TS No.: 2026-00109-UT-REV

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

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

ENT 83536:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 12 08:31 AM FEE 40.00 BY MH
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

TS No: 2026-00109-UT-REV

A.P.N.: 46-317-0020

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

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

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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

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

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

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

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

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

NOTICE IS HEREBY GIVEN: That PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE is either the original trustee, the duly appointed substitute trustee, under a Deed of Trust dated 07/22/2022, executed by: MARY OWEN HESLOP, as Trustor(s) to secure certain obligations in favor of AMERICAN ADVISORS GROUP, AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER`S SUCCESSORS AND ASSIGNS, AS BENEFICIARY as Beneficiary, recorded on 07/28/2022, as Instrument No. 84911:2022, of Official Records in the Office of the Recorder of Utah COUNTY, UTAH describing land therein as:
AS MORE FULLY DESCRIBED IN EXHIBT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of $1,323,000.00

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

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Failure to pay the advance for property taxes and/or insurance or other property charges pursuant to that formal demand dated **6/9/2026**. The foregoing constitutes an uncured event of default of your obligations under the Deed of Trust pursuant to Section 10(C)(iii) of the Deed of Trust, thereby entitling the Beneficiary to accelerate the debt, which it has done, pursuant to Section 24 of the Deed of Trust. As a result, you are also in default for attorneys' fees and other expenses and costs of collection; and other amounts collectable under the Note and Deed of Trust; and trustees and foreclosure fees and expenses.

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

Dated:October 9, 2026

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

By: _____
(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On October 9, 2026, before me, the undersigned, a Notary Public in and for the said State, duly commissioned and sworn, personally appeared Kevin S. Parke, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

_____
NOTARY PUBLIC

CLAIRE DREW
NOTARY PUBLIC - STATE OF UTAH
COMMISSION# 745298
COMM. EXP. 09-23-2029

Exhibit A

Legal Description

LOT 16, PLAT D, MOUNTAINVILLE HEIGHTS PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 65636 AND MAP FILING NO. M-4792-60 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 2368851, IN BOOK 2651 AT PAGE 1 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED AND SUPPLEMENTED)

TOGETHER WITH THE APPURTENANT EASEMENT INTEREST IN SAID PROJECT`S COMMON AREAS AS ESTABLISHED IN THE DECLARATION OF COVENANTS.

TAX ID NO. 46-317-0020

ENT 83716:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 12 12:42 PM FEE 40.00 BY KC
RECORDED FOR Orange Title Insurance Agen
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 154475-UT APN: 66:152:0056

NOTICE IS HEREBY GIVEN THAT SAVON MONIZ AND KATELYNN ROBINSON, HUSBAND AND WIFE as Trustor, AMERICAN SECURE TITLE AGENCY as Trustee, in favor of SECURITY SERVICE FEDERAL CREDIT UNION as Beneficiary, under the Deed of Trust dated 1/8/2022 and recorded on 1/13/2022, as Instrument No. 5489:2022, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 56, SILVER LAKE VILLAGE P.U.D., A SUBDIVIDION, EAGLE MOUNTAIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH

The obligation included a Note for the principal sum of $179,200.00.
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, SECURITY SERVICE FEDERAL CREDIT UNION, 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. 154475-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 8 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 8 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

ENT 84059:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 13 3:08 PM FEE 40.00 BY MH
RECORDED FOR MOONEY, ROBERT

WHEN RECORDED, MAIL TO:
Robert P.K. Mooney
RPKM Law
3450 N. Triumph Blvd., Suite 102
Lehi, Utah 84043

Tax Parcel No.:
34-635-0010

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN that **ROBERT P.K. MOONEY**, an active member of the Utah State Bar, is the successor trustee (the "Trustee") under that certain Trust Deed With Assignment of Rents dated February 28, 2022, executed by NJM Ventures, LLC and Julie Meese, as trustor (together, "Trustor"), in which Coats Capital, LLC is named beneficiary ("Beneficiary") and US Title Insurance Agency is named trustee, and filed for record on February 28, 2022, with recorder's entry No. 26146:2022, Records of Utah County, Utah, as modified by that certain Modification Agreement recorded September 22, 2023, as Entry No. 62869:2023, Records of Utah County, Utah (as so modified, the "Trust Deed"). The Trustee was appointed successor trustee by a Substitution of Trustee executed and acknowledged by Beneficiary and recorded October 2, 2026, as Entry No. 81492:2026, Records of Utah County, Utah. This Notice of Default and Election to Sell is referred to as this "Notice."

The Trust Deed encumbers the following described real property situated in Utah County, State of Utah (the "Property"):

> Lot 10, ALPINE VIEW ESTATES, Alpine, Utah, according to the Official Plat thereof, as recorded in the records of Utah County, State of Utah.
>
> Tax Parcel No. 34-635-0010.

The Property is commonly known as 501 West Devey Drive, Alpine, Utah 84004. If the street address differs in any way from the legal description, the legal description controls.

A breach of an obligation for which the Property was conveyed as security has occurred. The nature of the breach is as follows: Trustor has failed to pay the obligation secured by the Trust Deed when due. The entire unpaid principal balance of the promissory note secured by the Trust Deed, as modified and extended, together with accrued interest and all other sums owing under the promissory note and the Trust Deed, is due and payable in full and remains unpaid. Those sums include interest at the default rate, late charges, maturity charges, sums advanced by Beneficiary, and the costs, trustee's fees, and attorney fees provided for in the promissory note and the Trust Deed. Beneficiary reserves the right to rely on any other default under the promissory note, the Trust Deed, or any related loan document.

Election to sell. By reason of that breach, all sums secured by the Trust Deed are immediately due and payable, and the Trustee has elected and does hereby elect to cause the Property to be sold to satisfy the obligations secured by the Trust Deed.

Reinstatement. Trustor and the other persons described in Utah Code Section 57-1-31 may, within three months after the recording of this Notice, cure the existing default as provided in that section.

Trustee contact information. Requests for information about what is required to reinstate or pay off the obligation secured by the Trust Deed, written communications to Beneficiary, and funds to reinstate or pay off that obligation may be delivered to the Trustee at the following office, where the Trustee may be met during the office hours stated below:

Robert P.K. Mooney, Successor Trustee
RPKM Law
3450 N. Triumph Blvd., Suite 102, Lehi, Utah 84043 (mailing and office address)
Telephone: (801) 836-7023
Email: rmooney@rpkmlaw.com
Office hours: Monday through Friday, 9:00 a.m. to 5:00 p.m. (Mountain Time), except legal holidays

DATED this 13th day of October, 2026.

TRUSTEE:

Robert P.K. Mooney, Successor Trustee

STATE OF UTAH)
: ss.
COUNTY OF Utah)

The foregoing instrument was acknowledged before me on October 13, 2026, by Robert P.K. Mooney, as successor trustee.

Notary Public

[Seal]

JACOB WILLIAMS
Notary Public - State of Utah
Comm. No. 734881
My Commission Expires on
Jan 3, 2028

ENT 84134:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 14 08:33 AM FEE 40.00 BY MH
RECORDED FOR Aldridge Pite, LLP
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 155261-UT APN: 66-108-0233

NOTICE IS HEREBY GIVEN THAT JEFFERSON GAINES FORKNER, MARRIED MAN as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 1/26/2015 and recorded on 1/30/2015, as Instrument No. 7236:2015, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 233, PLAT "B", SADDLE RIDGE SUBDIVISION, A RESIDENTIAL PLANNED UNIT DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

The obligation included a Note for the principal sum of $184,600.00.
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 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.

By reason of such default, NewRez LLC D/B/A Shellpoint Mortgage Servicing, 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. 155261-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 2 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 2 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

ENT 84197:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 14 10:29 AM FEE 40.00 BY LM
RECORDED FOR Utah Community Federal Cred
ELECTRONICALLY RECORDED

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 March 16, 2023, Chip J. Royce and Rebecca M. Royce, 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 March 21, 2023, as recorder's entry no. 17147:2023 in the Official Records of the Utah County Recorder's Office (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 3628 Sunrise Dr, Saratoga Springs, UT 84045 and more particularly described as:

> Lot 31, Plat "E", Lake Mountain Estates, a Revision of a Plat "A", Lake Mountain Estates, according to the plat thereof as recorded in the office of the Utah County Recorder.
>
> (Parcel I.D. 45-282-0031).

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

ENT 84199:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 14 10:37 AM FEE 40.00 BY LM
RECORDED FOR Utah Community Federal Cred
ELECTRONICALLY RECORDED

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 October 20, 2021, Gregory Murrell Brooks Sr. and Michelle Anderson Brooks, 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 October 25, 2021, as recorder's entry no. 180548:2021 in the Official Records of the Utah County Recorder's Office (the "Deed of Trust"). The Deed of Trust encumbered real property and appurtenances thereto located in Utah County, State of Utah, at 545 Loader Drive, Pleasant Grove, UT 84062 and more particularly described as:

BEGINNING AT A POINT ON THE EASTERLY LINE OF LOADER DRIVE, PLEASANT GROVE, UTAH, WHICH POINT IS NORTH 0°19'28" WEST ALONG THE SECTION LINE 656.29 FEET AND WEST 700.77 FEET (BASED ON THE UTAH STATE COORDINATE SYSTEM CENTRAL ZONE AND DATA PUBLISHED BY THE UTAH COUNTY SURVEYOR AS OF JANUARY 1986) FROM THE EAST QUARTER CORNER OF SECTION 28, TOWNSHIP 5 SOUTH, RANGE 2 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 74°54'32" EAST 114.37 FEET; THENCE SOUTH 11°24'40" EAST 98.69 FEET TO THE NORTHERLY LINE OF 550 SOUTH STREET; THENCE SOUTH 76°44'32" WEST ALONG SAID STREET LINE 110.27 FEET TO THE EASTERLY LINE OF SAID LOADER DRIVE; THENCE NORTHWESTERLY 15.29 FEET AROUND THE PERIPHERY OF A CURVE CONCAVE EASTERLY HAVING A RADIUS OF 691.55 FEET (LOCAL CHORD = NORTH 14°18'28" WEST 15.29 FEET); THENCE NORTH 13°40'28" WEST CONTINUING ALONG SAID STREET LINE 79.70 FEET TO THE POINT OF BEGINNING.

(Parcel I.D. 14-048-0182).

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

ENT 84327:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 14 02:04 PM FEE 40.00 BY MG
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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. UTAH04-7636

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 MAY 28, 2021, and executed by MONICA SIMPSON, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CASTLE & COOKE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on MAY 28, 2021, as Entry No. 100407:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

UNIT NO. 11, CONTAINED WITHIN THE PHASE 4, BUILDING D, DAYBREAK AT HARVEST HILLS, AN EXPANDABLE UTAH CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORDED ON AUGUST 13, 2002 OF SURVEY MAP IN UTAH COUNTY, AS ENTRY NO. 92628:2002 AND MAP FILING NO. 9630-109 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED ON MAY 2, 2002 IN UTAH COUNTY, AS ENTRY NO. 50342:2002 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)
TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES.

37-190-0011

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.

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

_____
NOTARY PUBLIC

ENT 84358:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 14 02:46 PM FEE 40.00 BY MG
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

Electronically Recorded For:
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attn: Marlon L. Bates
15 West South Temple, Ste 600
Salt Lake City, Utah 84101
Telephone No. (801) 531-7870
Business Hours: 9:00 am to 5:00 pm (Mon.-Fri.)
Trustee No. 67152-283F
Parcel No. 54-377-0203

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust to Secure Home Equity Line of Credit Agreement executed by Matthew Bryan Rowan, as trustor(s), in which Mountain America Federal Credit Union is named as beneficiary, and Mountain America Federal Credit Union is appointed trustee, and filed for record on June 15, 2022, and recorded as Entry No. 70977:2022, Records of Utah County, Utah.

LOT 203, VINTARO 1-C PHASE 2 SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH 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 December 31, 2025 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 14 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 14 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

ENT 84635:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 15 03:31 PM FEE 40.00 BY LM
RECORDED FOR Servicelink Title Agency In
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 153688-UT APN: 35:780:1301

NOTICE IS HEREBY GIVEN THAT MICHAEL PATRICK HESSICK, MARRIED MAN as Trustor, TRIDENT TITLE INSURANCE AGENCY LLC. as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST COLONY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 12/1/2021 and recorded on 12/1/2021, as Instrument No. 200699:2021, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 1301, PHASE "A", PLAT 13, BRANDON PARK SUBDIVISION, EAGLE MOUNTAIN, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.

The obligation included a Note for the principal sum of $656,491.00.
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.

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.

T.S. NO. 153688-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

ENT 84643:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 15 03:38 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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. UTAH04-7640

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 11, 2021, and executed by ARTURO DELGADO DE LARA, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR NETWORK FUNDING, L.P., its successors and assigns, as Beneficiary, and US TITLE INSURANCE AGENCY LLC, as Trustee, which Trust Deed was recorded on JUNE 11, 2021, as Entry No. 107235:2021, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 20, PLAT "A", MANORLY COURT SUBDIVISION, PROVO, UTAH, ACCORDING TO THE OFFICIAL PLAT ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER.
SITUATED IN UTAH COUNTY

46-007-0020

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, 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

ENT 84659:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 15 03:47 PM FEE 40.00 BY LM
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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. UTAH04-7637

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 NOVEMBER 17, 2023, and executed by ZACHARY WILLIAM EUGENE HOWSER, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on NOVEMBER 17, 2023, as Entry No. 75386:2023, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 53, INGLEWOOD PARK SUBDIVISION PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

42-014-0009

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, 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

ENT 84673:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 15 04:35 PM FEE 40.00 BY KC
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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. UTAH04-7638

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated APRIL 1, 2022, and executed by ROSA GARCIA, AN UNMARRIED WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, its successors and assigns, as Beneficiary, and OASIS TITLE, LLC, as Trustee, which Trust Deed was recorded on APRIL 4, 2022, as Entry No. 42095:2022, in the Official Records of UTAH County, State of Utah, describing land therein situated in UTAH County, Utah, and more particularly as follows:

LOT 106, SWEETWATER PHASE 1, A RESIDENTIAL SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

66-237-0106

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, 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