

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT26125

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10/13/2025 09:46 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 November 2, 2021, and executed by Daniel Crouch, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Rocket Mortgage, LLC FKA Quicken Loans, LLC, its successors and assigns as Beneficiary, but Onslow Bay Financial LLC being the present Beneficiary, in which Amrock Utah, LLC was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 8, 2021, as Entry No. 13818252, in Book 11265, at Page 8209-8224, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Lot 304, Block 62-A, Hoffman Heights No. 9 subdivision, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office.

Less and excepting that portion deeded from Susan Frazier to the Utah Department of Transportation, recorded October 28, 2011 as Entry No. 11269491 in Book 9961 at Page 9233, Official Salt Lake County Records. More particularly described as follows:

Beginning at the Southwest corner of an entire tract in the Northerly right of way line of the existing Highway State Route 173 which point is 3,295.60 feet North 89°59'04" West along the Northerly section line of Section 18, Township 2 South, Range 1 West, Salt Lake Base and Meridian, and 55.62 feet South 00°05'30" West from the Northeast corner of Section 18, Township 2 South, Range 1 West, Salt Lake Base and Meridian, said corner is also approximately 54.74 feet perpendicularly distant Northerly from the control line of said project opposite engineer station 532+00.79; and running thence North 00°05'30" East 1.26 feet along the Westerly lot line of said Lot 304 to a line parallel with and 56.00 feet perpendicularly distant Northerly from said control line; thence South 89°54'09" East 25.21 feet along said parallel line to a point opposite engineer station 532+26.00; thence South 82°43'47" East 10.08 feet to a point in the Northerly right of way line of the existing Highway State Route 173 which point is 54.74 feet perpendicularly distant Northerly from said control line opposite engineer station 532+36.00; thence North 89°54'30" West 35.21 feet along said Northerly right of way line to the point of beginning as shown on the Official Map of said project on file in the Office of the Utah Department of Transportation.

Also less and excepting any solar panels and their associated components, including but not limited to solar array mounting racks, array DC disconnect, inverter, battery pack, power meter, utility meter, kilowatt meter, backup generator and charge controller.

TAX # 21-18-126-024-0000

Purportedly known as 4496 West 5415 South, Salt Lake City, UT 84118 (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: 10/10/2025

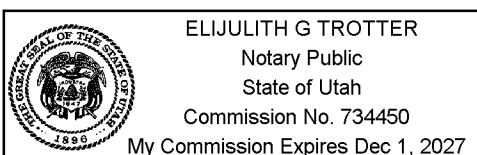
HALLIDAY, WATKINS & MANN, P.C.:

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. UT26125

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

The foregoing instrument was acknowledged before me on 10/10/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Remotely Notarized with audio/video via
Simplifile

Elija Trotter
Notary Public