

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT24809

14324452 B: 11538 P: 5270 Total Pages: 2
12/13/2024 08:21 AM By: vanguyen 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 September 9, 2021, and executed by Anita J. Johnson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc. as Beneficiary, as nominee for Freedom Mortgage Corporation dba Freedom Home Mortgage Corporation, its successors and assigns as Beneficiary, but Freedom Mortgage Corporation being the present Beneficiary, in which First American Title Insurance Company of Utah was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on September 20, 2021, as Entry No. 13776788, in Book 11241, at Page 47-61, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 15, BAILEY SUBDIVISION, Salt Lake City, Salt Lake County, Utah, according to the official plat thereof on file and of record in the Salt Lake County Recorder.

Excepting therefrom the following:

Beginning at the Southwest Corner of said Lot 15, and running thence North 3 deg 29 min 35 sec East 10.443 ft; thence East 5.117 ft; thence South 12.334 ft, thence Northwesterly along a curve to the left 6.14 ft to the point of beginning.

Also less and excepting therefrom:

Beginning at the Southeast Corner of Lot 15, and running thence North 5 deg 40 min 45 sec West 129.649 ft; thence South 0 deg 22 min 29 sec East 128.596 ft to a point on a curve to the Left with a radius of 171.433 ft center bears North 4 deg 00 min 38 sec East; thence along said curve 12.0 feet (chord bearing and distance South 87 deg 59 min 41 sec East 11.997 ft to the point of beginning. **TAX # 14-35-251-041-0000**

Purportedly known as 5892 West Zina Circle, West Valley City, UT 84128 (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: 12/12/2024

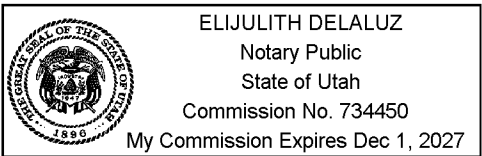
HALLIDAY, WATKINS & MANN, P.C.:

By: *JO*

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. UT24809

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

The foregoing instrument was acknowledged before me on 12/12/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.



Eljolith Delaluz
Notary Public

Remotely Notarized with audio/video via
Simplifile