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. CARR07-1060

W3439348

E# 3439348 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Oct-26 0216 PM FEE $45.00 DEP RC
REC 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 DECEMBER 27, 2024, and executed by DANIEL M ELLIS, A MARRIED MAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, its successors and assigns, as Beneficiary, and PAUL M. HALLIDAY, JR. HALLIDAY & WATKINS, P.C., as Trustee, which Trust Deed was recorded on DECEMBER 30, 2024, as Entry No. 3352645, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

ALL THAT CERTAIN LOT, PARCEL OR TRACT OF LAND, SITUATE AND LYING IN THE CITY OF OGDEN, COUNTY OF WEBER, STATE OF UTAH, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
A PART OF LOT 9, BLOCK 10, SOUTH OGDEN SURVEY, OGDEN CITY SURVEY, WEBER COUNTY, UTAH, BEGINNING AT A POINT 341 FEET SOUTH OF THE SOUTHWEST CORNER OF THE STREET INTERSECTION OF GRANT AVENUE AND 28TH STREET, RUNNING THENCE WEST 165 FEET; THENCE SOUTH 38 1/2 FEET; THENCE EAST 165 FEET; THENCE NORTH 38 1/2 FEET TO THE PLACE OF BEGINNING.

04-064-0012 JT

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 27, 2026

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

STATE OF UTAH
§
COUNTY OF WEBER

On October 27, 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

LUKE A MARTIN
Notary Public
State of Utah
My Commission Expires July 10, 2030
COMMISSION NO. 750123

W3439352

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29664

E# 3439352 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
27-Oct-26 0231 PM FEE $45.00 DEP SD
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 February 1, 2022, and executed by Cooper T Trimble aka Cooper Trimble and Tori Ann Trimble, 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 Onslow Bay Financial LLC being the present Beneficiary, in which Intermountain Title & Escrow was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on February 7, 2022, as Entry No. 3216207, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

ALL OF LOT 5B, YULISA ESTATES, WEST HAVEN CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF. **TAX # 15-700-0010** JT

Purportedly known as 3213 S 2400 W, West Haven, UT 84401 (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: 10/27/2026.

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. UT29664

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

The foregoing instrument was acknowledged before me on 10/27/2026, 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

W3439469

E# 3439469 PG 1 OF 1
B. Rahimzadegan, WEBER COUNTY RECORDER
28-Oct-26 0144 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. UTAH04-7653

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated JUNE 13, 2017, and executed by JESSICA FLORES, SINGLE WOMAN, as Trustor(s), to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR VERITAS FUNDING LLC, its successors and assigns, as Beneficiary, and LINCOLN TITLE INSURANCE AGENCY, as Trustee, which Trust Deed was recorded on JUNE 14, 2017, as Entry No. 2862719, and re-recorded on JUNE 28, 2017, as Entry No. 2865127, in the Official Records of WEBER County, State of Utah, describing land therein situated in WEBER County, Utah, and more particularly as follows:

ALL OF LOT 144, IN FOXGLEN SUBDIVISION NO. 6, PHASE NO. 6 OF FOXGLEN P.R.U.D., "TWINHOMES", ROY CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

08-164-0017 KN

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 28, 2026

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

STATE OF UTAH

COUNTY OF WEBER

On October 28, 2026, before me, the undersigned, a Notary Public, personally appeared, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

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

_____
NOTARY PUBLIC

W3439476

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29690

E# 3439476 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
28-Oct-26 0215 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 February 9, 2010, and executed by Shannon S Porter, as Trustor, in favor of Wells Fargo Bank, N.A. as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which FOUNDERS TITLE COMPANY was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on February 16, 2010, as Entry No. 2458608, and as reformed by court order issued July 15, 2019 and recorded on July 23, 2019 as Entry No. 2992621, and modified pursuant to the Modification recorded on May 4, 2020, as Entry No. 3051920, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

PART OF THE WEST 1/2 OF SECTION 28, TOWNSHIP 7 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY:

BEGINNING AT A POINT ON THE WEST LINE OF 4200 WEST STREET SOUTH 0°04'17" EAST ALONG THE SECTION LINE 2803.57 FEET AND NORTH 89°55'43" WEST 1191.97 FEET FROM THE NORTH QUARTER CORNER OF SAID SECTION 28, AND RUNNING THENCE NORTH 64°00' WEST 320.0 FEET, THENCE NORTH 26°00' EAST 150.0 FEET, THENCE SOUTH 64°00' EAST 320.0 FEET TO THE WEST LINE OF 4200 WEST STREET, THENCE SOUTH 26°00' WEST 150.0 FEET TO THE POINT OF BEGINNING.

LESS 7 FOOT STRIP DEEDED TO WEBER COUNTY FOR ROADWAY PURPOSES.

ALSO KNOWN AS ALL OF LOT 1, ABE MAW SUBDIVISION, AN UNRECORDED SUBDIVISION.
TAX # 19-026-0016 sd

Purportedly known as 2961 North 4200 West, Ogden aka Plain City, UT 84404 (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: 10/28/2026.

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. UT29690

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

The foregoing instrument was acknowledged before me on 10/28/2026, 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

W3439479

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29609

E# 3439479 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
28-Oct-26 0216 PM FEE $45.00 DEP SD
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 August 22, 2024, and executed by Keston Newman, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Intercap Lending Inc., its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Stewart Title of Utah, Inc. was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on August 22, 2024, as Entry No. 3337178, and modified pursuant to the Modification recorded on September 10, 2025, as Entry No. 3384440, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Part of Lots 27, 28, 29 and 30, Block 9, FLORENCE PARK ADDITION, Ogden City, Weber County, Utah: Beginning at the Southwest corner of said Lot 30, and running thence North 0°58' East 64.25 feet; thence South 89°02' East 106.88 feet; thence South 28°00' West 105.81 feet; thence North 62°00' West 66.00 feet to the place of beginning.
TAX # 04-011-0013 sd

Purportedly known as 3190 Jackson Avenue, Ogden, UT 84403-0778 (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: 10/28/2026.

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. UT29609

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

The foregoing instrument was acknowledged before me on 10/28/2026, 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

W3439586

OGDEN CITY, A UTAH MUNICIPAL CORPORATION
2549 WASHINGTON BLVD., SUITE 120
OGDEN, UT 84401

E#3439586 PG 1 OF 1
B RAHIMZADEGAN, WEBER CTY. RECORDER
28-OCT-26 0402PM FEE $0.00 270
REC FOR: OGDEN CITY

REQUEST FOR NOTICE OF DEFAULT AND NOTICE OF SALE

In accordance with Section 57-1-26, Utah Code Annotated (1953 as amended) request is hereby made that a copy of any notice of default and a copy of any notice of sale under the trust deed filed for record on the **27- FEB-25** and recorded as **Entry No. 3274432** in the office of the Weber County Recorder, State of Utah, executed by **Sarah H. Maxwell** as Trustor, in which **Mortgage Electronic Registration Systems, Inc.,** is named as Beneficiary and **Prospect Title Insurance Agency, LLC.,** as Trustee, pertaining to the following property:

PART OF LOT 9, BLOCK 4, SOUTH OGDEN SURVEY, OGDEN CITY, WEBER COUNTY, UTAH: BEGINNING AT A POINT 120 FEET NORTH AND 80 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 9, AND RUNNING THENCE NORTH 132 FEET, MORE OR LESS, TO THE NORTH LINE OF SAID LOT 9, THENCE EAST 40 FEET, THENCE SOUTH 132 FEET, MORE OR LESS, THENCE WEST 40 FEET TO THE PLACE OF BEGINNING.

Property Address: 452 Darling Street, Ogden, UT 84403

Tax ID: **04-027-0013** JT

be mailed to: OGDEN CITY, A UTAH MUNICIPAL CORPORATION
2549 Washington Boulevard, Suite 120
Ogden, UT 84401-2319

Dated this 20th day of October 2026

Ogden City Corporation

By: _____
Jeremy Smith, Neighborhood Development Director

STATE OF UTAH
COUNTY OF WEBER

On the 20th **day of October 2026**, personally appeared before me, **Jeremy Smith**, being duly sworn declared that he is the **Neighborhood Development Director**, of Ogden City Corporation and as such executed the foregoing document.

JOEY MEDINA
Notary Public, State of Utah
Commission # 748446
My Commission Expires On
April 28, 2030

_____
Notary Public

default.ntc - 8/95

W3439702

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29610

E# 3439702 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
29-Oct-26 0230 PM FEE $45.00 DEP SD
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 July 10, 2024, and executed by Luis Carlos De Nobrega De Gouvcia, as Trustor, in favor of Mortgagc Elcctronic Rcgistration Systcms, Inc., as Bcnefciary, as nominee for Veritas Funding LLC, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Monument Title was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on July 10, 2024, as Entry No. 3332309, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

ALL OF LOT 19 AND THE NORTH 12.5 FEET OF LOT 20, BLOCK 33, LAKE VIEW ADDITION, OGDEN CITY, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE WEBER COUNTY RECORDER, STATE OF UTAH.
MORE CORRECTLY DESCRIBED AS FOLLOWS:
ALL OF LOT 19 AND THE NORTH 12.5 FEET OF LOT 20, BLOCK 33, LAKE VIEW ADDITION, SOUTH OGDEN CITY, WEBER COUNTY, UTAH ACCORDING TO THE OFFICIAL PLAT THEREOF.
TAX # 05-101-0008 JT

Purportedly known as 3760 Jefferson Ave, Ogden, UT 84403-1706 (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: 10/29/2026.

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. UT29610

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

The foregoing instrument was acknowledged before me on 10/29/2026, 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

W3439707

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT29630

E# 3439707 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
29-Oct-26 0232 PM FEE $45.00 DEP SD
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 October 20, 2014, and executed by Christi Stephensen, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SecurityNational Mortgage Company, a Utah Corporation, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Meridian Title Company was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on October 22, 2014, as Entry No. 2707555, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

Lot 14, Keystone Acres No. 1, according to the official plat thereof as recorded in the office of the Weber County Recorder. **TAX # 11-163-0014** JT

Purportedly known as 846 East 1275 North, Ogden, UT 84404 (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: 10/29/2026.

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. UT29630

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

The foregoing instrument was acknowledged before me on 10/29/2026, 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. UT29639

W3439827

E# 3439827 PG 1 OF 2
B. Rahimzadegan, WEBER COUNTY RECORDER
30-Oct-26 0242 PM FEE $45.00 DEP JJT
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 November 14, 2003, and executed by Rosa Bohorquez, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Principal Residential Mortgage, Inc., its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Principal Life Insurance Company was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on November 21, 2003, as Entry No. 1993436, and modified pursuant to the Modification recorded on September 5, 2014, as Entry No. 2701362, and modified pursuant to the Modification recorded on February 13, 2017, as Entry No. 2842328, and modified pursuant to the Modification recorded on April 1, 2020, as Entry No. 3044667, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

THE FOLLOWING TRACT OF LAND IN WEBER COUNTY, STATE OF UT, TO-WIT, ALL OF LOT 92, LOMOND VIEW ADDITION, OGDEN CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF. **TAX # 12-092-0093** PCV

Purportedly known as 143 Mond Street, Ogden, UT 84404-4229 (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: 10/30/2026.

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. UT29639

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

The foregoing instrument was acknowledged before me on 10/30/2026, 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