

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT-20189

**14019446 B: 11374 P: 1237 Total Pages: 2**  
**09/21/2022 02:49 PM By: tpham Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: HALLIDAY, WATKINS & MANN, P.C.**  
**376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111**

### **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 18, 2021, and executed by Stirling F. King Jr. and Lois Kennedy King, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Wintrust Mortgage, a Division of Barrington Bank and Trust Co., N.A., its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which Elevated Title West DBA Royal Title West was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on May 24, 2021, as Entry No. 13671745, in Book 11179, at Page 2299-2312, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Commencing 79 feet West from the Northwest corner of 10T 19, Block 7, Reynolds Subdivision, and running thence West 69.5 feet; thence South 100 feet; thence East 69.5 feet; thence North 100 feet to the point of beginning. Being in the Northwest  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 29, Township 1 South, Range 2 West, Salt Lake Base and Meridian. **TAX # 14-29-103-025-0000**

Purportedly known as 2711 South 8650 West, Magna, UT 84044 (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 this 21<sup>st</sup> day of September, 2022.

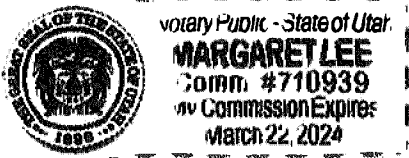
HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]  
Name: Armand J. Howell  
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. UT-20189

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

The foregoing instrument was acknowledged before me this September 21, 2022, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

[Signature]  
Notary Public



Expires: March 22, 2024