

Notice of Default Page 1 of 2

Gary Christensen Washington County Recorder
05/08/2023 03:31:30 PM Fee \$40.00 By HALLIDAY,
WATKINS & MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. 51379

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 June 10, 2013, and executed by Gloria Boberg and Joseph Boberg, as Trustors, in favor of Reverse Mortgage Solutions, Inc. as Beneficiary, but Mortgage Assets Management, LLC f/k/a Reverse Mortgage Solutions, Inc. being the present Beneficiary, in which Title Guarantee, a Utah Title Inc. Agency, LLC was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on June 14, 2013, as Entry No. 20130022941, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

All of Lot Forty-Eight (48), Dammeron Valley Homesteads, according to the Official Plat thereof, on file in the office of the Recorder of Washington County, State of Utah. **TAX # DVH-48**

Purportedly known as 812 Wild Herb Road, Dammeron Valley, UT 84783 (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 July 13, 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 this 8th day of May, 2023.

HALLIDAY, WATKINS & MANN, P.C.

By: [Signature]

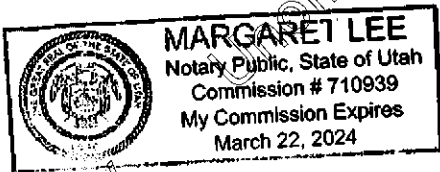
Name: Armand J. Howell

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. 61379

STATE OF UTAH

County of Salt Lake)

The foregoing instrument was acknowledged before me this May 8, 2023, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



[Signature]
Notary Public