

AFTER RECORDING RETURN TO:  
Halliday, Watkins & Mann, P.C.  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
File No. UT24002

**14286648 B: 11517 P: 3281 Total Pages: 2**  
**09/11/2024 09:55 AM By: tpham 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 November 3, 2021, and executed by Sterling Heights, LLC and Don A. Matthews, as Trustors, in favor of Academy Construction Lending, LC as Beneficiary, in which Truly Title, Inc. was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 4, 2021, as Entry No. 13816014, in Book 11264, at Page 3243-3247, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Units 139, 140, 141, 142 & 143, Building 8, Sterling Heights (Amending South Mountain Subdivision Phase 2E), according to the official plat thereof, on file and of record in the office of the Salt Lake County Recorder, State of Utah.

Together with a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration of Covenants, Conditions, and Restrictions, which include, without limitation, an easement for vehicular ingress and egress over and across said Common Areas to and from said Lot.

**TAX # 34-07-203-053, 34-07-203-054, 34-07-203-055, 34-07-203-056, 34-07-203-057**

Purportedly known as 14382, 14384, 14388, 14392, 14396 S Champ Cove, Building 8, Draper, UT 84020 (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 entire unpaid principal balance together with all accrued interest which became due in full on November 3, 2022. 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: 09/11/2024

HALLIDAY, WATKINS & MANN, P.C.:

By: Jessica Oliveri

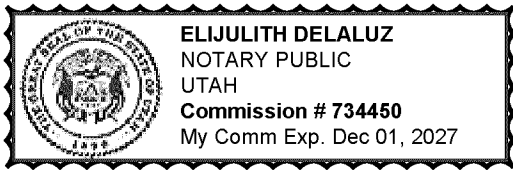
Name: Jessica Oliveri  
Attorney and authorized agent of the law firm of  
Halliday, Watkins & Mann, P.C., Successor Trustee  
376 East 400 South, Suite 300, Salt Lake City, UT 84111  
Telephone: 801-355-2886  
Office Hours: Mon.-Fri., 8AM-5PM (MST)  
File No. UT24002

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

The foregoing instrument was acknowledged before me on 09/11/2024,  
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the  
Successor Trustee.

[Signature]

Notary Public



Notarial act performed by audio-visual communication