

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23839



E# 3315277 PG 1 OF 2
Leann H. Kilts, WEBER COUNTY RECORDER
21-Feb-24 0423 PM FEE \$40.00 DEP SD
REC FOR: HALLIDAY, WATKINS & MANN, P.C.
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 7, 2022, and executed by Susan Rose Ferrero, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nationstar Mortgage LLC d/b/a Mr. Cooper, its successors and assigns as Beneficiary, but Nationstar Mortgage LLC being the present Beneficiary, in which Paul M. Halliday, Jr. was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on January 21, 2022, as Entry No. 3212494, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

A part of the Northwest quarter of Section 19, Township 5 North, Range 2 West, Salt Lake Meridian, U.S. Survey: beginning at a point 1.03 chains West and 7.90 chains south 1/2° West from the Northeast corner of said quarter section and running thence South 1/2° West 100 feet, thence North 89°45' West 233 feet, thence North 1/2° East 100 feet, thence South 89°45' East 233 feet to the place of beginning.
Subject to the right of way for county road along the East side thereof. **TAX # 09-081-0093**

Purportedly known as 5713 South 5500 West, Hooper, UT 84315 (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: 02/21/2024

HALLIDAY, WATKINS & MANN, P.C.:

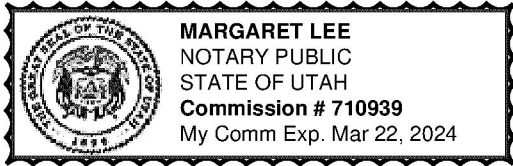
By: Hillary R. McCormack

Name: Hillary R. McCormack
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. UT23839

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

02/21/2024

The foregoing instrument was acknowledged before me on _____,
by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.



Margaret Lee

Notary Public

Notarial act performed by audio-visual communication