

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT21450

**14079469 B: 11404 P: 9865 Total Pages: 2**  
**03/07/2023 01:05 PM By: adavis Fees: \$40.00**  
**Rashelle Hobbs, Recorder, Salt Lake County, Utah**  
**Return To: HALLIDAY, WATKINS & MANN, P.C.**  
**376 EAST 400 SOUTH, SUITE 300 SALT LAKE CITY, UT 84111**

### **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 July 13, 2020, and executed by Angela Payne and Robert M. Payne, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but Caliber Home Loans, Inc. being the present Beneficiary, in which Sutherland Title Company was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on July 16, 2020, as Entry No. 13330304, in Book 10980, at Page 3509-3523, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Beginning at an iron pin sunk into a cement post at the Southwest corner of the fenced portion of the land described in that certain Deed Recorded in Book 10-E of Deeds at Page 143, records of Salt Lake County, State of Utah, to wit: At a point as nearly as may be situated North 89°49' East 3372.9 feet from the quarter corner of Section 19 and 30, Township 1 South, Range 2 West, Salt Lake Base and Meridian (Ferron Survey) the location of said iron pin being shown by the Affidavit and Plat Recorded in Book 3-M of Liens and Leases, Pages 143 and 144, records of Salt Lake County, State of Utah, and from said iron pin running thence North 0° 37' East 633.5 feet to the place of beginning of the exterior bounds; thence North 88° 45' East 175 feet; thence North 0° 37' East 100 feet; thence South 88° 45' West 175 feet; thence South 0° 37' West 100 feet to the point of beginning. **TAX # 14-20-351-008**

Purportedly known as 2612 South 8590 West, Magna, UT 84044-1262 (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 7<sup>th</sup> day of March, 2023.

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. UT21450

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

The foregoing instrument was acknowledged before me this March 7, 2023, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

Margaret Lee  
Notary Public

