DOC ID 20230014899

Notice of Default Page 1 of 2
Gary Christensen Washington County Recorder
05/23/2023 11 01:59 AM Fee \$40.00 By HALLIDAY,
WATKINS MANN, P.C.

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT 2400

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HERE CIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Trustee, that a default has occurred under a Trust Deed dated March 26, 2021, and executed by Kelly Wooday and Nicole Woodard, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary as nominee for Bay Equity LLC, its successors and assigns as Beneficiary, but Lakeview Loan Servicing, LLC being the present Beneficiary, in which Terra Title Company was named as Trustee. The Trust Deed was recorded in Washington County Otah, on March 26, 2021, as Entry 10, 20210021790, of Official Records and relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

Lot Thirty-Three (33), Apple Valley Ranch Subdivision - Phase 3, according to the official plat thereof, on file in the office of the Recorder of Washington County, State of Utah. TAX #AV-AVR-3-33

Purportedly known as 1394 North Rome Way, Apple Valley, UT 84737 (the undersigned disclaims hability 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 accrume interest, late charges, costs and trustees and attorneys' fees. There is also one 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.

HALLIDAY, WATKINS & MANN, P.C.:

Name:

Attorney and authorized agent of the law firm of Halliday, Watking & Mann, P.C., Successor Trustee, 376 East 400 South, Suite 300, Salt Lake City, AT 84111

Telephone 801-355-2886

Office Hours: Mon.-Fri., 8AM-5PM (MS

File No. UT22400

STATE OF UTAH

: 88.

County of Salt Lake

The foregoing instrument was acknowledged before me this

as an attorney and authorized agent of the law firm of Halliday.

Watkins & Mann, P.C., the Successor Trustee.

