



\*W3375307\*

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT26617

E# 3375307 PG 1 OF 2  
B. Rahimzadegan, WEBER COUNTY RECORDER  
01-Jul-25 0452 PM FEE \$40.00 DEP RC  
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 May 19, 2020, and executed by Robert Hogan and Julie Hogan, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bank of Utah, its successors and assigns as Beneficiary, but Utah Housing Corporation, its successors and/or assigns being the present Beneficiary, in which Inwest Title Services was named as Trustee. The Trust Deed was recorded in Weber County, Utah, on May 20, 2020, as Entry No. 3055854, of Official Records, all relating to and describing the real property situated in Weber County, Utah, particularly described as follows:

All of Lots 31, 32 and 33, Block 2, River Park Addition, Ogden City, Weber County, Utah, According to the Official Plat thereof. **TAX # 14-043-0016**

ds PCV

Purportedly known as 870 West Ellis Street, Ogden, UT 84401 (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 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: 07/01/2025.

HALLIDAY, WATKINS & MANN, P.C.:

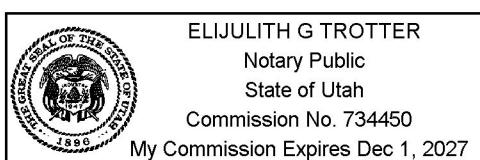
By: Hillary R McCormack

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. UT26617

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

07/01/2025

The foregoing instrument was acknowledged before me on 07/01/2025,  
 by Hillary R. McCormack 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

**Notary Public**