

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.: 132369-UT

APN: 20-029-0-0823

NOTICE IS HEREBY GIVEN THAT BRANDON WOODS AND AMBER WOODS, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CITADEL SERVICING CORPORATION DBA ACRA LENDING, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 4/21/2022 and recorded on 4/26/2022, as Instrument No. 571535, in the official records of Tooele County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 823, PASTURES AT SADDLEBACK P.U.D. PLAT 8, ACCORDING TO THE OFFICIAL PLAT THEREOF, AS RECORDED IN THE TOOELE COUNTY RECORDER'S OFFICE, STATE OF UTAH.

TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND LIMITED COMMON AREAS AND FACILITIES WHICH IS APPURTENANT TO SAID LOT AND AS MORE PARTICULARLY DESCRIBED IN SAID DECLARATION (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED).

The obligation included a Note for the principal sum of \$372,000.00.
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 8/1/2024 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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By reason of such default, WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR MFA 2022-NQM3 TRUST, 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: MAR 04 2025

ORANGE TITLE INSURANCE AGENCY, INC.


 Hamsa Uchi, 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 MAR 04 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI 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)

