AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. 44618 12976450 4/29/2019 11:40:00 AM \$12.00 Book - 10774 Pg - 5743-5744 RASHELLE HOBBS Recorder, Salt Lake County, UT HALLIDAY & WATKINS BY: eCASH, DEPUTY - EF 2 P.

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 May 1, 2006, and executed by James T. Bramlette, as Trustor, in favor of H&R Block Mortgage Corporation, a Massachusetts Corporation as Beneficiary, but Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2006-2, Asset-Backed Certificates, Series 2006-2 being the present Beneficiary, in which First American Title of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 9, 2006, as Entry No. 9718589, in Book 9291, at Page 9670-9681, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 136, The Cove at Hidden Valley Plat "E", according to the Official Plat thereof, on file and of record in the office of the Recorder of Salt Lake County, State of Utah, filed for record as Entry No. 4491715 in Book 87-7 at Page 90 of Official Records. TAX # 28-27-201-012

Purportedly known as 11943 South Brookglen Drive, Sandy, UT 84092-7151 (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.

that purpose. Dated this 29th day of 1705, HALLIDAY, WATKINS & MANN, P.C.: TINGIA Name: 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. 44618 STATE OF UTAH : ss. County of Salt Lake The foregoing instrument was acknowledged before me this April 39 as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee. Murguet for Mell Notary Public MARGARET ZOE LEE

Notary Public State of Utah Commission Expires March 22, 2020 #688180

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