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BK 8599 PG 757

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RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
10/04/2024 01:50:42 PM
FEE: \$40.00 Pgs: 2
DEP eCASH REC'D FOR: 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. UT25107

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 October 28, 2021, and executed by Thomas W. Carnell and Terry Peterson, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which Real Advantage Title was named as Trustee. The Trust Deed was recorded in Davis County, Utah, on October 29, 2021, as Entry No. 3431812, in Book 7876, at Page 3033-3050, of Official Records, all relating to and describing the real property situated in Davis County, Utah, particularly described as follows:

All of Unit B, in Building 7, SUNDOWNER CONDO PHASE 1, Clearfield City, Davis County, Utah, according to the official plat thereof.

Together with an undivided interest in and to the Common Area, as the same is established and identified in the Declaration and Map referred to hereinabove.

TOGETHER WITH AND SUBJECT TO Easements through said Unit, appurtenant to the Common Area, and all other units, for the support and repair of said Unit, of the Common Area, and all other Units;

SUBJECT TO the provisions of the Utah Condominium Ownership Act; the aforesaid "Declaration", the aforesaid "Survey Map", and all rules, regulations and agreements lawfully made and/or entered into pursuant to the provisions of the aforesaid Act and Declaration, and all easements, conditions and restrictions of record. **TAX # 09-029-0026**

Purportedly known as 1639 East 750 South #B, a/k/a 1639 East 750 South, Unit B-7, Clearfield, UT 84015 (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: 10/02/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

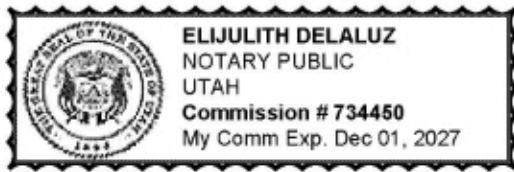
Name: Jessica Oliveri
Attorney and authorized agent of the law firm of
Halliday, Watkins & Mann, P.C., Successor Trustee
376 East 400 South, Suite 300, Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT25107

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

The foregoing instrument was acknowledged before me on 10/02/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the
Successor Trustee.

[Signature]

Notary Public



Notarial act performed by audio-visual communication