

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT12109

ENT 79596:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 28 09:04 AM 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 July 9, 2007, and executed by Erin Bowers and Joshua Bowers, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Centennial Bank, Inc., its successors and assigns as Beneficiary, but PennyMac Loan Services, LLC being the present Beneficiary, in which Old Republic Title Company of Utah was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 10, 2007, as Entry No. 99807:2007, and modified pursuant to the Modification recorded on October 29, 2015, as Entry No. 98192:2015, and modified pursuant to the Modification recorded on November 12, 2019, as Entry No. 117324:2019, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 11, Plat "A", Spring Creek Estates Subdivision, Springville, Utah, according to the Official Plat thereof on file in the Office of the Recorder, Utah County, Utah. **TAX # 52:052:0011**

Purportedly known as 605 Cutler Avenue aka 605 East Cutler Avenue, 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 Trustors and subsequent owners if any, to pay the monthly installments when due as set forth in the Note. Under the provisions of the Promissory Note and Trust Deed, the principal balance is accelerated and now due, together with accruing interest, late charges, costs and trustees' and attorneys' fees. There is also due all of the expenses and fees of these foreclosure proceedings.

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

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

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

Dated: 09/25/2026.

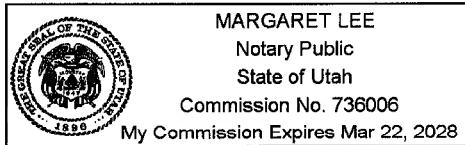
HALLIDAY, WATKINS & MANN, P.C.:

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. UT12109

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

The foregoing instrument was acknowledged before me on 09/25/2026,
 by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
 Trustee.



Remotely Notarized with audio/video via
 Simplifile

Margaret Lee
 Notary Public

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.: 154076-UT

APN: 41-847-0033

NOTICE IS HEREBY GIVEN THAT MITCHEL L. PLOWMAN, A MARRIED MAN as Trustor, COTTONWOOD TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 3/16/2018 and recorded on 3/16/2018, as Instrument No. 24990:2018, in the official records of Utah County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 33, HORIZON VIEW FARMS PLAT "B", ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER.

The obligation included a Note for the principal sum of \$389,514.00.

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, NewRez LLC dba 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.

T.S. NO. 154076-UT

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

DATED: SEP 25 2026

ORANGE TITLE INSURANCE AGENCY, INC.



Hamsa Uchi, Authorized Agent

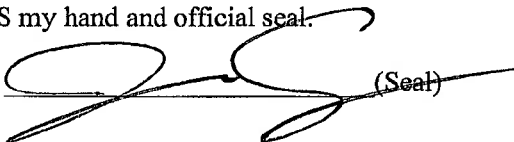
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California } ss.
County of San Diego }

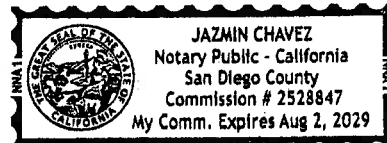
On SEP 25 2026 before me, Jazmin Chavez, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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)



RECORDING REQUESTED BY:

ORANGE COAST TITLE

WHEN RECORDED MAIL TO:

ORANGE COAST TITLE INSURANCE AGENCY OF UT
1245 Brickyard Road
Suite 100
Salt Lake City, Utah 84106
Order No. 2475297-05
T.S.# 2026-101028

ENT 79935:2026 PG 1 of 4
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 28 03:15 PM FEE 40.00 BY MG
RECORDED FOR Orange Coast Title Company
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL

On 8/18/2023, **HARMAN INVESTMENT PROPERTIES 25, LLC, a limited liability company organized and existing under the laws of Utah**, as Trustors, executed and delivered to **EAGLE GATE TITLE INSURANCE AGENCY, INC., a Utah corporation**, as Trustee, for the benefit of **LUMENT REAL ESTATE CAPITAL, LLC, a limited liability company organized and existing under the laws of Delaware**, as original Beneficiary, a certain Multifamily Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing, (the "Deed of Trust") to secure the performance by the Trustors of the obligations under a Promissory Note. The Deed of Trust was recorded in the office of the Utah County Recorder, on 8/18/2023, as Entry No. 54317:2023, assigned by that certain Assignment of Deed of Trust, dated 08/18/2023, by **LUMENT REAL CAPITAL, LLC, a limited liability company organized and existing under the laws of Delaware**, in favor of **FANNIE MAE, a corporation organized and existing under the laws of the United States of America**, recorded on 08/18/2023, as Entry No. 54318:2023, and covers the following real property:

Please see **Exhibit "A"** attached hereto and made a part hereto.

FANNIE MAE, a corporation organized and existing under the laws of the United States of America is presently the holder of the beneficial interest under the Deed of Trust (the "Beneficiary"), and **ORANGE COAST TITLE INSURANCE AGENCY OF UT** is the Trustee. The Promissory Note obligation is in default:

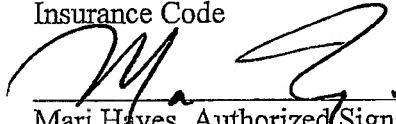
[Intentionally left blank, signature on next page]

(i) Failure to comply with covenants in the Loan Agreement under Section 11.02(b)(1), and (ii) failure to pay the accelerated indebtedness in full, plus accrued and unpaid interest, trustee's and foreclosure fees and expenses, legal fees and court costs arising from or associated with Beneficiary's effort to protect and preserve its security.

Accordingly, the trustee has elected to sell the property described in the Deed of Trust, as provided in Title 57, Chapter 1, Utah Code Annotated (1953), as amended and supplemented.

DATED: 9/ 28 /2026

ORANGE COAST TITLE INSURANCE
AGENCY OF UT, as trustee under Title 31A,
Insurance Code



Mari Hayes, Authorized Signatory

STATE OF California}
COUNTY OF Orange}

On the 28TH day of September, 2026, before me, MICHAEL DAVID REAGAN, Notary Public, personally appeared Mari Hayes, personally known to me (or 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.
WITNESS my hand and official seal.



Signature

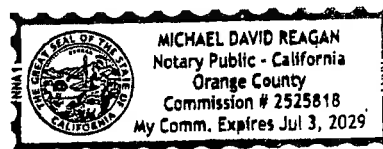


EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF PROVO, COUNTY OF UTAH, STATE OF UTAH, AND IS DESCRIBED AS FOLLOWS:

Beginning at a point on the East side of the state highway, said point being 6.68 chains North and 3.78 chains West and 6.98 chains North $29^{\circ}43'00''$ West of the Southeast corner of Section 7, Township 7 South, Range 3 East, Salt Lake Base and Meridian: thence South $89^{\circ}00'00''$ East 361.8 feet; thence South $00^{\circ}48'00''$ West 144.5 feet; thence North $89^{\circ}00'00''$ West 276.4 feet; thence North $29^{\circ}43'00''$ West 168.1 feet to the point of beginning.

Less and excepting therefrom that portion conveyed to Bay Harbor at Slate Canyon, L.C., a Utah limited liability company, shown in that certain Boundary Line Agreement recorded December 14, 1998, as Entry No. 128720, in Book 5298, at Page 537, of Official Records, and lying North of the following described land:

Beginning at a point in the South boundary line of The Bay Harbor at Slate Canyon, L.C., property, which point is West 116.15 feet and North 831.14 feet from the Southeast corner of said Section 7, Township 7 South, Range 3 East Salt Lake Base and Meridian; thence North $89^{\circ}03'23''$ West along said line 363.69 feet to the Northeasterly right-of-way line of said State Street Highway.

Also less and excepting therefrom that portion conveyed to The Utah Department of Transportation, shown in that certain Warranty Deed recorded November 18, 2011, as Entry No. 82952:2011 of Official Records, described as follows:

Beginning at a point on the intersection of the North boundary line of said entire tract and the Easterly right-of-way line of U.S. Highway 89, which point is 843.84 feet North $00^{\circ}48'31''$ West along the Section line and 469.06 feet South $89^{\circ}11'29''$ West from the Southeast corner of Section 7, Township 7 South, Range 3 East, Salt Lake Base and Meridian, which point is also 49.63 feet perpendicularly distant Easterly from the control line of said project, opposite approximate Engineer Station 61+46.49; thence South $89^{\circ}03'23''$ East 6.27 feet along the North boundary line of said entire tract and the South boundary line of Lot 1, Bay Harbor Plat "A": thence South $30^{\circ}16'00''$ East 168.31 feet to a point on the South boundary line of said entire tract; thence North $89^{\circ}12'12''$ West 6.33 feet along said line and the North boundary line of State Street Properties Subdivision Plat "A", Amended, to a point on the Easterly right-of-way line of said U.S. Highway 89; thence North $30^{\circ}14'48''$ West 168.29 feet (North

29°43'00° West 168.10 feet by record) to the point of beginning as shown on the official map of said project on file in the office of the Utah Department of Transportation.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29532

ENT 80297:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 29 02:19 PM FEE 40.00 BY MH
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 26, 2024, and executed by Jesus G Perez Garcia, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Novation Title was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on March 27, 2024, as Entry No. 19605:2024, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 1, PLAT "B", BENHAVEN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER. **TAX # 35-441-0001**

Purportedly known as 1225 N 1380 W, Mapleton, UT 84664 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/29/2026

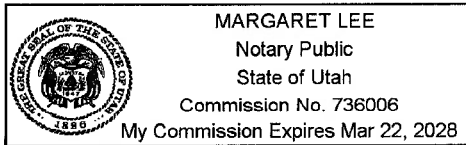
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29532

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

The foregoing instrument was acknowledged before me on 09/29/2026, by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee
Notary Public

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. 51121-2022F
Parcel No. 50-133-2121

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN by Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee, that a default has occurred under the Deed of Trust executed by David Bevan and Casey Bevan, as trustor(s), in which Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for InterCap Lending Inc., its successors and assigns is named as beneficiary, and Truly Title, Inc. is appointed trustee, and filed for record on May 9, 2023, and recorded as Entry No. 29497:2023, Records of Utah County, Utah.

LOT 2121, PLAT U, QUAILHILL AT MT. SARATOGA, SARATOGA SPRINGS, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN THE OFFICE OF THE COUNTY RECORDER, STATE OF UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the May 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 30 day of September, 2026.

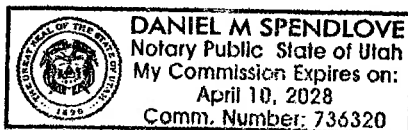
Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee



By: Marlon L. Bates
Its: Supervising Partner

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this 30 day of September, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.




NOTARY PUBLIC

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29526

ENT 80699:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Sep 30 02:39 PM FEE 40.00 BY MH
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 August 31, 2022, and executed by Andrea V. Araujo Rodriguez aka Andrea Araujo and Bruno Axel Garcia Mendoza, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which First American Title Insurance was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on September 1, 2022, as Entry No. 96987:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 16, AMENDED PEACH HAVEN PLANNED RESIDENTIAL DEVELOPMENT, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE. **TAX # 49-641-0016**

Purportedly known as 907 W 20 N, Orem, UT 84057 (the undersigned disclaims liability for any error in the address).

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

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

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

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

Dated: 09/30/2026

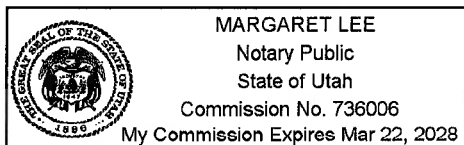
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29526

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

The foregoing instrument was acknowledged before me on 09/30/2026,
 by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
 Simplifile

Margaret Lee

Notary Public

RECORD & RETURN TO:

Brad D. Boyce

1771 S. Range Road

Saratoga Springs, UT 84045

File No.: 7585

Tax ID/Parcel No.: 38-575-0020

ENT 80954:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 01 12:00 PM FEE 40.00 BY LT
RECORDED FOR GT Title Services
ELECTRONICALLY RECORDED

NOTICE OF DEFAULT & ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the undersigned that a default has occurred under the terms of an All-Inclusive Promissory Note in the original principal amount of \$411,047.36 (the "Note"), secured by an All-Inclusive Trust Deed executed by GRW Investments, LLC, a Utah limited liability company, as Trustor, for the benefit of Chase Yardley; as Beneficiary, wherein Griffiths & Turner / GT Title Services, Inc. was named as Trustee, recorded in Utah County, Utah, on March 12, 2025, with Recorder's Entry No. 17673:2025 (the "Trust Deed"), securing real property described as follows:

LOT 20, OF PLAT K-3, EVANS RANCH SUBDIVISION, ACCORDING TO
THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE
OFFICE OF THE UTAH COUNTY RECORDER, UTAH.

The purported street address is 4310 East Golden Grove, Eagle Mountain, UT 84005 (the "Property"). The undersigned disclaims liability for any error in the address.

A breach of an obligation for which the Property was conveyed as security has occurred due to the Trustor's default in making required payments pursuant to the terms of the Note and Trust Deed. As a result of this default, the Successor Trustee invokes the Trust Deed's power of sale by commencing and pursuing foreclosure pursuant to Utah Code Title 57, Chapter 1. The default may be cancelled by paying all past-due indebtedness and curing any other breached obligations according to the provisions of the Note, Trust Deed, and Utah law. If Trustor does not cure the default and satisfy all obligations to reinstate the loan within three months from the recording date of this Notice, all sums owed under the terms of the Note will be automatically accelerated and due in full, and the Successor Trustee may elect to sell the Property at public auction to satisfy the defaulted obligations. Despite any possible payment arrangement agreed to by the Beneficiary hereafter, the Beneficiary does not necessarily intend to defer completion of the 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 provided or obtained may be used for that purpose.

Dated 10-1-2026

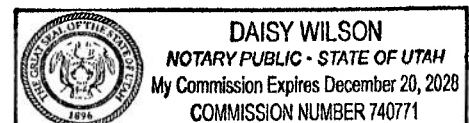
STATE OF UTAH)
: ss.
COUNTY OF UTAH)

PRO R.E.SOURCE, LLC, Successor Trustee

Brad D. Boyce
By: Brad D. Boyce, Manager & Attorney
1771 S. Range Rd., Saratoga Springs, UT 84045
Phone: 801-244-1375; Hours: 9AM-5PM M-F

On Oct 1, 2026, Brad D. Boyce, signer of the within instrument, personally appeared before me and duly acknowledged to me that he executed the same as an authorized agent for PRO R.E.SOURCE, LLC, a Utah legal services entity.

Daisy Wilson
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. 11146-1398F

Parcel No. 34-409-0139

ENT 81065:2026 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2026 Oct 01 02:08 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 Deed of Trust executed by Trint Laws and Rebecca Laws, 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 March 29, 2017, and recorded as Entry No. 30250:2017, Records of Utah County, Utah.

LOT 139, ANTHEM ON THE GREEN SUBDIVISION, PHASE 1, 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 April 30, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 1st day of October, 2026.

Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

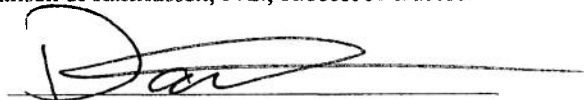
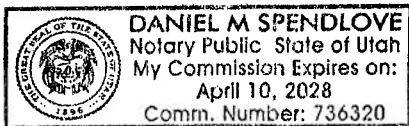


By: Marlon L. Bates

Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 1st day of October, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC

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
T.S. NO.: 26-20625
SK NO.: GHID01-0143

ENT 81109:2026 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 01 03:23 PM FEE 40.00 BY MG
RECORDED FOR Smith Knowles PC
ELECTRONICALLY RECORDED

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 1/24/2000, and executed by LUIS S. RUIZ AND SARAH A. RUIZ, HUSBAND AND WIFE, as Trustor(s), to secure certain obligations in favor of HOMECOMINGS FINANCIAL NETWORK, INC., as Beneficiary, and CRAIG W. MCARTHUR, as Trustee, which Trust Deed was recorded on 1/27/2000, as Instrument No. 7195:2000. The subject Deed of Trust was modified by Loan Modification recorded on 07/23/2002 as Instrument No. 83879:2002, in the Official Records of Utah County, State of Utah, describing land therein situated in Utah County, Utah, and more particularly as follows:

LOT 4, PLAT "B", SEALS SUBDIVISION, MAPLETON, UTAH, ACCORDING TO THE OFFICIAL
PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY
RECORDER.

APN: 52-401-0004

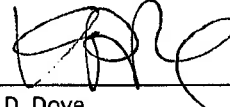
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred. The installment of principal and interest and escrow amounts, if applicable, which became due on 1/6/2026, and all subsequent installments of principal and interest 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: 10/1/2026

LINCOLN TITLE INSURANCE AGENCY

By:



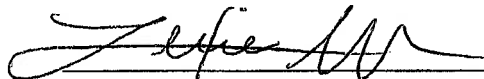
Kenyon D. Dove

Its: Authorized Agent

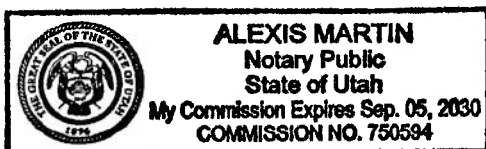
STATE OF UTAH

COUNTY OF WEBER

On 10/01/2026, 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



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT28138

ENT 81418:2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 02 02:31 PM FEE 40.00 BY MH
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 June 24, 2022, and executed by Stephen M. Whiteside and Allyson L. Whiteside, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for LoanDepot.com, LLC, its successors and assigns as Beneficiary, but Selene Finance, LP being the present Beneficiary, in which WFG National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on June 30, 2022, as Entry No. 75823:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

LOT 4, PLAT "E", GOLD CREST ESTATES SUBDIVISION, OREM, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE, UTAH. TAX # 40:144:0004

Purportedly known as 1420 N 280 W, Orem, UT 84057 (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: 10/02/2026.

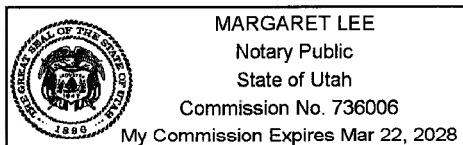
HALLIDAY, WATKINS & MANN, P.C.:

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. UT28138

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

The foregoing instrument was acknowledged before me on 10/02/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29484

ENT 81422 : 2026 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2026 Oct 02 02:33 PM FEE 40.00 BY MH
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 February 22, 2022, and executed by Pablo Montes Duran, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but NewRez LLC being the present Beneficiary, in which COTTONWOOD TITLE INSURANCE AGENCY, INC. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on February 22, 2022, as Entry No. 23436:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 69, SUMMIT RIDGE TOWNS PLAT A, according to the official plat thereof as recorded in the office of the Utah County Recorder. **TAX # 66-785-0069**

Purportedly known as 946 W Fox Run Ave, 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 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: 10/02/2026.

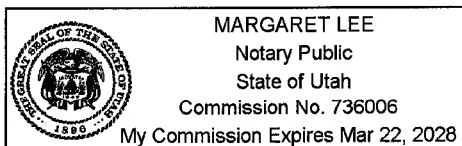
HALLIDAY, WATKINS & MANN, P.C.:

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. UT29484

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

The foregoing instrument was acknowledged before me on 10/02/2026,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Margaret Lee

Notary Public

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. 27092-04F

Parcel No. 41-643-0108

ENT 81481:2026 PG 1 of 1

ANDREA ALLEN

UTAH COUNTY RECORDER

2026 Oct 02 03:38 PM FEE 40.00 BY KC

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 Deed of Trust executed by Jacob S. Taylor aka Jacob Taylor, an unmarried man, as trustor(s), in which Bank of the West, a California state banking corporation is named as beneficiary, and Bank of the West, a California state banking corporation is appointed trustee, and filed for record on May 26, 2021, and recorded as Entry No. 98332:2021, Records of Utah County, Utah.

LOT 108, PLAT "A", HERITAGE HILLS ALPINE, ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER, UTAH.

A breach of an obligation for which the trust property was conveyed as security has occurred. Specifically, the trustor(s) failed to pay the June 1, 2026 monthly installment and all subsequent installments thereafter as required by the Note. Therefore, pursuant to the demand and election of the beneficiary, the trustee hereby elects to sell the trust property to satisfy the delinquent obligations referred to above. All delinquent payments, late charges, foreclosure costs, and property taxes and assessments, if any, must be paid in full within three months of the recording of this Notice to reinstate the loan. Furthermore, any other default, such as a conveyance of the property to a third party, allowing liens and encumbrances to be placed upon the property, or allowing a superior lien to be in default, must also be cured within the three-month period to reinstate the loan.

DATED this 2 day of October, 2026.

Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee

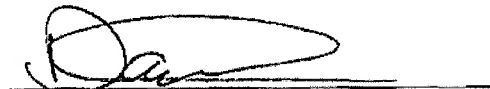
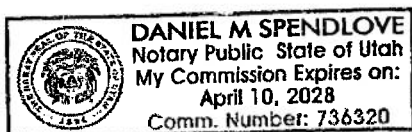


By: Marlon L. Bates

Its: Supervising Partner

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

The foregoing instrument was acknowledged before me this 2 day of October, 2026, by Marlon L. Bates, the Supervising Partner of Scalley Reading Bates Hansen & Rasmussen, P.C., successor trustee.


NOTARY PUBLIC