3443988 BK 7909 PG 374

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South Orem, Utah 84058 Phone: (800) 500-8757 E 3443988 B 7909 P 374-375
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
12/20/2021 9:28:00 AM
FEE \$40.00 Pgs: 2
DEP eCASH REC'D FOR ORANGE TITLE INS AGEN

NOTICE OF DEFAULT

T.S. NO.: 091997-UT APN: 11-330-0076

NOTICE IS HEREBY GIVEN THAT SEAN TAFT, UNMARRIED MAN as Trustor, US TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 11/28/2017 and recorded on 11/30/2017, as Instrument No. 3061672 in Book 6901 Page 1291-1307, in the official records of Davis County, Utah, covering the following described real property situated in said County and State, to-wit:

ALL OF LOT 76, WILLOW WOOD SUBDIVISION NO. 4, LAYTON CITY, DAVIS COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

The obligation included a Note for the principal sum of \$258,900.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 10/1/2019 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

NOTICE OF DEFAULT

T.S. NO. 091997-UT

By reason of such default, M & T Bank, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION: ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South

Orem, Utah 84058 Phone: (800) 500-8757 Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: December 17, 2021 ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California) County of San Diego)

On DEC 1.7 2021 before me, Renata Byra , a Notary Public, personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Renete Byra (Seal)

RENATA BYRA
Notary Public - California
San Diego County
Commission = 2229890
My Comm. Expires Feb 28, 2022