

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
4723 Harrison Boulevard, Suite 200
Ogden, UT 84403
Telephone: (801) 476-0303
File No. 05-1134
0055395396

E 2109347 B 3880 P 1783
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
09/28/2005 04:29 PM
FEE \$10.00 Pgs: 1
DEP RT REC'D FOR LINCOLN TITLE INS
URANCE AGENCY

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that Lincoln Title Insurance Agency a title insurance company authorized and actually doing business in the State of Utah, whose business address is 4723 Harrison Boulevard, Suite 200, Ogden, Utah 84403, is the duly appointed Successor Trustee under a certain Deed Of Trust ("Trust Deed") dated January 16, 2004, and executed by CLIFTON TODD SMITH AND ROBIN A. SMITH, as Trustors, to secure certain obligations in favor of ARGENT MORTGAGE COMPANY, LLC, as Beneficiary, and STEWART TITLE GUARANTY COMPANY, as Trustee, which Trust Deed was recorded on January 26, 2004, as Entry No. 1956294, in Book 3462, at Page 749, in the Official Records of Davis County, State of Utah, describing land therein situated in Davis County, Utah, and more particularly as follows:

ALL OF LOT 2, MOSS ACRES SUBDIVISION-AMENDED, SYRACUSE CITY, DAVIS COUNTY, UTAH,
ACCORDING TO THE OFFICIAL PLAT THEREOF.

12-339-0002 ✓

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, Lincoln Title Insurance Agency, 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: September 26, 2005

LINCOLN TITLE INSURANCE AGENCY
by:

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

STATE OF UTAH

COUNTY OF WEBER

On September 26, 2005, personally appeared before me, Debra J. Hohosh, who did say that she is a Vice President of Lincoln Title Insurance Agency, 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.

Francia M. Faumui
NOTARY PUBLIC

Residing At:
My Commission Expires:

