

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26638

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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 October 28, 2020, and executed by Axys Inc. and Aaron Hymas, as Trustors, in favor of Academy Construction Lending, LC as Beneficiary, in which Northern Title Company, Inc was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on October 29, 2020, as Entry No. 13443444, in Book 11049, at Page 6068-6073, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

SEE ATTACHED EXHIBIT "A"

TAX # 33-02-152-005, 33-02-176-018, 33-02-152-024 and 33-02-152-015

Purportedly known as 13701 South Lovers Lane and 13702 South Lovers Lane, Riverton, UT 84065 (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 January 28, 2024. 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: 08/21/2025.

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

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. UT26638

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

The foregoing instrument was acknowledged before me on 08/21/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Elija Trotter

Notary Public



ELIJAH G. TROTTER
Notary Public
State of Utah
Commission No. 734450
My Commission Expires Dec 1, 2027

Remotely Notarized with audio/video via
Simplifile

EXHIBIT "A"

Parcel 1: (33-02-152-005)

Beginning at a point on the fence line, said point being North 478.93 feet and East 946.90 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; and running thence North 22°16'00" East 253.07 feet; thence South 80°42'20" East 172.01 feet; thence South 22°16'00" West 266.68 feet to a point on a fence line; thence along said fence line North 76° 13'00" West 169.47 feet to the point of beginning.

Parcel 1A:

Together with a two (2) rod wide right-of-way for ingress and egress described as follows: Beginning at a point on a fence line on the East side of a dirt road, said point being North 873.84 feet and East 799.53 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; and running thence South 27°07'13" West 80.89 feet; thence South 51°31'00" East 86.75 feet; thence South 80°42'20" East 387.06 feet; thence South 76°18'00" East 1057.06 feet; thence North 21°30'00" East 33.31 feet; thence North 76°18'00" West 1062.85 feet; thence North 80°42'20" West 379.74 feet; thence North 51°31'00" West 51.13 feet; thence North 27°07'13" East 124.37 feet; thence South 52°12'00" West 77.85 feet to the point of beginning.

Parcel 2: (33-02-176-018)

Beginning at a point which is North 438.56 feet and thence East 1111.49 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; said point being on a fence line and running thence along said fence line South 76°13'00" East 1060.45 feet; thence North 21°30'00" East 267.72 feet; thence North 76°18'00" West 1057.06 feet to a point on a fence line; thence along said fence line South 22°16'00" West 266.68 feet to the point of beginning.

Parcel 2A:

Together with a non-exclusive two (2) rod wide right-of-way for ingress and egress and incidental purposes more particularly described as follows: Beginning at a point on a fence line on the East side of a dirt road, said point being North 873.84 feet and East 799.53 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; and running thence South 27°07'13" West 80.89 feet; thence South 51°31'00" East 86.75 feet; thence South 80°42'20" East 387.06 feet; thence South 76°18'00" East 1057.06 feet; thence North 21°30'00" East 33.31 feet; thence North 76°18'00" West 1062.85 feet; thence North 80°42'20" West 379.74 feet; thence North 51°31'00" West 51.13 feet; thence North 27°07'13" East 124.37 feet; thence South 52°12'00" West 77.85 feet to the point of beginning.

Parcel 3: (33-02-152-024)

Beginning North 00°00'44" West 630.43 feet along the Section line and East 496.95 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; thence North 50°00'00" East 230.18 feet; thence North 68°30'00" East 154.27 feet; thence South 27°07'13" West 27.04 feet; thence South 51°31'00" East 51.13 feet; thence South 80°42'20" East 379.74 feet; thence South 76°18'00" East 1062.85 feet; thence South 21°30'00" West 33.31 feet; thence North 76°18'00" West 1057.06 feet; thence North 80°42'20" West 172.01 feet; thence South 22°16'00" West 207.50 feet; thence North 76°50'00" West 479.97 feet to the point of beginning.

Parcel 3A:

Together with and subject to a two (2) rod wide right-of-way for ingress and egress described as follows: Beginning at a point on a fence line on the East side of a dirt road, said point being North 873.84 feet and East 799.53 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; and running thence South 27°07'13" West 80.89 feet; thence South 51°31'00" East 86.75 feet; thence South 80°42'20" East 387.06 feet; thence South 76°18'00" East 1057.06 feet; thence North 21°30'00" East 33.31 feet; thence North 76°18'00" West 1062.85 feet; thence North 80°42'20" West 379.74 feet; thence North 51°31'00" West 51.13 feet; thence North 27°07'13" East 124.37 feet; thence South 52°12'00" West 77.85 feet to the point of beginning.

Parcel 3B:

Also together with and subject to a right-of-way for ingress and egress described as follows: Beginning at a point which is North 608.59 feet; thence East 418.36 feet; thence North 48°48'06" East 246.06 feet and North 62°54'00" East 86.44 feet from the West quarter of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian; said point of beginning being the P.C. of a curve, (radius point bears South 27°46'00" East 76.52 feet; delta = 65°25'00"); thence running Easterly along the arc of said curve 87.36 feet to the South line of an existing 33.00 foot right-of-way; thence North 27°07'13" East 80.89 feet; thence South 52°12'00" West 13.75 feet; thence South 62°54'00" West 72.42 feet to the point of beginning.

Parcel 4: (33-02-152-015)

Beginning at the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian and running thence North 316.3 feet to canal; thence Northerly along canal to South line of Lot 4; thence East 50 feet;

thence South 05° West 347.82 feet; thence South 23°40' West 124.08 feet; thence South 68°30' West 216.48 feet; thence South 50° West 306.44 feet; thence South 76°50' East 231.0 feet; thence South 44° West 320.44 feet; thence South 75°35' East to a point 130.78 feet North from the centerline of **said Section 2; thence West** to the beginning.

Less and Excepting: Beginning at a point on the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian and running thence East 1095.48 feet; thence North 130.78 feet; thence North 75°35' West to the East line of canal; thence Southwesterly along said canal to a point North 316.3 feet **from** the point of beginning; thence South 316.3 feet to the point of beginning.

Parcel 4A:

Together with a 30 foot right of way along the existing road running Northeasterly from 1300 West Street across the Northwest corner approximately parallel to the canal bank of the property described in the Less and Excepting property described above.

Less and Excepting: beginning at a point on a fence line that is North 75°10'00" West 725.28 feet along said fence line from a fence corner that is South 89°50'42" East 1095.48 feet and North 00°00'18" East 121.18 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian (basis of bearing is Northwest corner South 00°08'18" West 2840.47 to West quarter corner of Section 2) and running thence North 75°10'00" West 300.37 feet along the extension of said fence line to the Northerly side of a 50.00 foot road; thence North 56°32'00" East 92.38 feet along said Northerly side; thence 109.99 feet along the arc of a 767.00 foot radius curve to the left (center bears North 33°28'00" West and long chord bears North 52°25'30" East 109.00 feet) along said Northerly side; thence North 48°19'00" East 148.49 feet to an extension of a fence line along said Northerly side; thence South 75°21'00" East 246.78 feet to and along said fence line to a fence line; thence South 44°00'00" West 319.55 feet along said fence line to the point of beginning.

Parcel 4B:

Together with a 30.00 foot right of way along the existing road running from the above parcel Southwesterly to 1300 West Street.

Subject to the following described parcel which is to be Deeded to Riverton City as a road way; beginning at a point on a fence line that is North 75°10'00" West 958.68 feet along said fence line from a fence corner that is South 89°50'42" East 1095.48 feet and North 00°08'18" East 121.18 feet from the West quarter corner of Section 2, Township 4 South, Range 1 West, Salt Lake Base and Meridian (basis of bearing is Northwest corner South 00°09'18" West 2649.47 to West quarter corner of Section 2) and running thence North 75°10'00" West 66.97 feet along the extension of said fence line; thence North 56°32'00" East 92.38 feet; thence 109.99 feet along the arc of a 767.00 foot radius curve to the left; (center bears North 33°28'00" West and long chord bears North 52°25'30" East 109.90 feet); thence North 48°19'00" East 146.49 feet to an extension of a fence line; thence South 75°21'00" East 60.08 feet to and along said fence line; thence 117.16 feet along the arc of a 817.00 foot radius curve to the right (center bears North 41°41'00" West and long chord bears South 52°25'30" West 117.06 feet); thence South 56°32'00" West 47.83 feet to the point of beginning.

More correctly described as follow:

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