

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT22515

ENT 35850:2023 PG 1 of 2
Andrea Allen
Utah County Recorder
2023 Jun 02 03:39 PM FEE 40.00 BY AC
RECORDED FOR Halliday, Watkins & Mann, P.C.
ELECTRONICALLY RECORDED

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 April 9, 2018, and executed by Jessica Cathleen Dalton and Sean Bret Dalton, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Beneficiary, but MidFirst Bank being the present Beneficiary, in which Surety Title Agency was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on April 10, 2018, as Entry No. 33244:2018, and modified pursuant to the Modification recorded on March 16, 2022, as Entry No. 33035:2022, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Lot 3A, shown on the Record of Survey Map for Green Spring Towns Plat B, Amending Units 1A thru 14E, and Common Area of Green Springs Town Plat Final Plat, appearing in the records of the Utah County Recorder as Entry No 126335-2016, and subject to the Declaration of Covenants, Conditions and Restrictions appearing as Entry No 20150-2016 of the official records of the Utah County Recorder, as may be amended. This conveyance is subject to the provisions of the aforementioned Declaration, including any amendments thereto. **TAX # 40-499-0012**

Purportedly known as 138 N 450 W, American Fork, UT 84003-1499 (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 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 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.

Dated this 2nd day of June, 2023.

HALLIDAY, WATKINS & MANN, P.C.:

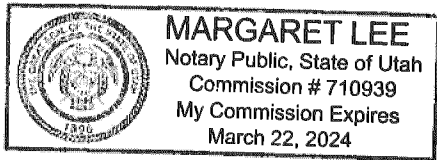
By:

Armand J. Howell
Name: Armand J. Howell

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. UT22515

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

The foregoing instrument was acknowledged before me this June 2, 2023, by Armand J. Howell as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee
Notary Public