

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT22154

**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 July 17, 2018, and executed by Shannon Lynn Riddle, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for ZB, N.A., dba Zions Bank, its successors and assigns as Beneficiary, but PNC Bank, National Association being the present Beneficiary, in which ZB, N.A., dba Zions First National Bank was named as Trustee. The Trust Deed was recorded in Sevier County, Utah, on July 23, 2018, as Entry No. 00405448, in Book 741, at Page 1015, of Official Records, all relating to and describing the real property situated in Sevier County, Utah, particularly described as follows:

**PARCEL #1:** All of Lot 30, NORTH BY NORTHEAST #2 SUBDIVISION, according to the Official Plat thereof on file, and of record in the Sevier County Recorders Office.

**PARCEL #2:** Beginning at a point being located West 2,105.08 feet and North 658.84 feet from the Southeast Corner of Section 24, Township 23 South, Range 3 West, Salt Lake Base and Meridian; said point being the Northwest Corner of Lot 30 of the North By Northeast #2 Subdivision; thence N00°23'39"E 16.37 feet to the South Boundary of the North By Northeast Subdivision Phase III; thence S89°43'56"E along said Boundary of the North By Northeast Subdivision Phase III, 109.60 feet; thence S00°24'42"W leaving said Boundary of the North By Northeast Subdivision Phase III, 16.34 feet to the Northeast Corner of Lot 30 of the North By Northeast #2 Subdivision; thence N89°44'59"W along the North Line of said Lot 30, 109.59 feet to the point of beginning. **TAX # 1-2-89 and 3-262-30**

Purportedly known as 351 East 850 North, Richfield, UT 84701 (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 Trustor 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.

**eRecording: # 00435689 B: 0822 P: 0656**

09/29/2023 01:03 PM Notice of Default

Page: 1 of 2

Fee: \$40.00 By: HALLIDAY, WATKINS & MANN, P.C.  
Jason Monroe, Sevier County, Utah Recorder

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 this 29 day of September, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

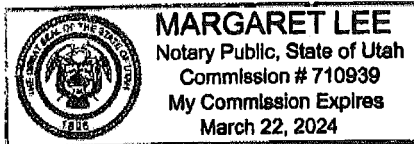
By: Hillary McCormack

Name: Hillary McCormack  
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. UT22154

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

The foregoing instrument was acknowledged before me this September 29, 2023, by Hillary McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Margaret Lee  
Notary Public



eRecording: # 00435689 B: 0822 P: 0657

09/29/2023 01:03 PM Notice of Default

Page: 2 of 2

Fee: \$40.00 By: HALLIDAY, WATKINS & MANN, P.C.

Jason Monroe, Sevier County, Utah Recorder