

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT25117

14311395 B: 11531 P: 3471 Total Pages: 2
11/08/2024 01:41 PM By: asteffensen 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 5, 2018, and executed by Joyce Carlston, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company, its successors and assigns as Beneficiary, but Guild Mortgage Company LLC being the present Beneficiary, in which Scott Lundberg, a Member of the Utah State Bar was named as Trustee. The Trust Deed was recorded in Salt Lake County, Utah, on November 7, 2018, as Entry No. 12881921, in Book 10728, at Page 5650-5666, and corrected pursuant to the Affidavit recorded on October 23, 2024, as Entry No. 14304243, in Book 11527, at Page 3846, of Official Records, all relating to and describing the real property situated in Salt Lake County, Utah, particularly described as follows:

Parcel 1:

Lot 7, Silver Mountain Estates No. 1, according to the official plat thereof, filed in Book 74 at Page 168 of the Official Records in the Office of the Salt Lake County Recorder.

Excepting therefrom Parcel 1 the following: Beginning at the Northeast corner of Lot No. 206, Silvercrest Mesa, No. 2, located in the Southwest Quarter of Section 4, Township 3 South, Range 1 East, Salt Lake Base and Meridian and running thence South 11 degrees 41 minutes 15 seconds East 48.56 feet; thence South 18 degrees 00 minutes West 33.07 feet; thence North 00 degrees 16 minutes 23 seconds East 79.00 feet to the point of beginning.

Parcel 2:

Beginning at the Southwest corner of Lot No. 7, Silver Mountain Estates No. 1, located in the Southwest Quarter of Section 4, Township 3 South, Range 1 East, Salt Lake Base and Meridian and running thence North 72 degrees 00 minutes West 14.57 feet; thence North 18 degrees 00 minutes East 45.58 feet; thence South 00 degrees 16 minutes 23 seconds West 47.85 feet to the point of beginning.

More Correctly Described As:

Parcel 1:

Lot 7, Silver Mountain Estates No. 1, according to the official plat thereof, filed in Book 74 at Page 168 of the Official Records in the Office of the Salt Lake County Recorder.

Excepting therefrom Parcel 1 the following: Beginning at the Northeast corner of Lot No. 206, Silvercrest Mesa, No. 2, located in the Southwest Quarter of Section 4, Township 3 South, Range 1 East, Salt Lake Base and Meridian and running thence South 11 degrees 41 minutes 15 seconds East 48.56 feet; thence South 18 degrees 00 minutes West 33.07 feet; thence North 00 degrees 16 minutes 23 seconds East 79.00 feet to the point of beginning.

Parcel 2:

Beginning at the Southwest corner of Lot No. 7, Silver Mountain Estates No. 1, located in the Southwest Quarter of Section 4, Township 3 South, Range 1 East, Salt Lake Base and Meridian and running thence North 72 degrees 00 minutes West 14.57 feet; thence North 18 degrees 00 minutes East 45.58 feet; thence South 00 degrees 16 minutes 23 seconds West 47.85 feet to the point of beginning. **TAX # 28-04-353-045 and 28-04-353-044**

Purportedly known as 1505 East Silvercrest Drive, Sandy, UT 84093 (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.

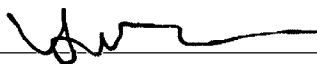
The Successor Trustee declares all sums secured thereby immediately due and payable and elects to sell the property described in the Trust Deed. The default is subject to reinstatement in accordance with Utah law. All reinstatements, assumptions or payoffs must be in lawful money of the United States 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: 11/07/2024

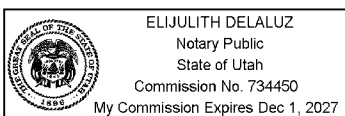
HALLIDAY, WATKINS & MANN, P.C.:

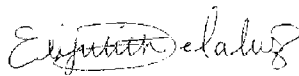
By: 

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. UT25117

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

The foregoing instrument was acknowledged before me on 11/07/2024,
by Jessica Oliveri as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor
Trustee.





Notary Public

Remotely Notarized with audio/video via
Simplifile