

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24003

14286649 B: 11517 P: 3283 Total Pages: 2
09/11/2024 09:56 AM 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 November 3, 2021, and executed by Don A. Mathews and Sterling Heights, LLC, as Trustors, in favor of Academy Construction Lending, LC as Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 4, 2021, as Entry No. 13816018, in Book 11264, at Page 3271-3275, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Units 144, 145, 146, 147 & 148, Building 9, Sterling Heights (Amending South Mountain Subdivision Phase 2E), according to the Official Plat thereof, on file and of record in the Office of the Salt Lake County Recorder, State of Utah.

Together with a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

TAX # 34-07-203-058, 34-07-203-059, 34-07-203-060, 34-07-203-061, 34-07-203-062

Purportedly known as 14404, 14408, 14412, 14414, 14416 S Champ Cove, Building 9, Draper, UT 84020 (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 entire unpaid principal balance together with all accrued interest which became due in full on November 3, 2022. 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: 09/11/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri
Signed on 2024/09/11 09:26:55 -8:00

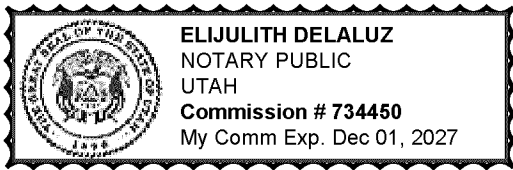
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT24003

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

The foregoing instrument was acknowledged before me on 09/11/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

[Signature]
Signed on 2024/09/11 09:26:55 -8:00

Notary Public



Notary Stamp 2024/09/11 09:26:55 PST

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Notarial act performed by audio-visual communication