3544101 BK 8338 PG 1077

AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT22521 E 3544101 B 8338 P 1077-1078
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
09/15/2023 03:07:21 PM
FEE: \$40.00 Pgs: 2
DEP eCASH REC'D FOR: HALLIDAY, WATKINS &

MANN, P.C.

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 June 1, 2006, and executed by Murray O. Grovum, as Trustor, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Best Rate Funding Corp., its successors and assigns as Beneficiary, but Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-7, Asset-Backed Certificates, Series 2006-7 being the present Beneficiary, in which First American Title Insurance Company was named as Trustee. The Trust Deed was recorded in Davis County, Utah, on June 13, 2006, as Entry No. 2176138, in Book 4054, at Page 1219, of Official Records, all relating to and describing the real property situated in Davis County, Utah, particularly described as follows:

UNIT NO. 36, BUILDING 6, CONTAINED WITHIN THE COURTYARD AT PAGES LANE A CONDOMINIUM DEVELOPMENT, PHASE 4, A CONDOMINIUM PROJECT AS THE SAME IS IDENTIFIED IN THE RECORD OF SURVEY MAP RECORDED IN DAVIS COUNTY, AS ENTRY NO. 1483396, IN BOOK 2439, AT PAGE 574 (AS SAID RECORD OF SURVEY MAP MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED) AND IN THE DECLARATION RECORDED IN DAVIS COUNTY, AS ENTRY NO. 1483351 IN BOOK 2439 AT PAGE 579 (AS SAID DECLARATION MAY HAVE HERETOFORE BEEN AMENDED OR SUPPLEMENTED.)

TOGETHER WITH THE APPURTENANT UNDIVIDED INTEREST IN SAID PROJECT'S COMMON AREAS AS ESTABLISHED IN SAID DECLARATION AND ALLOWING FOR PERIODIC ALTERATION BOTH IN THE MAGNITUDE OF SAID UNDIVIDED INTEREST AND IN THE COMPOSITION OF THE COMMON AREAS AND FACILITIES TO WHICH SAID INTEREST RELATES. TAX # 03-173-0036

Purportedly known as 37 East Courtyard Lane, #36, Centerville, UT 84014 (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 Trustor 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.

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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.

Dated this 15 day of September, 2023.

Name: HI AN MCOrmack
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. UT22521

Margaret Hoe Notary Public

HALLIDAY, WATKINS & MANN, P.C.:

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

The foregoing instrument was acknowledged before me this September 15, 2023, by Hillary Mcormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.

