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Description	Summary					Add All to My Images
Notice of Default 00855057	B: 1777 P: 1744, ... **10/21/2026 08:07:21 AM** Related: UNIT 13, CEDAR PARK TOWNHOMES, PHASE 1.	**B-1891-0013-0000**	**From:** HALLIDAY WATKINS & MANN P C	**To:** FARACE ETHAN	Subd: CEDAR PARK TOWNHOMES PHASE 1 Unit: 13	View ImageAdd to My Images
Notice of Default 00855089	B: 1777 P: 1891, ... **10/21/2026 02:23:59 PM** Related: LOT 35, SADDLEBACK VIEWS SUBDIVISION, PHASE 3.	**A-0941-0035-0000**	**From:** HALLIDAY WATKINS & MANN PC	**To:** WILLIAMS NICOLE	Subd: SADDLEBACK VIEWS SUBDIVISION PHASE 3 Lot: 35	View ImageAdd to My Images
Notice of Default 00855223	B: 1778 P: 705, ... **10/26/2026 01:08:47 PM** Related: LOT 50, EAGLE RIDGE AT SOUTH MOUNTAIN, PHASE 1.	**B-1872-0050-0000**	**From:** BERGSTROM WAYLON	**To:** DURFEE JAMES/BETSEY , DURFEE BETSEY	Subd: EAGLE RIDGE AT SOUTH MOUNTAIN PHASE 1 Lot: 50	View ImageAdd to My Images
Notice of Default 00855227	B: 1778 P: 720, ... **10/26/2026 02:20:25 PM** Related: UNIT D, BLDG 25, CEDARBEND TOWNHOMES, P.U.D, PHASE 4.	**B-1958-0025-000D**	**From:** HALLIDAY WATKINS & MANN P C	**To:** BRADFORD SHERI	Subd: CEDARBEND TOWNHOMES P U D PHASE 4 BLDG 25 Unit: D	View ImageAdd to My Images

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00855057 B: 1777 P: 1744
B: 1777 P: 1744 Fee $45.00
Carri R. Jeffries, Iron County Recorder - Page 1 of 2
10/21/2026 08:07:21 AM By: HALLIDAY, WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29471

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 21, 2025, and executed by Ethan Farace, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG Mortgage Inc.,DBA CMG Financial its successors and assigns as Beneficiary, but Click n' Close, Inc. being the present Beneficiary, in which Backman Title Services, Ltd. was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on February 24, 2025, as Entry No. 00829497, in Book 1705, at Page 1829, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

All of UNIT THIRTEEN (13), CEDAR PARK TOWNHOMES P.U.D., PHASE 1, according to the official plat thereof on file and of record in the office of the Iron County Recorder. **TAX # B-1891-0013-0000**

Purportedly known as 370 W 1425 N #13, Cedar City, UT 84721 (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: 10/20/2026.

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. UT29471

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

00855089 B: 1777 P: 1891
B: 1777 P: 1891 Fee $45.00
Carri R. Jeffries, Iron County Recorder - Page 1 of 2
10/21/2026 02:23:59 PM By: HALLIDAY, WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29157

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 30, 2024, and executed by Nicole Williams, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Towne Mortgage Company, its successors and assigns as Beneficiary, but Towne Mortgage Company being the present Beneficiary, in which Inwest Title Services Inc. was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on May 6, 2024, as Entry No. 00818084, in Book 1675, at Page 979, and modified pursuant to the Modification recorded on July 28, 2025, as Entry No. 00836129, in Book 1723, at Page 1076, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

LOT 35, SADDLEBACK VIEWS SUBDIVISION, PHASE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE IRON COUNTY RECORDER'S OFFICE STATE OF UTAH.
TAX # A-0941-0035-0000

Purportedly known as 1800 E 5030 N, Enoch, UT 84721 (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: 10/21/2026.

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. UT29157

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

00855223 B: 1778 P: 705
B: 1778 P: 705 Fee $45.00
Carri R. Jeffries, Iron County Recorder - Page 1 of 3
10/26/2026 01:08:47 PM By: CEDAR LAND TITLE, INC.

When Recorded, mail to:
Waylon Bergstrom
State Bank of Southern Utah
377 N. Main
Cedar City, UT 84721

NOTICE OF DEFAULT

To: James and Betsey Durfee
2817 W Eagle Ridge Loop
Cedar City, UT 84721

US BANK TRUST
NATIONAL ASSOCIATION
60 Livingston Avenue EP-MN-WS3D
ST. Paul, MN 55107

MOUNTAIN AMERICA
FEDERAL CREDIT UNION
9800 S Monroe St,
Sandy, UT 84070

NOTICE IS HEREBY GIVEN by the undersigned Substitute Trustee under the Deed of Trust, (herein "Deed of Trust"), delivered by James Durfee and Betsey Durfee, as Trustor, on August 5th, 2025, covering certain real property located in Iron County, State of Utah, and described as follows:

Address: 2817 W Eagle Ridge Loop, Cedar City, UT, 84720
Legal: ALL OF LOT 50, EAGLE RIDGE AT SOUTH MOUNTAIN, PHASE 1, ACCORDING TO THE OFFICAL PLAT THEROF ON FILE IN THE OFFICE OF THE IRON COUNTY RECORDER.
The Real Property or its address is commonly known as 2817 West Eagle Ridge Loop, Cedar City, UT 84720. The Real Property tax identification number is B-1872-0050-0000.

Which Deed of Trust was given to secure certain obligations in favor of State Bank of Southern Utah, as Beneficiary, such Deed of Trust being recorded on August 12, 2025, as Instrument No. 00836719, Book 1725, Page 366 in the official records of Iron County, State of

Utah. A breach of the obligations for which said Deed of Trust is security has occurred, in that the Trustor has failed to make payments required under the Trust Deed Note, plus interest and late payment penalties. There is also due all of the expenses and fees of these foreclosure proceedings. The foregoing are Events of Default under the Deed of Trust and related documents. The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. A detailed accounting of amounts due will be provided upon request. The default is subject to reinstatement in accordance with Utah law.

Notice is also given that despite any possible reduced payment arrangement agreed to by the Beneficiary and/or the Beneficiary's agent, such arrangement 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 specially agrees otherwise in writing.

Waylon Bergstrom is the appointed Substitute Trustee pursuant to a Substitution of Trustee dated August 15, 2025, and recorded herewith. The undersigned Substitute Trustee has elected to sell or cause to be sold the real property described in such Deed of Trust to satisfy such obligations.

This is an attempt to collect a debt. Any information obtained will be used to collect this debt.

DATED this 26th day of October 2026.

Waylon Bergstrom
Substitute Trustee

STATE OF UTAH)
:ss
COUNTY OF IRON)

On the 21 day of October 2026, Waylon Bergstrom, personally appeared before me, as Substitute Trustee and member of the Utah State Bar, the signer of the within and foregoing Notice of Default, who duly acknowledged to me that he executed the same.

Notary Public

KIMBERLEE H HIRSCHI
Notary Public - State of Utah
Comm. No. 729530
My Commission Expires on
Apr 19, 2027

00855223 B: 1778 P: 707

00855227 B: 1778 P: 720
B: 1778 P: 720 Fee $45.00
Carri R. Jeffries, Iron County Recorder - Page 1 of 2
10/26/2026 02:20:25 PM By: HALLIDAY, WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29606

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 1, 2022, and executed by Sheri Bradford, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sun American Mortgage Company, its successors and assigns as Beneficiary, but Rocket Mortgage, LLC s/b/m to Nationstar Mortgage LLC being the present Beneficiary, in which Old Republic National Title Insurance Company was named as Trustee. The Trust Deed was recorded in Iron County, Utah, on August 2, 2022, as Entry No. 00795004, in Book 1617, at Page 1675, and modified pursuant to the Modification recorded on August 11, 2025, as Entry No. 00836663, in Book 1725, at Page 115, of Official Records, all relating to and describing the real property situated in Iron County, Utah, particularly described as follows:

All of Unit D, Building 25, CEDARBEND TOWNHOMES, P.U.D., PHASE 4, according to the official plat thereof, on file and of record in the office of the Iron 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). **TAX # B-1958-0025-000D**

Purportedly known as 3066 N 175 E, Cedar City, UT 84721 (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: 10/26/2026.

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. UT29606

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

The foregoing instrument was acknowledged before me on 10/26/2026, 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