

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT10189

13161003  
12/31/2019 2:08:00 PM \$40.00  
Book - 10880 Pg - 3687-3688  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
HALLIDAY WATKINS & MANN PC  
BY: eCASH, DEPUTY - EF 2 P.

## **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 June 21, 2004, and executed by Joshua Chidester and Patricia Chidester, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for United Financial Mortgage Corp., its successors and assigns as Beneficiary, but BankUnited N.A. being the present Beneficiary, in which Landmark Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on June 23, 2004, as Entry No. 9099945, in Book 9005, at Page 2012-2019, and corrected pursuant to the Affidavit recorded on December 19, 2019, as Entry No. 13151695, in Book 10875, at Page 1249-1250, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

All of Lot 139, Marlborough Place, a Subdivision of Lots 4, 5, 6, 17, 18, and 19, Block 15, Five Acre Plat "A", Big Field Survey, according to the official plat thereof, filed in Book "F" of Plats at Page 106 of the official records of Salt Lake County Recorder.

### **MORE CORRECTLY DESCRIBED AS FOLLOWS:**

All of Lot 139, Marlborough Place, a Subdivision of Lots 4, 5, 6, 17, 18, and 19, Block 15, Five Acre Plat "A", Big Field Survey, according to the official plat thereof, filed in Book "F" of Plats at Page 106 of the official records of Salt Lake County Recorder. TOGETHER WITH the North one-half of the vacated alley abutting on the South.  
**TAX # 16-17-154-008**

Purportedly known as 730 East Kensington Avenue, Salt Lake City, UT 84105 (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 Trustors 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.

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.**

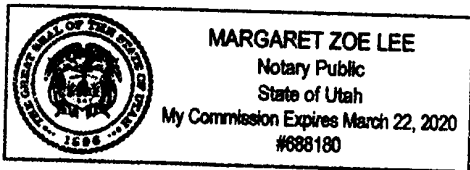
Dated this 31<sup>st</sup> day of December, 2019.

HALLIDAY, WATKINS & MANN, P.C.:

By: [Signature]  
Name: Armand J. Howell  
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. UT10189

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

The foregoing instrument was acknowledged before me this Dec 31, 2019, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



[Signature]  
Notary Public

#688180