3550059 BK 8374 PG 73 E 3550059 B 8374 P 73-74
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
11/06/2023 08:33:15 AM
FEE: \$40.00 Pgs: 2
DEP eCASH REC'D FOR: ORANGE TITLE
INSURANCE AGENCY

WHEN RECORDED RETURN TO:

ORANGE TITLE INSURANCE AGENCY, INC. 374 East 720 South Orem, Utah 84058 Phone: (800) 500-8757

NOTICE OF DEFAULT

T.S. NO.: 117561-UT

APN: 12-059-0091

NOTICE IS HEREBY GIVEN THAT BRANDON J HOTCHKISS, MARRIED MAN as Trustor, COTTONWOOD TITLE INSURANCE AGENCY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR VERITAS FUNDING LLC, ITS SUCCESSORS AND ASSIGNS as Beneficiary, under the Deed of Trust dated 7/9/2021 and recorded on 7/16/2021, as Instrument No. 3400530 in Book 7803 Page 698-715 the subject Deed of Trust was modified by Loan Modification recorded on 10/5/2022 as Instrument No. 3501821, Book 8106 and Page 1085-1093, in the official records of Davis County, Utah, covering the following described real property situated in said County and State, to-wit:

LOT 91, AMENDED PLAT OF MARILYN ACRES SUBDIVISION NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE DAVIS COUNTY RECORDER.

The obligation included a Note for the principal sum of \$264,480.00.

A breach or a default in the obligation for which said Deed of Trust is security has occurred as follows: Installment of Principal and Interest plus impounds and/or advances which became due on 2/1/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

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By reason of such default, PennyMac Loan Services, LLC, the current Beneficiary has executed and delivered to the Trustee a written declaration of default and a demand for sale, has deposited with the Trustee the deed and all documents evidencing the obligation secured thereby is immediately due and payable, and has elected and does elect to cause the trust property to be sold to satisfy the obligations secured thereby.

TRUSTEE CONTACT INFORMATION: ORANGE TITLE INSURANCE AGENCY, INC.

374 East 720 South Orem, Utah 84058 Phone: (800) 500-8757

Fax: (801) 285-0964

Hours: Monday-Friday 9a.m.-5p.m.

DATED: 11 2 7023

ORANGE TITLE INSURANCE AGENCY, INC.

Hamsa Uchi, Authorized Agent

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of County of San Diego } ss

On NOV 0.2 2023 before me, Christing Poeppel , Notary Public, personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of said State that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

(Seal)