14609100 B: 11701 P: 8779 Total Pages: 2
10/19/2026 08:10 AM By: vanguyen 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. UT29620

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, 2021, and executed by James G. Luter, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Beneficiary, in which Paul M. Hallday, Jr Halliday & Watkins, PC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on February 12, 2021, as Entry No. 13566812, in Book 11118, at Page 1408-1426, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 219, LEGACY RANCH PLAT C, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. **TAX # 27-30-335-007-0000**

Purportedly known as 4578 W Pistol Ln, Herriman, UT 84096 (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: 10/16/2026.

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. UT29620

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

The foregoing instrument was acknowledged before me on 10/16/2026, 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

Margaret Lee

Notary Public

Remotely Notarized with audio/video via Simplifile

14609103 B: 11701 P: 8799 Total Pages: 2
10/19/2026 08:10 AM By: csummers 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. UT26922

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated December 9, 2021, and executed by Susan Heuett and Caroline Larsen and Valerie Heuett, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NBH Bank, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Co. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on December 13, 2021, as Entry No. 13845607, in Book 11281, at Page 2797, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

ALL OF LOT 208, BONNEVILLE WEST NO. 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE. **TAX # 21-29-477-021-0000**

Purportedly known as 3284 West 7675 South, West Jordan, UT 84084 (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: 10/15/2026.

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. UT26922

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

The foregoing instrument was acknowledged before me on 10/15/2026, 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

14609126 B: 11701 P: 8824 Total Pages: 2
10/19/2026 08:13 AM By: vanguyen 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. UT29703

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 13, 2024, and executed by Janet Kiden Arikipo and Adam Douglas Price, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which DHI Title Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 15, 2024, as Entry No. 14314179, in Book 11532, at Page 7625, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 491, of GATEWAY TO LITTLE VALLEY PHASE 5B PLAT, according to the official plat thereof as recorded in the office of the Salt Lake County Recorder. **TAX # 14-31-288-003-0000**

Purportedly known as 8861 W Buckley Mine Drive, Magna, UT 84044 (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: 10/16/2026.

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. UT29703

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

The foregoing instrument was acknowledged before me on 10/16/2026, 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

14609152 B: 11701 P: 8864 Total Pages: 2
10/19/2026 08:16 AM By: vanguyen 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. UT28018

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 3, 2023, and executed by Nallely Escalona Vazquez and Ruben Escalona Vazquez, 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 MidFirst Bank being the present Beneficiary, in which Novation Title Insurance was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on March 6, 2023, as Entry No. 14078652, in Book 11404, at Page 6501, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

LOT 28, SUTTON ESTATES SUBDIVISION NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH. **TAX # 14-28-129-004**

Purportedly known as 2857 South 7740 West, Magna, UT 84044-1681 (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: 10/15/2026.

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. UT28018

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

The foregoing instrument was acknowledged before me on 10/15/2026, 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

14609634 B: 11702 P: 1183 Total Pages: 2
10/19/2026 02:46 PM By: vanguyen 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. UT12007

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 27, 2008, and executed by Scott L. Briggs and Stace Briggs aka Stacelyn B. Briggs, as Trustors, in favor of Citicorp Trust Bank, FSB as Beneficiary, in which Citicorp Trust Bank, FSB was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 1, 2008, as Entry No. 10490987, in Book 9631, at Page 8376-8391, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All that certain parcel of land situated in Salt Lake County, State of Utah, being known and designated as Lot 411, Suntree Meadows No. 4 Subdivision, according to the Official Plat thereof, as recorded in the Office of the Salt Lake County Recorder. **TAX # 21-31-306-017-0000**

Purportedly known as 4711 Athens Drive aka 4711 W Athens Drive, West Jordan, UT 84088 (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: 10/19/2026.

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT12007

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

The foregoing instrument was acknowledged before me on 10/19/2026, 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

14609782 B: 11702 P: 1896 Total Pages: 1
10/19/2026 04:40 PM By: csummers 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. UTAH04-7645

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 6, 2024, and executed by JHOAN M ROMERO ROSARIO, AN UNMARRIED MAN, AND FRANDDEL A MENDOZA QUINTERO, AN UNMARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD, its successors and assigns, as Beneficiary, and DHI TITLE AGENCY, as Trustee, which Trust Deed was recorded on AUGUST 6, 2024, as Entry No. 14273251, in Book 11509, at Page 6878, 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 1126, OF GATEWAY TO LITTLE VALLEY PHASE 2B PLAT, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

14-32-351-040-0000

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 19, 2026

LINCOLN TITLE INSURANCE AGENCY
By: _____
JOHN-CHRISTIAN H. SESSIONS
Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On October 19, 2026, before me, the undersigned, a Notary Public, personally appeared, JOHN-CHRISTIAN H. SESSIONS, 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:

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

14609789 B: 11702 P: 1945 Total Pages: 3
10/20/2026 08:05 AM By: csummers Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: SERVICELINK TITLE AGENCY INC. - TSG (EXOS)
320 COMMERCE STE 100IRVINE, CA 926021363

NOTICE OF DEFAULT

T.S. NO.: 156012-UT APN: 22-33-127-050 / 22-33-127-062

NOTICE IS HEREBY GIVEN THAT AMANDA PERRY as Trustor, SCOTT LUNDBERG, ATTORNEY as Trustee, in favor of AMERICA'S WHOLESALE LENDER as Beneficiary, under the Deed of Trust dated 10/22/2003 and recorded on 10/30/2003, as Instrument No. 8873130 in Book 8903 Page 7828-7839, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

PARCEL 1:
BEGINNING AT A POINT ON THE SOUTH LINE OF LITTLE COTTONWOOD CREEK ROAD SAID POINT BEING SOUTH 89 DEG. 48'07" EAST ALONG THE QUARTER SECTION LINE 2279.48 FEET AND SOUTH 919.64 FEET AND SOUTH 65 DEG. 40'29" EAST 22.05 FEET FROM THE NORTHWEST QUARTER CORNER OF SECTION 33, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 65 DEG. 40'29" EAST ALONG SAID SOUTH LINE 144.98 FEET TO THE WEST LINE OF THE HIDDEN PARK SUBDIVISION AS RECORDED WITH THE SALT LAKE COUNTY RECORDERS OFFICE; THENCE SOUTH 0 DEG. 30'00" EAST ALONG SAID WEST LINE 159.77 FEET; THENCE SOUTH 89 DEG. 56'22" WEST 131.58 FEET; THENCE NORTH 0 DEG. 30'00" WEST 219.64 FEET TO THE POINT OF BEGINNING.

PARCEL 2:
TOGETHER WITH A TWENTY FOOT RIGHT OF WAY FOR INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED PARCEL:
BEGINNING AT A POINT ON THE SOUTH LINE OF LITTLE COTTONWOOD CREEK ROAD SAID POINT BEING SOUTH 89 DEG. 48'07" EAST ALONG THE QUARTER SECTION LINE 2279.48 FEET AND SOUTH 919.64 FEET FROM THE NORTHWEST QUARTER CORNER OF SECTION 33, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 65 DEG. 40'29" EAST ALONG THE SOUTH LINE OF CREEK ROAD 22.05 FEET; THENCE SOUTH 0 DEG. 30'00" EAST 219.64 FEET; THENCE SOUTH 89 DEG. 56'22" WEST 20.00 FEET TO THE EAST LINE OF THE ENGLISH OAKS SUBDIVISION AS RECORDED WITH THE SALT LAKE COUNTY RECORDERS OFFICE; THENCE NORTH 0 DEG. 30'00" WEST ALONG SAID EAST SUBDIVISION LINE 228.74 FEET TO THE POINT OF BEGINNING.

MORE CORRECTLY DESCRIBED AS:

NOTICE OF DEFAULT

T.S. NO. 156012-UT

PARCEL 1:
BEGINNING AT A POINT ON THE SOUTH LINE OF LITTLE COTTONWOOD CREEK ROAD SAID POINT BEING SOUTH 89 DEG. 48'07" EAST ALONG THE QUARTER SECTION LINE 2279.48 FEET AND SOUTH 919.64 FEET AND SOUTH 65 DEG. 40'29" EAST 22.05 FEET FROM THE NORTHWEST QUARTER CORNER OF SECTION 33, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 65 DEG. 40'29" EAST ALONG SAID SOUTH LINE 144.98 FEET TO THE WEST LINE OF THE HIDDEN PARK SUBDIVISION AS RECORDED WITH THE SALT LAKE COUNTY RECORDERS OFFICE; THENCE SOUTH 0 DEG. 30'00" EAST ALONG SAID WEST LINE 159.77 FEET; THENCE SOUTH 89 DEG. 56'22" WEST 131.58 FEET; THENCE NORTH 0 DEG. 30'00" WEST 219.64 FEET TO THE POINT OF BEGINNING.

PARCEL 2:
TOGETHER WITH A TWENTY FOOT RIGHT OF WAY FOR INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED PARCEL:
BEGINNING AT A POINT ON THE SOUTH LINE OF LITTLE COTTONWOOD CREEK ROAD SAID POINT BEING SOUTH 89 DEG. 48'07" EAST ALONG THE QUARTER SECTION LINE 2279.48 FEET AND SOUTH 919.64 FEET FROM THE NORTHWEST QUARTER CORNER OF SECTION 33, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE SOUTH 65 DEG. 40'29" EAST ALONG THE SOUTH LINE OF CREEK ROAD 22.05 FEET; THENCE SOUTH 0 DEG. 30'00" EAST 219.64 FEET; THENCE SOUTH 89 DEG. 56'22" WEST 20.00 FEET TO THE EAST LINE OF THE ENGLISH OAKS SUBDIVISION AS RECORDED WITH THE SALT LAKE COUNTY RECORDERS OFFICE; THENCE NORTH 0 DEG. 30'00" WEST ALONG SAID EAST SUBDIVISION LINE 228.74 FEET TO THE POINT OF BEGINNING.
TOGETHER WITH A TEN FOOT EASEMENT FOR IRRIGATION AND UTILITIES, AND TOGETHER WITH THE RIGHT TO MAINTAIN AND REPAIR SAID EASEMENT, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF LITTLE COTTONWOOD CREEK ROAD SAID POINT BEING SOUTH 89°48'07" EAST ALONG THE QUARTER SECTION LINE 2279.48 FEET AND SOUTH 919.64 FEET AND SOUTH 65°40'29" EAST 22.05 FEET AND SOUTH 65°40'29" EAST 144.98 FEET AND SOUTH 0°30'00" EAST 159.77 FEET FROM THE NORTHWEST QUARTER CORNER OF SECTION 33, TOWNSHIP 2 SOUTH RANGE 1 EAST SALT LAKE BASE AND MERIDIANS AND RUNNING THENCE SOUTH 0°30'00" EAST 180.53 FEET, THENCE SOUTH 89°56'22" WEST 10.00 FEET, THENCE NORTH 0°30'00" WEST 180.53 FEET, THENCE NORTH 89°56'22" EAST 10.00 FEET TO THE POINT OF BEGINNING.

The obligation included a Note for the principal sum of $174,800.00.
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.

NOTICE OF DEFAULT

T.S. NO. 156012-UT

By reason of such default, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2004-2CB, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2004-2CB, 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.

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 16 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 16 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

14609975 B: 11702 P: 2957 Total Pages: 1
10/20/2026 12:05 PM By: cvazquez 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
Phone: (801) 476-0303
SK File No: GHID01-0057
T.S. NO: 25-15085

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 OPEN-END DEED OF TRUST ("Trust Deed") dated 8/25/2023, and executed by JESSIKA CLAYTON AND BRANDON CLAYTON, as Trustor(s), to secure certain obligations in favor of FIGURE LENDING LLC, as Beneficiary, and HALLIDAY WATKINS AND MANN, PC, as Trustee, which Trust Deed was recorded on 8/30/2023, as Instrument No. 14146689, in Book 11441, Page 6276, 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 32, COPPER HILL HEIGHTS NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER
APN: 14-34-427-014-0000 AKA 14-34-427-014

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 11/30/2024, 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: 10/20/2026

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

STATE OF UTAH

COUNTY OF WEBER

On 10/20/2026, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

_____
NOTARY PUBLIC

ALEXIS MARTIN
Notary Public
State of Utah
My Commission Expires Sep. 05, 2030
COMMISSION NO. 750594

14610204 B: 11702 P: 4320 Total Pages: 2
10/21/2026 08:11 AM By: tpham Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2780

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Day Ranch Multi-Family Homeowners Association, Inc. ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for Day Ranch Multi-Family ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on November 30, 2018, as Entry No. 12895356, and any amendments thereto, concerning real property reputed to be owned by **Jayson R Cheesman ("Owner")**, covering real property located at 15113 S Reins Wy, Bluffdale, Utah 84065 ("Property"), and more particularly described as follows:

> Lot 691, Day Ranch Towns 2A, according to the official plat thereof, as recorded in the records of Salt Lake County, State of Utah.
>
> Together with a right and easement of use and enjoyment in and to the common areas described, and as provided for in the Declaration of Covenants, Conditions and Restrictions (as said Declaration may have heretofore been amended or supplemented).
>
> PARCEL NUMBER: **33-14-102-204-0000**

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Continuing Lien and Request for Notice ("Lien") was recorded on July 15, 2026 as Entry No. 14569947 in Book 11679 at Page 6959. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the

obligations secured by the Declaration and as permitted by Utah Code § 57-8a-302, et. seq., plus all other amounts as shall hereafter become due.

DATED this 19th day of October, 2026.

JENKINS BAGLEY SPERRY, PLLC

BRUCE C. JENKINS
Attorney for Day Ranch Multi-Family Homeowners Association, Inc.

STATE OF UTAH)
: ss.
COUNTY OF WASHINGTON)

On the 19th day of October, 2026, personally appeared before me Bruce C. Jenkins, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.

BROOKE LEWIS
Notary Public - State of Utah
Comm. No. 749262
My Commission Expires on
Jun 1, 2030

Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

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

14610206 B: 11702 P: 4324 Total Pages: 3
10/21/2026 08:12 AM By: tpham Fees: $40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: JENKINS BAGLEY SPERRY, PLLC
285 W TABERNACLE ST STE 301ST GEORGE, UT 84770

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2773

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Countrywood HOA ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions for Countrywood Condominiums ("Declaration"), in the official records of the Salt Lake County Recorder, State of Utah, recorded on December 15, 2020, as Entry No. 13498575, and any amendments thereto, concerning real property reputed to be owned by **James D. Foy, an unmarried man and Oaine B. Foy a married man ("Owner")**, covering real property located at 1825 W 7600 S #H202, West Jordan, Utah 84084 ("Property"), and more particularly described as follows:

UNIT H202, IN BUILDING H, CONTAINED WITHIN THE COUNTRY WOOD ESTATES CONDOMINIUMS, AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN SALT LAKE COUNTY, UTAH, AS ENTRY NO. 6577245 (AS SAID MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF CONDOMINIUM , FOR THE COUNTRY WOODS ESTATES CONDOMINIUMS RECORDED IN SALT LAKE COUNTY, UTAH AS ENTRY NO. 6577246, IN BOOK 7603 AT PAGE 86 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED), OF THE OFFICIAL RECORDS.

TOGETHER WITH: (A) THE UNDIVIDED OWNERSHIP INTEREST IN SAID CONDOMINIUM PROJECTS COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID UNIT, (THE REFERENCED DECLARATION OF CONDOMINIUM PROVIDING FOR PERIOD ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED OWNERSHIP INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AMD FACILITIES TO WHICH SAID INTERESTED RELATES); (B) THE EXCLUSIVE RIGHT TO USE AND ENJOY EACH OF THE LIMITED COMMON AREAS WHICH IS APPURTENANT TO SAID UNIT; AND (C) THE NONEXCLUSIVE RIGHT TO USE AND ENJOY THE COMMON AREAS AND FACILITIES INCLUDED IN SAID CONDOMINIUM PROJECT (AS SAID PROJECT MAY HEREAFTER BE EXPANDED) IN ACCORDANCE WITH THE AFORESAID DECLARATION AND SURVEY MAP (AS SAID DECLARATION AND MAP MAY HEREAFTER BE AMENDED OR SUPPLEMENTED) AND THE UTAH CONDOMINIUM OWNERSHIP ACT.

PARCEL NUMBER: **21-27-378-090-0000**

Said Declaration obligates the reputed Owner to pay assessments and other charges to the Association and such Owner is delinquent in the payment of such amounts. A Notice of Continuing Lien and Request for Notice ("Lien") was recorded on July 15, 2026 as Entry No. 14569921 in Book 11679 at Page 6790. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and regular assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated the law firm of Jenkins Bagley Sperry PLLC as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, late fees, attorney fees, interest, costs and expenses incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8-45, et. seq., plus all other amounts as shall hereafter become due.

DATED this 20th day of October, 2026.

JENKINS BAGLEY SPERRY, PLLC

BRUCE C. JENKINS
Attorney for Countrywood HOA

STATE OF UTAH)
: ss.
COUNTY OF WASHINGTON)

On the 20th day of October, 2026, personally appeared before me, Bruce C. Jenkins, Attorney of the firm Jenkins Bagley Sperry, PLLC, the signer of the above instrument, whose identity is known to me, who duly acknowledged before me that he executed the same.

BROOKE LEWIS
Notary Public State of Utah
Comm. No. 749262
My Commission Expires on
Jun 1, 2030

Notary Public

PURSUANT TO UTAH CODE § 57-1-26(3)(b), THE FOLLOWING INFORMATION IS PROVIDED:

Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301, St. George, UT 84770
9:00 a.m. through 5:00 p.m., Monday through Friday, except holidays
Phone: (435) 656-5008, Fax: (435) 656-8201

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29100

14610421 B: 11702 P: 5325 Total Pages: 2
10/21/2026 10:58 AM By: csummers 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 August 26, 2021, and executed by Lee J. Heuser and Stephanie A. Heuser, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home Point Financial Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Lundberg & Associates, P.C. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on August 31, 2021, as Entry No. 13759530, in Book 11231, at Page 1919-1933, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 21, ORCHARD VIEW SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah. **TAX # 14-27-352-002-0000**

Purportedly known as 7175 West Fieldview Drive, West Valley, UT 84128 (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: 10/19/2026.

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29100

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

The foregoing instrument was acknowledged before me on 10/19/2026, 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

3

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Bruce L. Richards & Associates
455 East 500 South, Suite 401
Salt Lake City, UT 84111

14610722 B: 11702 P: 7050 Total Pages: 3
10/21/2026 03:38 PM By: csummers Fees: $40.00
Rasheile Hobbs,Recorder, Salt Lake County, Utah
Return To BRUCE L RICHARDS
455 E 500 S #401SLC, UT 84111

NOTICE OF DEFAULT AND ELECTION TO
SELL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN that Bruce L. Richards, a member of the Utah State Bar, is Successor Trustee under a Deed of Trust dated September 8, 2023, executed by Brittany Bunker as Trustor, to secure certain obligations in favor of Cyprus Federal Credit Union, as Beneficiary, and recorded September 13, 2023, as Entry Number 14151911, in Book 11444, at Page 4631, official records of the County Recorder of Salt Lake County, State of Utah. The real property described in said Deed of Trust is located in Salt Lake County, State of Utah, and is more particularly described as follows:

See attached Exhibit A.
#20-34-150-152.

Said Deed of Trust has been given to secure the performance due under a Promissory Note for the original principal amount of $73,500.00.

The beneficial interest under said Deed of Trust and the obligations secured thereby are now owned and held by Cyprus Federal Credit Union.

The trustee maintains a bona fide office in the state meeting the requirements of Subsection 57-1-21(1)(b). The address of the office of the trustee is 455 East 500 South, Suite 401, Salt Lake City, UT 84111. The hours during which the trustee can be contacted regarding the notice of default are 8:30 a.m. to 5:00 p.m., Monday through Friday, with the exception of legal holidays. The trustee may be contacted by telephone during these hours at (801) 972-0307.

Notice is hereby given that the obligation evidenced by the Promissory Note, the performance of which is secured by said Deed of Trust, has been breached and is in default in that the Trustor has failed to pay all sums due and owing. Under the provisions of said Promissory Note and Deed of Trust, the total loan amount is accelerated and now due and owing, together with accruing interest, late charges, costs and attorney's fees. Cyprus Federal Credit Union has demanded and does hereby demand repayment of all sums necessary to cure said default but no such payment has been received from the Trustor.

Accordingly, the undersigned Trustee has elected and does hereby elect to sell or cause the trust property to be sold in accordance with the provisions of Chapter 1 of Title 57 of UT. CODE ANN. 1953, as amended and supplemented, in order to satisfy the obligation secured by the Deed of Trust.

EXECUTED this 19th day of October, 2026.

Bruce L. Richards, Trustee
455 East 500 South, Suite 401
Salt Lake City, UT 84111

STATE OF UTAH)
:ss.
COUNTY OF SALT LAKE)

On the 19th day of October, 2026, personally appeared before me Bruce L. Richards, who being by me duly sworn, did say that he executed the same.

Notary Public

DEAN STUART
Notary Public
State Of Utah
My Commission Expires 06/04/2029
743460

Exhibit A

Lot 59, contained within Cottages at Jordan Hills Villages Amended, as the same is identified on the Plat recorded in the office of the Recorder of Salt Lake County, Utah (as said Plat may have heretofore been amended or supplemented) and in the Declaration of Covenants, Conditions and Restrictions for Cottages at Jordan Hills Villages, recorded in the office of the Recorder of Salt Lake County, Utah (as said Declaration may have heretofore been amended or supplemented), together with and subject to the appurtenant rights and obligations as a Member of Cottages at Jordan Hills Owners Association.
#20-34-150-152.

14610790 B: 11702 P: 7513 Total Pages: 1
10/21/2026 04:30 PM By: csummers 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. CARR07-1050

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 MARCH 27, 2017, and executed by ASHLEE A. MARRIOTT, SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR GRAYSTONE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and TITLE ONE, as Trustee, which Trust Deed was recorded on MARCH 31, 2017, as Entry No. 12506997, in Book 10543, at Page 5999, 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 206, DEERFIELD MEADOWS PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE SALT LAKE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

20-01-306-029

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 21, 2026

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

STATE OF UTAH

COUNTY OF WEBER

On October 21, 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

ALEXIS MARTIN
Notary Public
State of Utah
My Commission Expires Sep. 05, 2030
COMMISSION NO. 750594

14611068 B: 11702 P: 9065 Total Pages: 2
10/22/2026 02:33 PM By: vanguyen 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. UT22586

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 Lidia Angelica Pelaez Garcia, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Broker Solutions, Inc., dba New American Funding, its successors and assigns as Beneficiary, but New American Funding LLC f/k/a Broker Solutions, Inc., d/b/a New American Funding being the present Beneficiary, in which KKSLC, LC dba Utah Mountain Title & Escrow Insurance Agency was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on January 20, 2022, as Entry No. 13874393, in Book 11297, at Page 11, and modified pursuant to the Modification recorded on May 4, 2026, as Entry No. 14537889, in Book 11660, at Page 8442, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lots 60 and 61, SOUTHGATE PARK, according to the official plat thereof on file and of record in the office of the Salt Lake County Recorder. **TAX # 16-19-358-008-0000**

Purportedly known as 56 E Southgate Ave, South Salt Lake, UT 84115 (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: 10/22/2026.

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. UT22586

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

The foregoing instrument was acknowledged before me on 10/22/2026, 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

14611190 B: 11702 P: 9628 Total Pages: 1
10/22/2026 04:38 PM By: vanguyen 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. 11146-1406F
Parcel No. 22-30-305-007

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Cory Thomas, as trustor(s), in which America First Federal Credit Union is named as beneficiary, and America First Federal Credit Union is appointed trustee, and filed for record on October 3, 2019, and recorded as Entry No. 13090829, in Book 10840, at Page 8892, Records of Salt Lake County, Utah.

LOT 8, BIRCHMONT SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the April 30, 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 22 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 22 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

14611554 B: 11703 P: 1904 Total Pages: 2
10/23/2026 02:54 PM By: vanguyen 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.: 153863-UT APN: 14-29-378-014-0000

NOTICE IS HEREBY GIVEN THAT JOHN CARLOS ZALDANA AND MAI SEE ZALDANA, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, INTEGRATED TITLE INSURNACE, LLC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SECURITYNATIONAL MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 5/26/2017 and recorded on 5/26/2017, as Instrument No. 12544149 in Book 10561 Page 9251-9266, in the official records of Salt Lake County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 530, OQUIRRH HILLS NO. 5, A SUBDIVISION, 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 $227,208.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 4/1/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 153863-UT

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.

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 21 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 21 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