

14607078 B: 11700 P: 7556 Total Pages: 2
10/13/2026 02:47 PM By: Mwestergard Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29196

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 12, 2007, and executed by Sharon Gardner, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Franklin Financial Corp., An Op. Sub. of MLB&T Co., FSB its successors and assigns as Beneficiary, but U.S. Bank National Association, as Trustee Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-4 being the present Beneficiary, in which First American Title was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on April 23, 2007, as Entry No. 10075141, in Book 9453, at Page 7632-7648, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOTS 29, 30 AND 31, BLOCK 15, POPLAR GROVE ADDITION A SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 11, TOWNSHIP 1 SOUTH, RANGE 1 WEST, SALT LAKE BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 15-11-101-018-0000**

Purportedly known as 1337 W Arapahoe Ave, Salt Lake City, UT 84104 (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: 10/13/2026.

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. UT29196

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

The foregoing instrument was acknowledged before me on 10/13/2026, 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
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via Simplifile

Margaret Lee

Notary Public

14607083 B: 11700 P: 7586 Total Pages: 2
10/13/2026 02:47 PM By: Mwestergard Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29506

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated February 12, 2025, and executed by Christopher Lavoie, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Change Lending, LLC. its successors and assigns as Beneficiary, but Change Lending LLC being the present Beneficiary, in which Founders Title Co. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 18, 2025, as Entry No. 14348384, in Book 11551, at Page 1402, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 345, SANDY HEIGHTS SOUTH NO. 12 SUBDIVISION, SANDY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.
TAX # 28-18-253-008-0000

Purportedly known as 440 E 10425 S, Sandy, UT 84070 (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: 10/13/2026.

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. UT29506

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

The foregoing instrument was acknowledged before me on 10/13/2026, 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
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via Simplifile

Margaret Lee

Notary Public

14607090 B: 11700 P: 7632 Total Pages: 2
10/13/2026 02:49 PM By: Mwestergard Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: HALLIDAY, WATKINS & MANN, P.C.
376 EAST 400 SOUTH, SUITE 300SALT LAKE CITY, UT 84111

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28857

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 17, 2017, and executed by Dale Richards, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC being the present Beneficiary, in which Paul Halliday was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 20, 2017, as Entry No. 12498653, in Book 10539, at Page 4857-4872, and corrected pursuant to the Affidavit recorded on September 8, 2026, as Entry No. 14593426, in Book 11692, at Page 9700, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 1037, OQUIRRH HIGHLANDS NO. 10, ACCORDING TO THE OFFICAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

More Correctly Described As:

LOT 1037, OQUIRRH HIGHLANDS NO. 10 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.
TAX # 20-23-332-038

Purportedly known as 6119 West Cedar Hill Road, West Jordan, UT 84081 (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: 10/13/2026.

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. UT28857

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

The foregoing instrument was acknowledged before me on 10/13/2026, 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
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via Simplifile

Margaret Lee

Notary Public

14607645 B: 11701 P: 226 Total Pages: 1
10/14/2026 11:49 AM By: EMehanovic Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 20OGDEN, UT 84401

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. UTAH04-7633

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 JUNE 21, 2022, and executed by BENITO VALERO BRAVO AND MARGLEIDIS CASTILLO ATENCI AND BRILLITH VALERO CASTILLO, ALL AS JOINT TENANTS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and MERIDIAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on JUNE 22, 2022, as Entry No. 13973739, in Book 11350, at Page 4359, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

Lot 166, Oquirrh West Phase 1C Subdivision, according to the plat thereof as recorded in the office of the Salt Lake County Recorder.

20-27-353-015

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: October 14, 2026

LINCOLN TITLE INSURANCE AGENCY
By: _____
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 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

KATIE SHERROD
NOTARY PUBLIC ● STATE of UTAH
COMMISSION NO. 744496
COMM. EXP. 08-08-2029

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. UTAH04-7634

14607816 B: 11701 P: 1131 Total Pages: 1
10/14/2026 02:10 PM By: srigby Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 20OGDEN, UT 84401

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 JUNE 23, 2020, and executed by MYRON JOHN ASHLEY, A SINGLE MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, its successors and assigns, as Beneficiary, and MERIDIAN TITLE COMPANY, as Trustee, which Trust Deed was recorded on JUNE 24, 2020, as Entry No. 13307211, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 18, LAGRANGE PARK SUBDIVISION NO. 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

15-29-127-003

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: October 14, 2026

LINCOLN TITLE INSURANCE AGENCY
By: _____
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 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

KATIE SHERROD
NOTARY PUBLIC ● STATE of UTAH
COMMISSION NO. 744496
COMM. EXP. 08-08-2029

14607941 B: 11701 P: 2128 Total Pages: 1
10/14/2026 04:30 PM By: EMehanovic Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: UTAH COMMUNITY FEDERAL CREDIT UNION
4800 N ST.PROVO, UT 84604

WHEN RECORDED MAIL TO:

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

Notice of Default

On or about August 13, 2024, William Lawrence, executed and delivered a Revolving Credit Deed of Trust to Utah Community Federal Credit Union as original trustee and beneficiary, which Trust Deed was recorded on or about August 19, 2024, as recorder's entry no. 14277482, Book 11512, Page 1989, in the Official Records of the Salt Lake County Recorder's Office (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Salt Lake County, State of Utah, at 257 W 500 N, Salt Lake City, UT 84103 and more particularly described as:

> Beginning at a point 182.75 feet East from the Northwest corner of Lot 5, Block 121, Plat "A", Salt Lake City Survey; thence East 42.75 feet; thence South 155 feet; thence West 42.75 feet; thence North 155 feet to the place of beginning.
>
> (Parcel I.D. 08-36-254-015).

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

Dated October 9, 2026.

Paul D. Jarvis, UCCU General Counsel, Successor Trustee

STATE OF UTAH)
:
COUNTY OF UTAH)

The above Notice of Default was executed on October 9, 2026, by Paul D. Jarvis, Successor Trustee.

SCOTT R PETERSON
Notary Public - State of Utah
Comm. No. 741946
My Commission Expires on
Jun 1, 2029

NOTARY PUBLIC

14608022 B: 11701 P: 2535 Total Pages: 2
10/15/2026 08:49 AM By: dsalazar Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 155194-UT

APN: 21-17-353-025-000

NOTICE IS HEREBY GIVEN THAT JAMES TERRY, A MARRIED MAN as Trustor, AMROCK UTAH, LLC as Trustee, 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, under the Deed of Trust dated 9/30/2021 and recorded on 10/5/2021, as Instrument No. 13790666 in Book 11249 Page 5092-5109, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 603, THE HORIZON PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE

The obligation included a Note for the principal sum of $325,600.00.
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 3/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, 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.

OT NOD 051315CJR

NOTICE OF DEFAULT

T.S. NO. 155194-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: OCT 1 3 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On OCT 1 3 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029

14608024 B: 11701 P: 2538 Total Pages: 2
10/15/2026 08:50 AM By: EMehanovic Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: ORANGE TITLE INSURANCE AGENCY
374 EAST 720 SOUTHOREM, UT 84058

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.: 148786-UT APN: 28-30-378-007-0000

NOTICE IS HEREBY GIVEN THAT PHILIP VOLMAR AND SHANNON VOLMAR, HUSBAND AND WIFE, AS JOINT TENANTS as Trustor, PAUL M. HALLDAY, JR. HALLIDAY & WATKINS, P.C. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/5/2021 and recorded on 11/10/2021, as Instrument No. 13820318 in Book 11267 Page 1584-1599, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 107, RAWLINS LANE PHASE 1 & 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of $436,000.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, ONSLOW BAY FINANCIAL 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. 148786-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: OCT 1 3 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On OCT 1 3 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029

14608484 B: 11701 P: 5188 Total Pages: 2
10/15/2026 03:34 PM By: EMehanovic Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC. - TSG (EXOS)
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 154288-UT

APN: 22-27-327-015-0000

NOTICE IS HEREBY GIVEN THAT MARGARET A. HOFFMAN, A SINGLE WOMAN as Trustor, GUARDIAN TITLE COMPANY OF UTAH as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LAKEVIEW LOAN SERVICING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/5/2021 and recorded on 11/15/2021, as Instrument No. 13822895 in Book 11268 Page 4861-4876, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH.
THE SOUTH ONE-HALF OF LOT 8, BUTLER HILLS NO. 4, AMENDED, ACCORDING TO THE OFFICIAL PLAT THEREOF ON RECORD WITH THE SALT LAKE COUNTY RECORDER, WITH THE SOUTH BOUNDARY OF SAID PARCEL BEING THE CENTERLINE OF THE PARTY WALL SEPARATING THE TWO-FAMILY BUILDING OCCUPYING LOT 8.

The obligation included a Note for the principal sum of $351,435.00.
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 2/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, 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. 154288-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: OCT 13 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On OCT 13 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____(Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029

14608531 B: 11701 P: 5430 Total Pages: 1
10/15/2026 04:44 PM By: EMehanovic Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SMITH KNOWLES PC
2225 WASHINGTON BLVD., STE. 20OGDEN, UT 84401

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. BANK10-0120

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 JULY 21, 2022, and executed by CAIRO S BRADSHAW, as Trustor(s), to secure certain obligations in favor of BANK OF UTAH, A UTAH CORPORTATION, its successors and assigns, as Beneficiary, and BANK OF UTAH as Trustee, which Trust Deed was recorded on JULY 26, 2022, as Entry No. 13990261, in Book 11359, at Page 2124, in the Official Records of SALT LAKE County, State of Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

THE WEST 26.75 FEET OF LOT 4, AND THE EAST 33.25 FEET OF LOT 5, BLOCK 11, SUNNYSIDE PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE RECORDS OF SALT LAKE COUNTY, STATE OF UTAH.
SITUATED IN SALT LAKE COUNTY.

16-10-152-021-0000

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: October 15, 2026

LINCOLN TITLE INSURANCE AGENCY
By: _____
Kenyon D. Dove
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 15, 2026, personally appeared before me, Notary Public, 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

KATIE SHERROD
NOTARY PUBLIC ● STATE of UTAH
COMMISSION NO. 744496
COMM. EXP. 08-08-2029

14608818 B: 11701 P: 7005 Total Pages: 2
10/16/2026 01:09 PM By: dsalazar Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC. - TSG (EXOS)
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 154314-UT

APN: 09-32-102-005-0000

NOTICE IS HEREBY GIVEN THAT COURTNEY HENLEY, AN UNMARRIED PERSON as Trustor, AMROCK UTAH, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROCKET MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/19/2024 and recorded on 11/25/2024, as Instrument No. 14317858 in Book 11534 Page 9055, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LAND SITUATED IN THE COUNTY OF SALT LAKE IN THE STATE OF UT
BEGINNING AT THE NORTHEAST CORNER OF LOT 4, BLOCK 173, PLAT D, SALT LAKE CITY SURVEY; THENCE WEST 75 FEET; THENCE SOUTH 110 FEET; THENCE EAST 75 FEET; THENCE NORTH 110 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of $400,000.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 5/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, ROCKET MORTGAGE, 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.

OT NOD 051315CJR

NOTICE OF DEFAULT

T.S. NO. 154314-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: OCT 14 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

On OCT 14 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029

14608823 B: 11701 P: 7062 Total Pages: 2
10/16/2026 01:13 PM By: mserrano Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC. - TSG (EXOS)
320 COMMERCE STE 100IRVINE, CA 926021363

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.: 155115-UT APN: 21-03-455-002-0000

NOTICE IS HEREBY GIVEN THAT MONROE BLACKBURN, AN UNMARRIED MAN as Trustor, SUPERIOR TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR REPUBLIC MORTGAGE HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/19/2003 and recorded on 5/29/2003, as Instrument No. 8667925 in Book 8807 Page 619-626, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 51, MEADOWBROOK FARMS NO. 18, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

The obligation included a Note for the principal sum of $138,718.00.
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 5/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, 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. 155115-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: OCT 14 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California
County of San Diego } ss.

On OCT 14 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

JAZMIN CHAVEZ
Notary Public - California
San Diego County
Commission # 2528847
My Comm. Expires Aug 2, 2029