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Gary Christensen Washington County Recorder
03/08/2024 04 30:33 PM 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 La@City, UT 84111 Eite W. UT24155

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE IS HEREBY GIVEN by the law firm of Halliday, Watkins & Mann, P.C., Successor Fustee, that a default has occurred under a Trust Deed dated January 3, 2022, and executed by Akoya Pearl, L.D., as Trustor, in favor of KeyBank National Association as Beneficiary, in which KeyBank National Association was named as Trustee. The Trust Deed was recorded in Washington County, Utah, on January 11, 2022, as Entry No. 20220002042, of Official Records, all relating to and describing the real property situated in Washington County, Utah, particularly described as follows:

The following described tract of land in Washington County, Utah, to with Lot Sixty-Nine (69), "Desert Coor Resort Phase 2B", according to the official plat thereof, on file and of record in the Washington County Recorder Office. TAX # SG-DCR-2B-69

Purportedly known as 2007 West Akoya Pearl Street, Saint George, UT 84790 (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 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 that 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.

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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.

03/08/2024 Dated:

HALLIDAY, WATKINS & MANN, P.C.:

03/08/2024

Name: Hillary R. McCormack

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, 11 Telephone 801-355-2886

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

File No. UT24155

STATE OF UTAH

County of Salt Lake

The foregoing instrument was acknowledged before me on

by Hillary R. McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

ELIJULITH DELALUZ NOTARY PUBLIC STATE OF UTAH Commission # 734450 My Comm Exp. Dec 01, 2027

Notary Public

Notarial act performed by audio-visual communication

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