



COTTONWOOD
TITLE

1996 East 6400 South, Suite 120, Salt Lake City, UT 84121
Phone: 801 277 9999 | Fax: 801 277 1411

FORECLOSURE REPORT

At your request, Cottonwood Title Insurance Agency, Inc. ("Cottonwood" or the "Company") has conducted a limited search of public records and provides the following limited Report based on that search. **Please note that this Report is NOT: (i) title insurance; (ii) a commitment for title insurance; (iii) an abstract of title; or (iv) a guarantee of the status of title or of any information reflected in this Report.** No representation is made or liability assumed as to the effect, completeness, validity, priority or the accuracy of any disclosure herein or the various documents reported herein. The Report is provided as an accommodation to you for informational purposes only, and any liability of Cottonwood in connection with this Report is strictly limited to the compensation Cottonwood receives from you for issuing the Report.

If you desire title insurance or a guarantee respecting any information reflected in this Report, please notify Cottonwood so that Cottonwood may assist you in obtaining such coverage through one of our title insurance underwriters.

REPORT:

File Number: ~~172844-DTF~~ ^{193408-DT7}
^{August 18, 2025}

1. Effective date: ~~September 18, 2023~~ at 7:30AM
2. The title to the land described herein is:
Fee Simple
3. The title to the land described herein is vested in:
Ryker D. Campbell, a married man ^{WD 92873-2020}

4. The land referred to in this Report is situated in the County of Utah, State of Utah, and is described as follows:

LOT 408, PLAT A, PHASE 4 HOLBROOK FARMS, ACCORDING TO THE OFFICIAL PLAT THEREOF
AS RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.

NOTE: Parcel Identification Number: 41-864-0408 (for reference purposes only)

The land described herein also known by the street address of:

- ✓ 3213 West 2400 North
Lehi, UT 84043

CONDITIONS AND STIPULATIONS

1. In consideration of the fee paid by you for this Report, the Company will provide one update. For additional updates, the Company will charge a minimum of \$150.00.
2. The Company will credit the fee paid for this Report toward the premium for an Owner's Policy or Trustee's Sale Guarantee insuring or guaranteeing:
 - a. The purchaser at the Trustee's Sale; or
 - b. The grantee in a "Deed in Lieu of Foreclosure"; or
 - c. The lender providing the purchase money for the Trustee's Deed.

NOTE: The policy or guarantee must be ordered within 6 months from the happening of any of said events to be eligible for such credit.

3. No representation is made as to the effect, completeness, validity or accuracy of the various documents reported herein. This Report is based upon a limited search of public records. If evidence of title is required, title insurance should be purchased.
4. This Report is restricted to your use only and is not to be used as a basis for closing any transaction affecting title to said land. As noted above, any liability of the Company is strictly limited to the compensation received for the Report. Any action or actions or rights of action that you may have or bring against the Company arising out of the subject matter hereof must be based solely on the provisions of this Report.
5. The land covered hereby may be serviced by districts, service companies and/or municipalities which assess charges for water, sewer, electricity and any other utilities, etc., which are not covered by the report or insured under a title insurance policy. You assume liability for any such charges.
6. If the Company so elects, any matter in dispute between you and the Company may be subject to arbitration as an alternative to court action pursuant to the Title Insurance Rules of the American Arbitration Association, a copy of which is available on request from the Company. Any decision reached by arbitration shall be binding upon both you and the Company. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of proper jurisdiction.
7. You assume liability for any loss, claim or damage by reason of the fact that, either under the Federal Bankruptcy Code or state insolvency or creditors' rights laws, the trust deed contemplated for non-judicial foreclosure is voided, set aside or otherwise impaired as a fraudulent conveyance, or preferential transfer, or otherwise, or its priority is impaired by court ordered subordination.
8. Unless specifically noted below, the search of public records conducted by Cottonwood for this Report did not include a search of the State Construction Registry or any other non-public record sources. Cottonwood makes no representations, and disclaims any liability, concerning the existence or absence of any filings or other information on the State Construction Registry.

CERTAIN EXCEPTIONS

Any title policy or guarantee that might be issued as noted in paragraph 2 of the Conditions and Stipulations above will contain certain exceptions and limitations, which may include but may not be limited to the following unless the same are disposed of to the satisfaction of the title insurance underwriter that commits to provide such policy or guaranty:

1. ~~Taxes~~ ^{TAXCUR - \$2,275.71 - 2024} Taxes for the year 2023 are a lien now due and payable in the amount of \$2,123.78 but will not become delinquent until November 30, 2023 under Parcel No. 41-864-0408. Taxes for the year 2022 have been paid under Parcel No. 41-864-0408.
2. ^{DISUTII} The herein described Land is located within the boundaries of North Utah Valley Animal Shelter Special Service District, Wasatch Behavioral Health Special Service District, Central Utah Water Conservancy, Lehi Metropolitan Water District, Lehi City, Alpine School District, and is subject to any and all charges and assessments levied thereunder.
3. ^{EASEMENT} Easements, notes and restrictions as shown on the recorded plat.
4. Easement in favor of Telluride Power Company, a Colorado corporation, to construct, reconstruct, operate, maintain and repair electric transmission and other equipment over, under and across a portion of the subject Land. Said Easement recorded September 2, 1904, as Entry No. 2684, in Book 69, at Page 554.
5. Easement in favor of Telluride Power Company, a Colorado corporation, to construct, reconstruct, operate, maintain and repair electric transmission and other equipment over, under and across a portion of the subject Land. Said Easement recorded September 2, 1904, as Entry No. 2716, in Book 69, at Page 583.
6. Ordinance No. 07-08-08.31 Approving the Annexation of the Holbrook 1 Annexation to Lehi City, dated July 8, 2008 and recorded September 16, 2008 as Entry No. 102205:2008.
7. Holbrook 1 Annexation Agreement by and between Lehi City Corporation, a municipal corporation of the State of Utah and Holbrook Farms LC, dated September 9, 2008 and recorded September 16, 2008 as Entry No. 102206:2008.
8. Holbrook 1 Annexation Agreement by and between Lehi City, a Utah municipal corporation; Anderson Lehi LLC, a Utah limited liability company and River Jordan, LLC, a Utah limited liability company, dated September 9, 2008 and recorded September 16, 2008 as Entry No. 102207:2008.
9. Ordinance No. 55-2015 Approving and Adopting the Holbrook Farms Area Plan for Property Located at Approximately 2100 North and 3600 West, recorded May 23, 2016 as Entry No. 45296:2016.
10. Ordinance No. 03-2016 Approving a Zone District Designation Amendment and Zoning District Map Amendment, recorded May 4, 2017 as Entry No. 43340:2017.
11. Master Declaration of Covenants, Conditions and Restrictions, and Reservation of Easements for Holbrook Farms, recorded March 3, 2017 as Entry No. 21346:2017.

Second Supplement to Master Declaration of Covenants, Conditions, and Restrictions for Holbrook Farms in Lehi, Utah, recorded August 7, 2017 as Entry No. 76254:2017.

Corrected Second Supplement to Master Declaration of Covenants, Conditions and Restrictions and Dedication of Private Road for Holbrook Farms, recorded October 16, 2017 as Entry No. 101961:2017.

CERTAIN EXCEPTIONS
(Continued)

Amended June 16, 2023 as Entry No. 39379:2023.

(12.) Notice of Reinvestment Fee Covenant in favor of The Holbrook Farms Master Association, dated August 7, 2017 and recorded August 8, 2017 as Entry No. 76475:2017.

(13.) Notice of Reinvestment Fee Covenant in favor of Holbrook Farms Master Association, recorded June 1, 2017 as Entry No. 52888:2017.

Supplemental Notice of Reinvestment Fee Covenant, recorded February 9, 2018 as Entry No. 13493:2018.

Supplemental Notice of Reinvestment Fee Covenant, recorded May 23, 2018 as Entry No. 48023:2018.

Supplemental Notice of Reinvestment Fee Covenant, recorded June 18, 2018 as Entry No. 56698:2018.

Supplemental Notice of Reinvestment Fee Covenant, recorded December 18, 2018 as Entry No. 119066:2018.

Amended November 15, 2022 as Entry No. 117747:2022.

(14.) *LIENXMEC 15997-2025 ; LIENXMEC 20539-2025 (Amended)*
A Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby: Trustor: Ryker D. Campbell, a married man; Trustee: First American Title Insurance Agency, LLC; Beneficiary: Mortgage Electronic Registration Systems, Inc. "MERS", solely as nominee for Caliber Home Loans, Inc.; Amount: \$325,700.00; Dated: July 1, 2020; Recorded: July 1, 2020 as Entry No. 92925:2020.

(15.) *TS 116.* Deed of Trust to Secure Home Equity Line of Credit Agreement to secure an indebtedness in the amount shown below, and any other obligations secured thereby: Trustor: Ryker D. Campbell; Trustee: Mountain America Federal Credit Union; Beneficiary: Mountain America Federal Credit Union; Amount: \$159,245.00; Dated: August 31, 2022; Recorded: September 7, 2022 as Entry No. 98273:2022.

DTX SUBT 67794-2023
DTX MOD 67794-2023
~~Notice of Default under said Deed of Trust was recorded October 5, 2023 as Entry No. 65906:2023. *cancelled*~~

NOTE: The following names have been checked for Judgments:

Ryker D. Campbell

No unsatisfied judgments appear of record in the last eight years except as shown herein.

Vanguard Title Insurance Agency, LLC
Mail Tax Notices to and
WHEN RECORDED RETURN TO:
Ryker Campbell
3213 W 2400 N
Lehi, UT 84043
File No.: 48546-HJ

ENT92873:2020 PG 1 of 2
Jeffery Smith
Utah County Recorder
2020 Jul 01 03:14 PM FEE 40.00 BY SM
RECORDED FOR Vanguard Title Insurance Agency, LLC
ELECTRONICALLY RECORDED

WARRANTY DEED

GRANTOR(S): **Landon Joseph Larsen**

hereby CONVEY(S) and WARRANT(S) to:

GRANTEE(S): **Ryker D Campbell, a married man**

for the sum of Ten Dollars and Other Good and Valuable Consideration the following described tract(s) of land in **Utah County**, State of UTAH:

Lot 408, PLAT A, PHASE 4 HOLBROOK FARMS, according to the Official Plat thereof as Recorded in the Office of the Utah County Recorder.

Tax Parcel No.: 41-864-0408

SUBJECT TO County Taxes and Assessments not delinquent, Easements, Rights of Way, Covenants, Conditions and Restrictions now of record

WITNESS, the hand(s) of said Grantor(s), EXECUTED this 1 day of July, 2020.

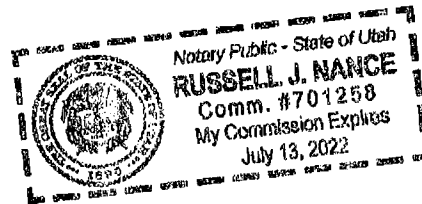
Landon Joseph Larsen
Landon Joseph Larsen

State of Utah }
County of Salt Lake } ss.
County of Utah }

On this 1 day of July, 2020, personally appeared before me Landon Joseph Larsen, the signer(s) of the above instrument, who duly acknowledged to me that he/she/they, executed the same.

Witness my hand and official seal.

[Signature]
Notary Public



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WHEN RECORDED, MAIL TO:

Mountain America
Federal Credit Union
P.O. Box 2331
Sandy, UT 84091-2331



ENT 98273:2022 PG 1 of 8
ANDREA ALLEN
UTAH COUNTY RECORDER
2022 Sep 07 3:56 pm FEE 40.00 BY TM
RECORDED FOR FIRST AMERICAN TITLE INSUR

160-6240878

SPACE ABOVE THIS LINE FOR RECORDER USE



MOUNTAIN AMERICA
CREDIT UNION

P.O. BOX 2331 • SANDY, UT • 84091

**DEED OF TRUST
TO SECURE HOME EQUITY
LINE OF CREDIT AGREEMENT**

THIS DEED OF TRUST is made this 31 day of August, 2022, among the Trustor,
RYKER D CAMPBELL

(herein "Borrower"), MOUNTAIN AMERICA FEDERAL CREDIT UNION (herein "Trustee"), and the
Beneficiary, MOUNTAIN AMERICA FEDERAL CREDIT UNION, a corporation organized and
existing under the Laws of the State of Utah whose address is 9800 S MONROE ST, SANDY UT
84070 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created,
irrevocably grants and conveys to Trustee, in trust, with power of sale, the following
described property located in the County of UTAH, State of UT

SEE ATTACHED EXHIBIT "A"
PARCEL# 41-864-0408

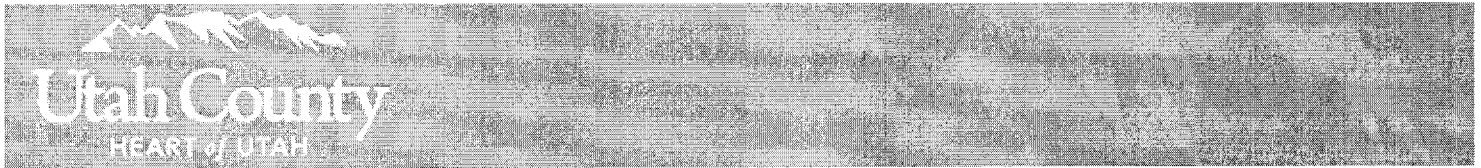
which has the address of 3213 WEST 2400 NORTH
(Street)
LEHI UT 84043 (herein "Property Address");
(City) (State and Zip Code)

EXHIBIT "A"

File No.: 6240878

Property: 3213 West 2400 North, Lehi, UT 84043

LOT 408, PLAT A, PHASE 4 HOLBROOK FARMS, ACCORDING TO THE OFFICIAL PLAT THEREOF AS
RECORDED IN THE OFFICE OF THE UTAH COUNTY RECORDER.



PROPERTY INFORMATION

Serial Number: 41:864:0408 Serial Life: 2018...

Property Address: 3213 W 2400 NORTH - LEHI

Mailing Address: 3213 W 2400 N LEHI, UT 84043

Acreage: 0.065796

Last Document: [92873-2020](#)

[Subdivision Map Filing](#) ✓

Taxing Description: LOT 408, PLAT A, HOLBROOK FARMS, PHASE 4 SUB AREA 0.066 AC.

*Taxing description NOT FOR LEGAL DOCUMENTS



Total Photos: 3

Owner Names	Value History	Tax History	Location	Photos	Documents	Aerial Image
2021...	CAMPBELL, RYKER D ✓					
2019-2020	LARSEN, LANDON JOSEPH					
2018	CLAYTON PROPERTIES GROUP II INC					
2018	OAKWOOD HOMES					
2018NV	BOYER HOLBROOK RESIDENTIAL LC					

Additional Information ▼

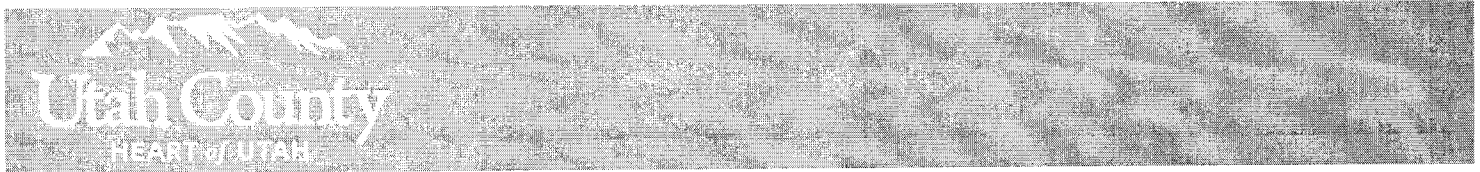
[Main Menu](#)

Comments or Concerns on Value/Appraisal - [Assessor's Office](#)

Documents/Owner/Parcel information - [Recorder's Office](#)

[Address Change for Tax Notice](#)

This page was created on 9/8/2025 10:17:16 AM



PROPERTY INFORMATION

Serial Number: 41:864:0408 Serial Life: 2018...

Property Address: 3213 W 2400 NORTH - LEHI

Mailing Address: 3213 W 2400 N LEHI, UT 84043

Acreage: 0.065796

Last Document: [92873-2020](#)

[Subdivision Map Filing](#)

Taxing Description: LOT 408, PLAT A, HOLBROOK FARMS, PHASE 4 SUB AREA 0.066 AC.

*Taxing description NOT FOR LEGAL DOCUMENTS



Total Photos: 3

Owner Names	Value History	Tax History	Location	Photos	Documents	Aerial Image		
Year	General Taxes	Adjustments	Net Taxes	Fees	Payments	Tax Balance*	Balance Due	Tax Area
2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2024	\$2,275.71	\$0.00	\$2,275.71	\$0.00	\$2,275.71	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2023	\$2,123.78	\$0.00	\$2,123.78	\$0.00	\$2,123.78	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2022	\$2,212.65	\$0.00	\$2,212.65	\$0.00	\$2,212.65	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2021	\$1,941.36	\$0.00	\$1,941.36	\$0.00	\$1,941.36	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2020	\$1,828.82	\$0.00	\$1,828.82	\$0.00	\$1,828.82	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2019	\$1,658.23	\$0.00	\$1,658.23	\$0.00	\$1,658.23	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW
2018	\$1,239.83	\$0.00	\$1,239.83	\$0.00	\$1,239.83	\$0.00	\$0.00	011 - LEHI CITY W/O NUCW

* Note: Original tax amount (Does not include applicable interest and/or fees).

Additional Information

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Comments or Concerns on Value/Appraisal - [Assessor's Office](#)

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[Address Change for Tax Notice](#)

This page was created on 9/8/2025 10:17:16 AM

Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 731-5451

ENT 15997:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 05 03:56 PM FEE 40.00 BY LM
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

THIS LAW FIRM IS A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED CAN AND WILL BE USED FOR THAT PURPOSE.

HOMEOWNERS ASSOCIATION NOTICE OF LIEN

Holbrook Farms Master Association (the "Association"), through the undersigned, hereby notifies all persons that the certain real property identified below, and owned or purportedly owned by ("Owner"), is subject to a continuing lien in favor of the Association pursuant to the Utah Community Association Act (Utah Code Ann. § 57-8a-101 *et seq.*) and the Association's governing documents.

Address, Legal Description, and Parcel No. of Property Subject to Lien: 3213 W 2400 North LEHI, UT and lying in Utah County, and more particularly described below:

Lot 408, PLAT A, PHASE 4 HOLBROOK FARMS, according to the Official Plat thereof as Recorded in the Office of the Utah County Recorder.

Parcel No. 41-864-0408 (the "Property")

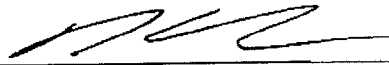
Owner's Mailing Addresses: 3213 W 2400 North LEHI, UT 84043

As of March 5, 2025, the amount of the lien against the Property is **\$3,982.50**, which is calculated as follows: **\$3,982.50** in unpaid assessments and common area fees, late fees or charges, interest, attorneys' fees, costs, and other collection costs; plus \$0.00 in unpaid fines. The balance of the lien shall increase by future accruing assessments, common area fees, late fees/charges, interest, fines, attorneys' fees and collection costs, and other costs assessed to the Owner's account with the Association, less any payments or credits until such lien is released.

Lien Claimant: Holbrook Farms Master Association, c/o Robert S. Rosing, 136 Heber Ave., Suite 205, Park City, Utah, 84060; Phone: (435) 731-5451.

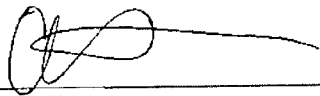
DATED, March 5, 2025.

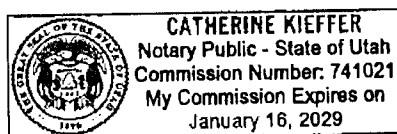
HOLBROOK FARMS MASTER ASSOCIATION


By: Robert S. Rosing, in his capacity as
attorney for lien claimant

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On March 5, 2025, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.


Notary Public



Robert S. Rosing
ROSING DAVIDSON FROST
136 Heber Ave., Suite 205
Park City, Utah 84060
(435) 731-5451

ENT 20539:2025 PG 1 of 1
ANDREA ALLEN
UTAH COUNTY RECORDER
2025 Mar 24 12:52 PM FEE 40.00 BY MG
RECORDED FOR Rosing Davidson
ELECTRONICALLY RECORDED

THIS LAW FIRM IS A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED CAN AND WILL BE USED FOR THAT PURPOSE.

HOMEOWNERS ASSOCIATION AMENDED NOTICE OF LIEN

Holbrook Farms Master Association (the "Association"), through the undersigned, hereby amends and restates that certain Notice of Lien dated March 5, 2025 and recorded as Entry No. 15997 on file with Utah County Recorder's office. The Association hereby notifies all persons that the certain real property identified below, and owned or purportedly owned by **Ryker Campbell** ("Owner"), is subject to a continuing lien in favor of the Association pursuant to the Utah Community Association Act (Utah Code Ann. § 57-8a-101 *et seq.*) and the Association's governing documents.

Address, Legal Description, and Parcel No. of Property Subject to Lien: 3213 W 2400 North LEHI, UT and lying in Utah County, and more particularly described below:

Lot 408, PLAT A, PHASE 4 HOLBROOK FARMS, according to the Official Plat thereof as Recorded in the Office of the Utah County Recorder.

Parcel No. 41-864-0408 (the "Property")


Owner's Mailing Addresses: 3213 W 2400 North LEHI, UT 84043

As of March 5, 2025, the amount of the lien against the Property is **\$3,982.50**, which is calculated as follows: **\$3,982.50** in unpaid assessments and common area fees, late fees or charges, interest, attorneys' fees, costs, and other collection costs; plus \$0.00 in unpaid fines. The balance of the lien shall increase by future accruing assessments, common area fees, late fees/charges, interest, fines, attorneys' fees and collection costs, and other costs assessed to the Owner's account with the Association, less any payments or credits until such lien is released.

Lien Claimant: Holbrook Farms Master Association, c/o Robert S. Rosing, 136 Heber Ave., Suite 205, Park City, Utah, 84060; Phone: (435) 731-5451.

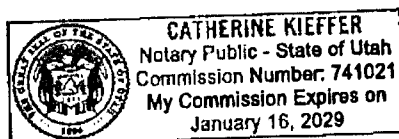
DATED, March 24, 2025.

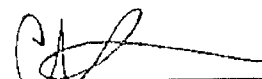
HOLBROOK FARMS MASTER ASSOCIATION


By: Robert S. Rosing, in his capacity as
attorney for lien claimant

STATE OF UTAH)
) ss.
COUNTY OF SUMMIT)

On March 24, 2025, Robert S. Rosing personally appeared before me, subscribed and sworn and the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.




Notary Public