W3437608

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29643

E# 3437608 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
13-Oct-26 0219 PM FEE $45.00 DEP TH
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 22, 2012, and executed by Jason S. Eardley and Ayisha N. Eardley , as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Access National Mortgage, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which ROBERT W. KRAFT was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on April 5, 2012, as Entry No. 2570422, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Tract of land in Weber County, State of UT:

All of Lot 67, Allred Subdivision No. 5, Roy City, Weber County, Utah, according to the Official Plat thereof.
TAX # 091870012 sd

Purportedly known as 6065 South 2450 West, Roy, UT 84067 (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: 10/13/2026.

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT29643

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

The foregoing instrument was acknowledged before me on 10/13/2026, by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

MARGARET LEE
Notary Public
State of Utah
Commission No. 736006
My Commission Expires Mar 22, 2028

Remotely Notarized with audio/video via Simplifile

Margaret Lee

Notary Public

W3437630

E# 3437630 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
13-Oct-26 0306 PM FEE $45.00 DEP SD
REC FOR: SMITH KNOWLES PC
ELECTRONICALLY RECORDED

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. AMER02-1711

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated NOVEMBER 1, 2021, and executed by JACOB ACORD GIBBONS, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on NOVEMBER 5, 2021, as Entry No. 3195350, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

PART OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 14, TOWNSHIP 5 NORTH, RANGE 2 WEST, SALT LAKE MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT 825 FEET WEST AND 330 FEET SOUTH OF THE NORTHEAST CORNER OF SAID QUARTER SECTION, AND RUNNING THENCE WEST 140 FEET, THENCE SOUTH 66 FEET, THENCE EAST 140 FEET, THENCE NORTH 66 FEET TO THE PLACE OF BEGINNING.

SITUATED IN WEBER COUNTY

09-041-0014 sd

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: October 13, 2026

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

STATE OF UTAH

COUNTY OF WEBER

On October 13, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

_____
NOTARY PUBLIC

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

W3437725

E# 3437725 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
14-Oct-26 1133 AM FEE $45.00 DEP SD
REC FOR: COHNE KINGHORN, P.C.
ELECTRONICALLY RECORDED

When Recorded Mail to:
Daniel J. Torkelson
111 East Broadway, 11th Floor
Salt Lake City, UT 84111
Telephone: 801-363-4300

NOTICE OF DEFAULT

Daniel J. Torkelson, a member of the Utah State Bar, whose address is 111 East Broadway, 11th Floor, Salt Lake City, Utah 84111, is Successor Trustee under the Trust Deed With Assignment of Rents executed by Curtis Upton and Linda M. Staten, as TRUSTORS, in which Pinnacle Title Insurance Agency Corp. was named as TRUSTEE and Coboco, LLC, a Utah limited liability company, was named as BENEFICIARY, which was filed for record in the office of the Weber County, Utah, Recorder on October 21, 2025, as Entry No. 3390080, and which covers the following described real property situated in Weber County, State of Utah:

Lot 19, Block 32, NOB HILL ADDITION, according to the official plat thereof on file and of record in the Weber County Recorder's Office.

Also, the North ½ of Vacated Alley adjoining said lots on the South.

Tax I.D. No. 13-099-0018 JT

The Trust Deed secures certain obligations in favor of Coboco, LLC, the current holder and Beneficiary including a note for the original principal sum of $117,800. A breach of, and default in, the obligations for which the Trust Deed is security has occurred in that payments have not been made when due and have not been made as of the date of this Notice of Default.

By reason of such default, Beneficiary under the Trust Deed has executed and delivered to the Trustee a written declaration of default and demand for sale. Trustee hereby elects to sell or cause the trust property to be sold to satisfy the obligations secured thereby.

The business hours of Trustee's office are 9:00 a.m. to 5:30 p.m., Monday through Friday. His office can be reached at 801-363-4300.

DATED this 13th day of October, 2026.

Daniel J. Torkelson
Trustee

This Notice of Default is an effort to collect a debt.
Any information that is provided in response to this Notice may be used in furtherance of those efforts.

STATE OF UTAH)
: ss
COUNTY OF SALT LAKE)

On the 13th day of October, 2026, personally appeared before me, Daniel J. Torkelson, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same as Trustee.

NANCY LAKEY
Notary Public State of Utah
My Commission Expires on:
September 24, 2028
Comm. Number: 739364

Comm. Number: 739364

Nancy Lakey
Notary Public

This Notice of Default is an effort to collect a debt.
Any information that is provided in response to this Notice may be used in furtherance of those efforts.

W3437779

E# 3437779 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
14-Oct-26 0147 PM FEE $45.00 DEP TH
REC FOR: CARR & WOODALL
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

K. Bradley Carr
1309 West South Jordan Parkway, Suite 200
South Jordan, Utah 84095
Telephone: (801) 254-9450
Hours: 8:00 a.m.- 5:00 p.m.

TS No. ABC 1

APN: 13-121-0005 sd

NOTICE OF DEFAULT
(Successor Trustee)

NOTICE IS GIVEN that K. BRADLEY CARR, as Trustee under that certain DEED OF TRUST dated March 12, 2025, and executed by LEGACY ASSET PARTNERS, LLC Trustor, to TITLE GUARANTEE, A TITLE INSURANCE AGENCY, LLC, a Utah Limited Liability Company, as Trustee, to secure obligations in favor of B DOUBLE K INVESTMENTS LLC AS TO A 95% INTEREST AND ABC LENDING SOLUTIONS AS TO A 5% INTEREST as Beneficiary, which recorded on March 12, 2025, as Entry No. 3360865 in the Official Records of WEBER County, Utah, and describes the following real property:

THE EAST 20 FEET OF LOT 13, AND ALL OF LOTS 14 AND 15, BLOCK 3, BRUMMITT'S ADDITION, OGDEN CITY, WEBER COUNTY, UTAH, TOGETHER WITH THE SOUTH HALF OF THE VACATED ALLEY ABUTTING THEREON (BOOK 1599 PAGES 506), ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY RECORDER'S OFFICE.

A breach or default in the obligation for which said Deed of Trust was conveyed as security has occurred as follows:

Failure to make the payment of principal and interest together with late charges, impounds, deposits, taxes and all other amounts due under the terms of the Note and Deed of Trust and/or modifications/amendments, if any.

By reason of such default, the Beneficiary has instructed the Trustee to cause the trust property to be sold to satisfy the obligations secured thereby.

DATED: October 14, 2026

K. BRADLEY CARR, TRUSTEE

STATE OF UTAH)
: ss.
SALT LAKE COUNTY)

The foregoing instrument was acknowledged before me this 14 day of October 2026 by K. Bradley Carr in his authorized capacity.

CINDY HANSEN
Notary Public - State of Utah
Comm. No. 731318
My Commission Expires on
Jun 1, 2027

NOTARY PUBLIC

W3437801

E# 3437801 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
14-Oct-26 0225 PM FEE $45.00 DEP SD
REC FOR: SMITH KNOWLES PC
ELECTRONICALLY RECORDED

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
C/O Smith Knowles, PLLC
2225 Washington Boulevard, Suite 200
Ogden, Utah 84401
Telephone: (801) 476-0303
File No. OGDE11-0010

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 Trustee under a certain Trust Deed ("Trust Deed") dated April 19, 2023, and executed by 2015 WEST L.L.C., as Trustor(s), to secure certain obligations in favor of OGDEN CITY, A MUNICIPALITY AND POLITICAL SUBDIVISION OF THE STATE OF UTAH, its successors and assigns, as Beneficiary, and WESTLAND TITLE INSURANCE AGENCY, INC. DBA LINCOLN TITLE INSURANCE AGENCY, A UTAH CORPORATION, as Trustee, which Trust Deed was recorded on May 1, 2023, as Entry No. 3281776, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

PART OF THE SOUTHEAST QUARTER OF SECTION 11, TOWNSHIP 5 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT NORTH 635 FEET AND WEST 619 FEET FROM THE SOUTHEAST CORNER OF SAID SOUTHEAST QUARTER SECTION; RUNNING THENCE WEST 74 FEET TO THE EAST LINE OF SUN RAY SUBDIVISION; THENCE SOUTH 272 FEET ALONG SAID EAST LINE; THENCE EAST 66 FEET; THENCE NORTH 132 FEET; THENCE EAST 8 FEET; THENCE NORTH 140 FEET TO THE POINT OF BEGINNING.

08-077-0019 sd

A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: October 14, 2026

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

STATE OF UTAH

COUNTY OF WEBER

On October 14, 2026, 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

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

W3438002

E# 3438002 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
16-Oct-26 0814 AM FEE $45.00 DEP JJT
REC FOR: ALDRIDGE PITE, LLP
ELECTRONICALLY RECORDED

WHEN RECORDED RETURN TO:

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

NOTICE OF DEFAULT

T.S. NO.: 155407-UT APN: 12-225-0013 JT

NOTICE IS HEREBY GIVEN THAT TIMOTHY R MOORE AND CHRISTY L MOORE, AS JOINT TENANTS as Trustor, WFG NATIONAL TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 6/3/2021 and recorded on 6/14/2021, as Instrument No. 3160508, in the official records of Weber County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 249, FORT BINGHAM PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE WEBER COUNTY RECORDER. SITUATE IN THE COUNTY OF WEBER, STATE OF UTAH

The obligation included a Note for the principal sum of $333,000.00.
A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 1/1/2026 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, THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES, 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. 155407-UT

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

DATED: OCT 14 2026

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

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

State of California } ss.
County of San Diego }

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

WITNESS my hand and official seal.

Signature _____ (Seal)

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