

8917231

WHEN RECORDED, RETURN TO:  
Westland Title Insurance Agency, Inc.  
4723 Harrison Boulevard, Suite 200  
Ogden, UT 84403  
Telephone: (801) 476-0303  
SKH file No. 03-0911  
Loan No. 152370

8917231  
12/05/2003 04:19 PM 10.00  
Book - 8920 Pg - 7132  
GARY W. OTT  
RECORDER, SALT LAKE COUNTY, UTAH  
WESTLAND TITLE INS AGENCY  
4723 HARRISON BLVD STE.200  
OGDEN UT 84403  
BY: SSM, DEPUTY WI 1 P.

**NOTICE OF DEFAULT**

SSM

NOTICE IS HEREBY GIVEN that Westland Title Insurance Agency, Inc., a title insurance company authorized and actually doing business in the State of Utah and whose business address is 4723 Harrison Boulevard, Suite 200, Ogden, Utah, is the duly appointed Successor Trustee under a certain Deed Of Trust ("Trust Deed") dated May 5, 1999, and executed by JERALD V. SARAFOLEAN, as Trustor, to secure certain obligations in favor of FIRST FRANKLIN FINANCIAL CORPORATION, as Beneficiary, and CHICAGO TITLE INSURANCE COMPANY, as Trustee, which Trust Deed was recorded on May 11, 1999, as Entry No. 7351146, in Book 8276, at Page 4702, in the Official Records of Salt Lake County, State of Utah, describing land therein situated in Salt Lake County, Utah, and more particularly as follows:

LOT 703, COPPER VIEW HEIGHTS NO. 7, ACCORDING TO THE OFFICIAL PLAT THEREOF,  
RECORDED IN BOOK GG OF PLATS AT PAGE 45, RECORDS OF SALT LAKE COUNTY, UTAH.

21-36-408-004

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, Westland Title Insurance Agency, Inc., 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: December 4, 2003.

WESTLAND TITLE INSURANCE AGENCY, INC.  
by:

*Debra J. Hohosh*  
Debra J. Hohosh  
its: Vice President

STATE OF UTAH

COUNTY OF WEBER

On December 4, 2003, personally appeared before me, Debra J. Hohosh, who did say that she is a Vice President of Westland Title Insurance Agency, Inc., that the within and foregoing instrument was signed in behalf of said corporation by authority of a Resolution of its Board of Directors, and that she duly acknowledged to me that the corporation executed the same.

*Lisa K. Burkner*  
NOTARY PUBLIC

Residing At:  
My Commission Expires:

