

Recording Requested By:  
ServiceLink

When Recorded Mail To:  
**First American Title Insurance Company**  
4795 Regent Blvd, Mail Code 1011-F  
Irving, TX 75063

APN: 27-18-351-049  
Property Address: 10929 S LAKE ISLAND DR  
SOUTH JORDAN,  
UT 84095-1262

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TS No. : UT2300289475  
TSG No. : 230544399-UT-MSI

## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

### **IMPORTANT NOTICE**

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION**, and you may have the legal right to bring your account into good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally three months after the date of recording of this Notice of Default and Election to Sell as to your property. No sale date may be set until approximately three months from the date this Notice of Default may be recorded (which date of recordation appears on this notice).

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

NO NOTARY SEAL  
- CO RECORDER -

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## **NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

Upon your written request, the undersigned trustee, beneficiary or loan servicer will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2);

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT  
SOLELY AS TRUSTEE FOR RESIDENTIAL MORTGAGE AGGREGATION TRUST**  
c/o First American Title Insurance Company  
4795 Regent Blvd, Mail Code 1011-F  
Irving, TX 75063  
866-429-5179

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

TS No.: **UT2300289475**

TSG No. : **230544399-UT-MSI**

**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED  
OF TRUST**

**Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT  
TAKE PROMPT ACTION.**

NOTICE IS HEREBY GIVEN: That **First American Title Insurance Company** is either the original trustee, the duly appointed substitute trustee, or acting as agent for the beneficiary under a Deed of Trust dated **03/22/2022**, executed by:

**33 HOLDINGS, LLC, A UTAH LIMITED LIABILITY COMPANY,**

as Trustor(s) to secure certain obligations in favor of **HOUSEMAX FUNDING FUND I LLC, A TEXAS LIMITED LIABILITY COMPANY** as Beneficiary, recorded **03/22/2022**, (as Instrument No.) **13916664**, (in Book) , (Page) of Official Records in the Office of the Recorder of **SALT LAKE COUNTY, UTAH** describing land therein as:

**AS MORE FULLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART  
HEREOF**

said obligations including ONE NOTE FOR THE ORIGINAL sum of \$ **1,349,820.00**.

That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

**THE BALANCE OF PRINCIPAL WHICH BECAME ALL DUE ON 10/01/2023  
TOGETHER WITH INTEREST DUE FROM 06/01/2023, DEFAULT INTEREST, LESS  
ANY FUNDS IN SUSPENSE, PLUS FORECLOSURE FEES AND COSTS ANY  
LEGAL FEES OR ADVANCES THAT HAVE BECOME DUE.**

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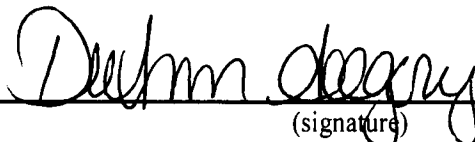
TSG No. : 230544399-UT-MSI

That by reason thereof, the present beneficiary under such deed of trust, or its agent, has delivered to the undersigned, a written request to commence foreclosure, and has deposited with the undersigned, a copy of the deed of trust and other documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated: 11-16-2023

**First American Title Insurance Company**  
4795 Regent Blvd, Mail Code 1011-F  
Irving TX 75063  
866-429-5179

Hours of operation are Monday-Friday 8:00am-5:00pm  
\*except some holidays

By:   
(signature)

Name: DeeAnn Gregory  
**Authorized Signatory**

Title: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Local Office is located at:  
First American Title Insurance Company  
392 East Winchester, Suite 420  
Murry, UT 84107  
Phone : 866-440-2063

APN Number : 27-18-351-049  
Title Order Number : 230544399-UT-MSI  
TS Number : UT2300289475  
Notice of Default

## **Exhibit A**

### **Legal Description**

LOT 103, DAYBREAK LAKE ISLAND PLAT 1, AMENDING LOTS A-4 AND A-6 OF THE KENNECOTT DAYBREAK OQUIRRH LAKE PLAT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, STATE OF UTAH.