

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC.  
374 East 720 South  
Orem, Utah 84058  
Phone: (800) 500-8757

## NOTICE OF DEFAULT

T.S. NO.: 136322-UT

APN: 110400026

NOTICE IS HEREBY GIVEN THAT KEVIN WAYNER SWENSON AND MICHELLE SWENSON, HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP as Trustor, SILK TITLE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERISAVE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 10/25/2021 and recorded on 10/29/2021, as Instrument No. 3431806 in Book 7876 Page 2979-2994 the subject Deed of Trust was modified by Loan Modification recorded on 1/17/2025 as Instrument 3602616 B 8668 P 475-481, in the official records of Davis County, Utah, covering the following described real property situated in said County and State, to-wit:

BEGINNING ON THE SOUTH LINE OF A ROAD AT A POINT SOUTH 0 DEGREES 16 MINUTES 20 SECONDS WEST 468.83 FEET ALONG THE SECTION LINE AND SOUTH 76 DEGREES 48 MINUTES 30 SECONDS WEST 282.86 FEET ALONG THE SOUTH LINE OF SAID ROAD FROM THE NORTHEAST CORNER OF SECTION 26, TOWNSHIP 4 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, IN THE COUNTY OF DAVIS, AND RUNNING THENCE SOUTH 76 DEGREES 48 MINUTES 30 SECONDS WEST 157.94 FEET ALONG THE SOUTH LINE OF SAID ROAD; THENCE SOUTH 0 DEGREES 20 MINUTES 30 SECONDS WEST 363.64 FEET; THENCE NORTH 76 DEGREES 48 MINUTES 30 SECONDS EAST 194.39 FEET; THENCE NORTH 0 DEGREES 16 MINUTES 20 SECONDS WEST 208.91 FEET; THENCE NORTH 13 DEGREES 11 MINUTES 30 SECONDS WEST 150.37 FEET TO THE POINT OF BEGINNING.

MORE ACCURATELY DESCRIBED AS

BEGINNING ON THE SOUTH LINE OF A ROAD AT A POINT SOUTH 0 DEGREES 16 MINUTES 20 SECONDS WEST 468.83 FEET ALONG THE SECTION LINE AND SOUTH 76 DEGREES 48 MINUTES 30 SECONDS WEST 282.86 FEET ALONG THE SOUTH LINE OF SAID ROAD FROM THE NORTHEAST CORNER OF SECTION 26, TOWNSHIP 4 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, IN THE COUNTY OF DAVIS, AND RUNNING THENCE SOUTH 76 DEGREES 48 MINUTES 30 SECONDS WEST 157.94 FEET ALONG THE SOUTH LINE OF SAID ROAD; THENCE SOUTH 0 DEGREES 20 MINUTES 30 SECONDS WEST 363.64 FEET; THENCE NORTH 76 DEGREES 48 MINUTES 30 SECONDS EAST 194.39 FEET; THENCE NORTH 0 DEGREES 16 MINUTES 20 SECONDS WEST 208.91 FEET; THENCE NORTH 13 DEGREES 11 MINUTES 30 SECONDS WEST 150.37 FEET TO THE POINT OF BEGINNING.

SUBJECT TO EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD.

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The obligation included a Note for the principal sum of \$560,000.00.

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 1/1/2025 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

By reason of such default, AMERISAVE MORTGAGE CORPORATION, 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: MAY 19 2025

ORANGE TITLE INSURANCE AGENCY, INC.



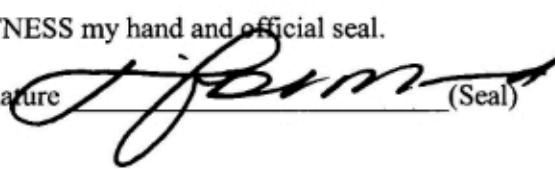
Alison Arrendale, Authorized Agent

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 } ss.  
County of San Diego }

On MAY 19 2025 before me, Jennifer De La Merced, Notary Public, personally appeared Alison Arrendale 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 said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

