ENT 84994:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 19 08:33 AM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT27825

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 2, 2025, and executed by Lizeth Patino-Castillo, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Champions Funding, LLC, its successors and assigns as Beneficiary, but Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2025-NQM7 being the present Beneficiary, in which Rudd & Hawkes Title Insurance Agency LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 3, 2025, as Entry No. 50033:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 4, Westfields Central Subdivision, according to the official plat thereof on file and of record in the office of the Utah County Recorder. **TAX # 55-991-0004**

Purportedly known as 827 West 700 South, Springville, UT 84663 (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: 10/15/2026.

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. UT27825

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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29421

ENT 85467:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 20 08:33 AM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated April 11, 2022, and executed by Clyfton Allen and Amanda Lee Allen, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Northern Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 12, 2022, as Entry No. 45218:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 124, PLAT "A-12", APPLE HOLLOW @ THE ORCHARDS, A PLANNED COMMUNITY, AS SHOWN ON THE OFFICIAL PLAT THEREOF, FILED ON THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.
TAX # 34:660:0124

Purportedly known as 44 E 1040 N, Santaquin, UT 84655 (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. UT29421

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

ENT 85476:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 20 08:39 AM FEE 40.00 BY TM
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

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

TS No: 2026-00063-UT-SPS

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).

The past due amount is **$17,594.92** as of **10/19/2026**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 is 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);

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: Citigroup Mortgage Loan Trust 2022-RP2, 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.**

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 01/19/2016, executed by: CHRISTOPHER DAILY, A SINGLE MAN, as Trustor(s) to secure certain obligations in favor of UNITED WHOLESALE MORTGAGE., AS LENDER, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER`S SUCCESSORS AND ASSIGNS, as Beneficiary, recorded on 01/25/2016, as ENT- 6184:2016, Book ---, Page --- of Official Records in the Office of the Recorder of Utah COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of $155,000.00 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 02/01/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 19, 2026

PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

By: _____
(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On October 19, 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.

ELIZABETH COLE
NOTARY PUBLIC- STATE OF UTAH
COMMISSION # 735964
Comm. Expires: 04-01-2028

_____
NOTARY PUBLIC

Exhibit A

Legal Description

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF UTAH, COUNTY OF UTAH AND IS DESCRIBED AS FOLLOWS:

COMMENCING 4 1/2 RODS EAST OF THE NORTHWEST CORNER OF BLOCK 6, PLAT A, SPANISH FORK CITYSURVEY OF BUILDING LOTS; THENCE SOUTH 5 RODS; THENCE EAST 3 1/2 RODS; THENCE NORTH 5 RODS; THENCE WEST 3 1/2 RODS TO THE PLACE OF BEGINNING.

APN Number : 07:006:0009

ENT 85485:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 20 08:40 AM FEE 40.00 BY TM
RECORDED FOR Premium Title TSG
ELECTRONICALLY RECORDED

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

TS No: 2026-00099-UT-SPS

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).

The past due amount is **$71,843.44** as of **10/15/2026**, and will increase until your account becomes current.

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, the beneficiary may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 is 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);

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: OBX 2023-NQM9 Trust, 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.**

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 06/20/2023, executed by: STEPHEN BENSON AND KATHERINE BENSON, HUSBAND AND WIFE, AS JOINT TENANTS., as Trustor(s) to secure certain obligations in favor of UNITED WHOLESALE MORTGAGE, LLC., AS LENDER MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR LENDER AND LENDER'S SUCCESSORS AND ASSIGNS., AS BENEFICIARY, recorded on 06/20/2023, as Instrument No. 39803:2023, Book ---, Page ---, of Official Records in the Office of the Recorder of Utah COUNTY, UTAH describing land therein as:

AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HERE OF said obligations including ONE NOTE FOR THE ORIGINAL sum of $896,000.00 That 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: Installment of Principal and Interest plus impounds and/or advances which became due on 02/01/2026 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

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 19, 2026

PREMIUM TITLE INSURANCE AGENCY - UT, INC. DBA PREMIUM TITLE
2150 South 1300 East, Suite 500,
Salt Lake City, UT 84106

By: _____
(signature)

Name: Kevin S. Parke

Title: Escrow Supervisor

STATE OF UTAH
COUNTY OF SALT LAKE

On October 19, 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.

ELIZABETH COLE
NOTARY PUBLIC- STATE OF UTAH
COMMISSION # 735964
Comm. Expires: 04-01-2028

_____
NOTARY PUBLIC

Exhibit A

Legal Description

LOT 512, ARRIVAL SUBDIVISION PHASE B, PLAT 5, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.

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

APN Number : 34:669:0512

ENT 85665:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 20 02:20 PM FEE 40.00 BY TM
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
Phone: (801) 476-0303
SK File No: GHID01-0154
T.S. No.: 26-21841

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 5/31/2022, and executed by BRIDGET RODRIGUEZ AND MARTIN RODRIGUEZ, WIFE AND HUSBAND, as Trustor(s), to secure certain obligations in favor of DISCOVER BANK, as Beneficiary, and FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on 7/8/2022, as Instrument No. 78913:2022, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

LOT 20, PLAT B, ANTHEM PARK, SPANISH FORK CITY, UTAH COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE RECORDER, UTAH COUNTY, UTAH.
APN: 34:623:0020

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. The installment of principal and interest and escrow amounts, if applicable, which became due on 3/6/2026, 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

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29319

ENT 85668:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 20 02:25 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated January 14, 2022, and executed by Tamra B. Hardman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Reverse Mortgage Funding, LLC, its successors and assigns as Beneficiary, but Carrington Mortgage Services LLC being the present Beneficiary, in which Founders Title Co was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 24, 2022, as Entry No. 9498:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF UTAH, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:
Commencing 2.61 chains South and 5.05 chains North 87.5 deg. West and North 87.5 deg. West along the South line of the street 111 feet of the Northeast corner of the South half of the Northwest quarter of Section 4, Township 8 South, Range 3 East, Salt Lake Base and Meridian; thence South 125 feet; thence North 87.5 deg. West 56 feet; thence North 125 feet; thence South 87.5 deg. East 56 feet to the place of beginning. **TAX # 26:031:0016**

Purportedly known as 68 East 800 South, Springville, UT 84663 (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 entire unpaid principal balance together with all accrued interest which became due in full on April 28, 2026 due to the failure of the Trustor to occupy the property as her principal residence. 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: 10/20/2026.

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. UT29319

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

The foregoing instrument was acknowledged before me on 10/20/2026, 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

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. 11146-1404F
Parcel No. 52-663-0050

ENT 85731:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 20 04:47 PM FEE 40.00 BY MH
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed (Secures Open-End Credit Under a Revolving Credit Line) executed by Marlene C. Smith, 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 September 6, 2024, and recorded as Entry No. 61034:2024, Records of Utah County, Utah.

LOT 50, CONTAINED WITHIN THE SARATOGA SPRINGS PLAT 4, SHEET 2, A PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE PLAT RECORDED JUNE 25, 1997 AS ENTRY NO. 48290, IN THE OFFICE OF THE COUNTY RECORDER OF UTAH COUNTY, UTAH, AND IN THE "MASTER DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR SARATOGA SPRINGS SUBDIVISIONS", RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF UTAH COUNTY, UTAH, IN BOOK 4195, PAGE 1, AND IN THE "DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SARATOGA SPRINGS PLAT 4, SHEET 2", RECORDED IN BOOK 4419 AT PAGE 886.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the March 20, 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 20 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 20 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

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2659

ENT **85751:2026** PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 21 08:38 AM FEE 40.00 BY TM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Daybreak at Harvest Hills, LC ("Association"), that a default has occurred under that certain Declaration of Condominium for Daybreak at Harvest Hills, an Expandable Utah Condominium Project ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on May 2, 2002, as Entry No. 50342:2002, and any amendments thereto, concerning real property reputed to be owned by **Monica Simpson, an unmarried woman ("Owner")**, covering real property located at 148 W Daybreak Lane, Saratoga Springs, Utah 84045 ("Property"), and more particularly described 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 Record 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 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.

PARCEL NUMBER: **37-190-0011**

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 10, 2026 as Entry No. 57038:2026. 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 19th day of October, 2026.

JENKINS BAGLEY SPERRY, PLLC

BRUCE C. JENKINS
Attorney for Daybreak at Harvest Hills, LC

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.

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2678

ENT **85753:2026** PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 21 08:39 AM FEE 40.00 BY LM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION

(Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Village at Riverwoods Condominiums Owner's Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions and Restrictions of the Village at Riverwoods Condominiums ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on November 30, 2001, as Enry No. 124818:2001, and any amendments thereto, concerning real property reputed to be owned by **Leah Jean LeBlanc, An Unmarried Woman ("Owner")**, covering real property located at 133 W Northwood Ln #301, Provo, Utah 84604 ("Property"), and more particularly described as follows:

UNIT 301, BUILDING 600, THE VILLAGE AT RIVERWOODS, PHASE II, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 101735:2003, AND MAP FILING NO. 10059, (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, RECORDED IN UTAH COUNTY, UTAH AS ENTRY NO. 101736:2003 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS 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.

PARCEL NUMBER: **54:178:0013**

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 Delinquent Assessments and Continuing Lien and Request for Notice ("Lien") was recorded on June 18, 2026 as Entry No. 50463:2026. 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 Village at Riverwoods
Condominiums Owner's Association

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.

When Recorded Mail To:
Jenkins Bagley Sperry, PLLC
285 W. Tabernacle St., Suite 301
St. George, UT 84770
JBS 2765

ENT **85754:2026** PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 21 08:39 AM FEE 40.00 BY TM
RECORDED FOR Jenkins Bagley Sperry, PLLC
ELECTRONICALLY RECORDED

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

NOTICE IS HEREBY GIVEN by Jenkins Bagley Sperry, PLLC, the Trustee appointed by Villages at Vintaro Owners Association ("Association"), that a default has occurred under that certain Declaration of Covenants, Conditions, and Restrictions for the Villages at Vintaro Owners Association ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on November 6, 2017 , as Entry No. 110316:2017, and any amendments thereto, concerning real property reputed to be owned by **Matthew Bryan Rowan, a Married Man ("Owner")**, covering real property located at 341 S. 850 E., American Fork, Utah 84003 ("Property"), and more particularly described as follows:

LOT 203, VINTARO 1-C PHASE 2, AMERICAN FORK, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

PARCEL NUMBER: **54:377:0203**

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. 58477:2026. 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 Villages at Vintaro Owners Association

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.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22109

ENT 85970:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 21 02:26 PM FEE 40.00 BY KC
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of **Halliday, Watkins & Mann, P.C., Successor Trustee**, that a default has occurred under a Trust Deed dated March 1, 2016, and executed by Derek S. Cannon and Melinda B. Cannon, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nudge Funding, LLC, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Silk Title Utah LLC was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 8, 2016, as Entry No. 19223:2016, and modified pursuant to the Modification recorded on July 3, 2023, as Entry No. 42976:2023, and modified pursuant to the Modification recorded on December 26, 2025, as Entry No. 100864:2025, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 1511, JACOBS RANCH PLAT "O", according to the official plat thereof, as recorded in the office of the Utah County Recorder. **TAX # 43-187-0011**

Purportedly known as 423 West Cahill Avenue, Saratoga Springs, UT 84045-6538 (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: 10/21/2026.

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. UT22109

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

The foregoing instrument was acknowledged before me on 10/21/2026, 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

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. 67167-01
Parcel No. 50-003-0046

ENT 86042:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 21 04:39 PM FEE 40.00 BY MH
RECORDED FOR Scalley Reading Bates Hanse
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Trust Deed with Assignment of Rents executed by Dennis J. Boots and Christy K. Boots, as trustor(s), in which Gregory N. Moncur is named as beneficiary, and Inwest Title Services, Inc. is appointed trustee, and filed for record on February 15, 2024, and recorded as Entry No. 9824:2024, Records of Utah County, Utah.

SEE ATTACHED EXHIBIT "A"

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the entire principal balance and all accrued interest and other charges on or before February 15, 2025, 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. The entire principal balance and all accrued interest and other charges, costs, taxes and assessments must be paid in full within three months of the recording of this notice to cure the default.

DATED this 21 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 21 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

EXHIBIT "A"

PARCEL 1:
UNIT "A", TOWNHOME NUMBER 6, PLAT "A", VILLAGES OF QUAIL VALLEY PLANNED UNIT DEVELOPMENT, AS THE SAME IS IDENTIFIED IN THE RECORDED SURVEY MAP IN UTAH COUNTY, UTAH, AS ENTRY NO. 5814, AND MAP FILING NO. 1242 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN UTAH COUNTY, UTAH, AS ENTRY NO. 5815, IN BOOK 1366, AT PAGE 249 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

PARCEL 1A:
TOGETHER WITH THE PERTINENT EASEMENTS OVER RIGHTS OF USE AND ENJOYMENT OF SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN THE ABOVE MENTIONED DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS.

ENT 86528:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 23 02:27 PM FEE 40.00 BY TM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29629

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 23, 2013, and executed by Daniel Evans, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Citywide Home Loans a Utah Corporation, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Inwest Title Services Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 24, 2013, as Entry No. 7447:2013, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 33, PLAT "A" PINNACLE POINTE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORD'ER'S OFFICE, STATE OF UTAH.
MORE CORRECTLY DESCRIBED AS:
LOT 33, PLAT "A" PINNACLE POINTE SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, STATE OF UTAH. **TAX # 49-346-0033**

Purportedly known as 3822 West Valley View Drive, Cedar Hills, UT 84062 (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: 10/23/2026.

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. UT29629

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

The foregoing instrument was acknowledged before me on 10/23/2026, 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