

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25744

ENT 19574:2025 PG 1 of 2
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 19 02:27 PM FEE 40.00 BY LM
RECORDED FOR Halliday, Watkins & Mann, P
ELECTRONICALLY RECORDED

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 January 10, 2020, and executed by Mark S. Monson, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Angel Oak Mortgage Solutions LLC, its successors and assigns as Beneficiary, but U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association as Trustee for Angel Oak Mortgage Trust 2020-3, Mortgage-Backed Certificates, Series 2020-3 being the present Beneficiary, in which Cottonwood Title Insurance Agency Inc. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on January 10, 2020, as Entry No. 3812:2020, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 327, Hansen Ranch Phase 3 Subdivision, according to the official plat thereof as recorded in the office of the Utah County Recorder, State of Utah. **TAX # 41-911-0327**

Purportedly known as 1287 East 500 North, American Fork, UT 84003 (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: 03/19/2025

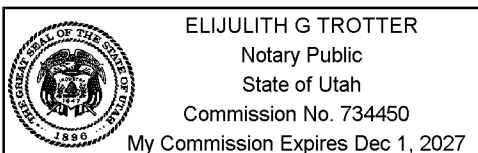
HALLIDAY, WATKINS & MANN, P.C.:

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. UT25744

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

The foregoing instrument was acknowledged before me on 03/19/2025,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Elijulith Trotter
Notary Public

Remotely Notarized with audio/video via
Simplifile