

Estevan J. Garcia
DeLexus D. Deherrera

3872 S. 1630 W.
West Valley City, Utah
84119

Legal Description: LOT 116, TRUONG PUD PHASE 1 10179-8071
Parcel ID #: 15344040140000

December 21, 2024

Date: December 21, 2024

From: Estevan J. Garcia
DeLexus D. DeHerrera
3872 South 1630 West
West Valley City, UT 84119

To: Caliber Home Loans
1525 S. Belt Line Road
Coppell, Texas 75019
Certified Mail No. 7020 1290 0001 8677 4987
Previous Certified Mail No. 7019 2280 0001 9033 2177

First American Mortgage
1795 International Way
Idaho Falls, Idaho 83402
Certified Mail No. 7020 1290 0001 8677 5021
Previous Certified Mail No. 7019 2280 0001 9033 2160

Valon Mortgage Inc.
9450 SW Gemini Drive
Beaverton, Oregon 97008
Certified Mail No. 7020 1290 0001 8677 5038
Previous Certified Mail No. 7019 2280 0001 9033 2153

Truong Townhomes Homeowners
Association
FCS Community Management, LLC
12227 S. Business Park Drive, Suite 100
Draper, Utah 84020
Certified Mail No. 7020 1290 0001 8677 5045
Previous Certified Mail No. 7019 2280 0001 9033 2146

America First Federal Credit Union
P.O. Box 9199
Ogden, Utah 84409
Certified Mail No. 7020 1290 0001 8677 5052
Previous Certified Mail No. 9589 0710 5270 0080 3484 95

Also: 1344 West 4675 South
Riverdale, Utah 84405
Certified Mail No. 7020 1290 0001 8677 5069
Previous Certified Mail No. 9589 0710 5270 0080 3485 01

MERSCORP
P.O. Box 2026
Flint, Michigan 48501-2026
Certified Mail No. 7020 1290 0001 8677 5076
Previous Certified Mail No. 7019 2280 0001 9033 2139
Previous Certified Mail No. 9589 0710 5270 0080 3485 18

Also: 11819 Miami Street, Suite 100
Omaha, Nebraska 68164
Certified Mail No. 7020 1290 0001 8677 5083
Previous Certified Mail No. 7020 2450 0001 3898 4669
Previous Certified Mail No. 9589 0710 5270 0080 3485 25

14328627 B: 11540 P: 9858 Total Pages: 3
12/23/2024 02:26 PM By: EMEHANOVIC Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: STEVAN ALMEIDA
3872 S. 1630 W. WEST VALLEY CITY, UT 84119

NOTICE OF UNREBUTTED AFFIDAVIT

NOTICE TO PRINCIPAL IS NOTICE TO AGENT. NOTICE TO AGENT IS NOTICE TO PRINCIPAL.

In re: Affidavit of Truth dated September 1, 2024 & December 20, 2024.

To the Respondents,

On the 1st day of September 2024, Document: #14286615, Book: 11517, Page: 3078, and the 20th day of December 2024, Document: #14327973, Book: 11540, Page: 5991, Stevan J. Almeida, FKA Estevan J. Almeida and DeLexus D. Almeida, FKA DeLexus D. Deherrera, hereinafter "Affiants," duly served upon you the **Affidavit of Truth** under Notarial Seal, in good faith and with full intent to resolve the matters addressed therein. Said affidavit was served in accordance with the **Fair Debt Collection Practices Act (FDCPA)**, **Truth in Lending Act (TILA)**, and other applicable laws.

The affidavit explicitly laid out claims, questions, and demands for proof related to your standing, authority, and actions in connection with the mortgage and related foreclosure proceedings. It afforded you the opportunity to rebut each point raised in affidavit form, sworn under penalty of perjury, with supporting evidence within a reasonable time frame.

NOTICE OF DEFAULT

As of the date of this Notice, you have failed to timely respond, rebut, or provide the requested documentary evidence as demanded in the aforementioned affidavit. Your silence and non-performance are construed as an agreement to and admission of the claims, facts, and conclusions outlined in the Affidavit of Truth.

This Notice of Unrebutted Affidavit constitutes the following:

1. **Agreement by Tacit Acquiescence:** Your failure to rebut the claims made in the affidavit, point-by-point and line-by-line, confirms your agreement to the truth and validity of the statements therein.
 2. **Admission of Dishonor:** Your non-response constitutes dishonor and establishes your inability to refute Affiants' claims as a matter of law.
 3. **Estoppel by Silence:** You are hereby estopped from disputing the claims, questions, and facts stated in the affidavit in any forum, court, or venue, as your silence serves as your agreement to the terms set forth therein.
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RES JUDICATA AND BINDING EFFECT

As stipulated in the affidavit, and pursuant to **Notarial Protest**, the unrebutted affidavit now stands as a lawful, binding, and enforceable agreement between the Parties. The truth and validity of the claims therein are now established as **res judicata**, **stare decisis**, and **collateral estoppel**.

AFFIRMATIONS AND FINAL NOTICE

1. All claims of fraud, misrepresentation, lack of lawful standing, and violations of public policy are now deemed admitted.
2. Affiants reserve the right to seek any and all lawful remedies arising from your dishonor, including but not limited to filing claims with the appropriate courts, regulators, and agencies.
3. You are hereby notified that any further actions taken by you, your agents, or representatives in contradiction to the terms of the Affidavit of Truth shall constitute willful and malicious intent to harm the Affiants, subject to additional claims for damages.

This Notice is sent in good faith and without prejudice, reserving all rights under **UCC 1-308** and applicable law.

Executed this 21st Day of December, 2024.

By:

[Signature] UCC 3-108
Stevan J. Almeida
FKA Estevan J. Garcia
Authorized Representative

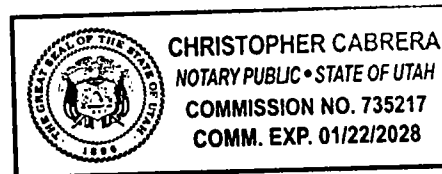
[Signature] UCC 3-108
DeLexus. D. Almeida
FKA DeLexus D. Deherrera
Authorized Representative

NOTARY JURAT

On this 21st day of December, 2024, Stevan J. Almeida, FKA Estevan J. Garcia did appear before me and did prove through sufficient evidence to be the man referred to in this document.

[Signature]
Notary Public

12-21-2024
Date



NOTARY JURAT

On this 21st day of December, 2024, DeLexus D. Almeida, FKA DeLexus D. Deherrera did appear before me and did prove through sufficient evidence to be the woman referred to in this document.

[Signature]
Notary Public

12-21-2024
Date

