

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111

MAIL TAX NOTICE TO:
Federal National Mortgage Association
5600 Granite Parkway VII
Plano, TX 75024

File Number: UT25107

TAX #: 09-029-0026

TRUSTEE'S DEED

This Deed is made by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, under the Trust Deed described below, in favor of **Federal National Mortgage Association, 5600 Granite Parkway VII, Plano, TX 75024** as Grantee.

WHEREAS, on October 28, 2021, Thomas W. Carnell and Terry Peterson, as Trustors, executed and delivered to Real Advantage Title, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns, as Beneficiary, a certain Trust Deed to secure the performance by the Trustors of obligations under a Promissory Note of the same date executed and delivered for a valid consideration to the Beneficiary and the Trust Deed having been recorded in the office of the Davis County Recorder on October 29, 2021, as Entry No. 3431812, in Book 7876, at Pages 3033-3050, describing the property set forth below; and

WHEREAS, a breach and default occurred under the terms of the Note and Trust Deed in the particulars set forth in the Notice of Default in this matter; and

WHEREAS, Halliday, Watkins & Mann, P.C., was duly appointed by the Beneficiary as Successor Trustee by a Substitution of Trustee recorded in the Office of the County Recorder of Davis County, State of Utah, on October 8, 2024, as Entry No. 3590145, in Book 8601, at Pages 208-209; and

WHEREAS, Halliday, Watkins & Mann, P.C., as Successor Trustee under the Trust Deed, executed and recorded in the Office of the County Recorder of Davis County, a Notice of Default containing an election to sell the trust property, which was recorded on October 4, 2024, as Entry No. 3589821, in Book 8599, at Pages 757-758; and that no later than ten days after the Notice of Default was filed for record, the Trustee mailed, by certified mail, a copy of the Notice of Default to the Trustors, and to each person whose name and address were set forth in a request for notice filed for record prior to the filing of the Notice of Default; and

WHEREAS, Halliday, Watkins & Mann, P.C., as Successor Trustee, pursuant to the Notice of Default, and in accordance with the Trust Deed, did execute a Notice of Trustee's Sale stating that as Successor Trustee, it would sell at public auction to the highest bidder for cash, in lawful money of the United States of America, the property described, and fixing the time and place of sale as February 18, 2025, at 10:00 AM of said day, at the main entrance of the Davis County District Court, Farmington Department, 800 West State Street, Farmington, Utah, and did cause copies of the Notice of Sale to be posted for not less than 20 days before the date of the sale in a conspicuous place on the property to be sold and also at the office of the County Recorder of each County in which the trust property, or some part of it, is located; and the Successor Trustee did cause a copy of the Notice of Sale to be published once a week for three consecutive weeks in the Deseret News, a newspaper having a general circulation in the county in which the property to be sold is situated, the last publication being at least 10 days but not more than 30 days before the date the sale is scheduled, and also published on utahlegals.com, the website established by Utah's newspapers for legal

notices, for not less than 30 days before the date the sale is scheduled; and that no later than 20 days before the date of the sale, the Trustee also mailed, by certified mail, a copy of the Notice of Sale to the Trustor and to each person whose name and address were set forth in a request for notice filed for record prior to the filing of the Notice of Default; and

WHEREAS, all applicable statutory provisions of the State of Utah and all of the provisions of the Trust Deed have been complied with as to the acts to be performed and the notices to be given; and

WHEREAS, the Successor Trustee did at the time and place of sale by public auction sell, to Grantee, being the highest bidder, the property described for the sum of \$234,400.00 paid in cash in lawful money of the United States of America.

NOW THEREFORE, the Successor Trustee, in consideration of the premises recited and of the sum above mentioned, bid and paid by Grantee, the receipt of which is acknowledged, and by virtue of the authority vested in it by the Trust Deed, does by these presents grant and convey to the Grantee above named, but without any covenant or warranty, express or implied, all of that certain real property situated in Davis County, State of Utah, 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.

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TOGETHER WITH any and all improvements, fixtures, appurtenances and easements now situated on or pertaining to the property.

DATED: 02/25/2025

HALLIDAY, WATKINS & MANN, P.C.:

By: Hillary R McCormack

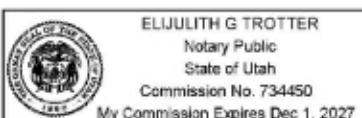
Name: Hillary R. McCormack
Attorney and authorized agent of the law firm of

State of Utah)
County of Salt Lake)
ss.

The foregoing instrument was acknowledged before me this 02/25/2025, by
Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann,
P.C., the Successor Trustee.

Elijah Trotter

Notary Public



My Commission Expires Dec 1, 2021