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BK 8800 PG 112

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KELLY A. SILVESTER  
DAVIS COUNTY, UTAH RECORDER  
07/30/2025 09:17:38 AM  
FEE: \$40.00 Pgs: 1  
DEP eCASH REC'D FOR: SMITH KNOWLES PC

WHEN RECORDED, RETURN TO:  
Lincoln Title Insurance Agency  
C/O Smith Knowles, PLLC  
2225 Washington Boulevard, Suite 200  
Ogden, Utah 84401  
Telephone: (801) 476-0303  
File No. AMERO2-1694

## NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 5151 S 400 E, #101, Washington Terrace, UT 84405, is the duly appointed Successor Trustee under a certain DEED OF TRUST ("Trust Deed") dated MAY 24, 2010, and executed by WAYNE B LUM AND ROSEMARY LUM, as Trustor(s), to secure certain obligations in favor of AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION, as Trustee, which Trust Deed was recorded on MAY 28, 2010, as Entry No. 2531139, in Book 5035, at Page 383, in the Official Records of DAVIS County, State of Utah, describing land therein situated in DAVIS County, Utah, and more particularly as follows:

LOT 208, NEWCASTLE GREENE TOWNHOMES P.U.D., PHASE 2, ACCORDING TO THE OFFICIAL PLAT  
THEREOF ON FILE AND OF RECORD IN THE DAVIS COUNTY RECORDER'S OFFICE.

12-314-0208

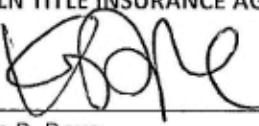
A breach of the obligation in the form of a Trust Deed Note ("Note") for which the trust property was conveyed as security has occurred, in that payments required by the Note have not been paid, plus all amounts which hereafter become due and payable, including any additional payments, interest, late fees, trustees, and attorney's fees, and expenses actually incurred.

Pursuant to the directions of the current Beneficiary of the Trust Deed, LINCOLN TITLE INSURANCE AGENCY, as the Successor Trustee, hereby elects to sell the property or cause the property to be sold, pursuant to the provisions of the Trust Deed and the laws of the State of Utah, to satisfy the obligations thereunder.

DATED: July 29, 2025

LINCOLN TITLE INSURANCE AGENCY

By:



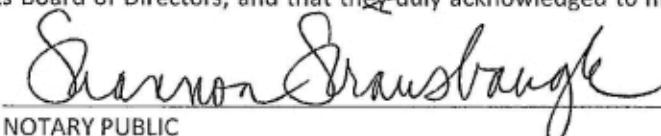
Kenyon D. Dove

Its: Authorized Agent

STATE OF UTAH

COUNTY OF WEBER

On July 29, 2025, personally appeared before me, Kenyon D. Dove, who did say that they are an Authorized Agent of Lincoln Title Insurance Agency, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that the corporation executed the same.

  
NOTARY PUBLIC