AFTER RECORDING RETURN TO: Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111 File No. UT12343 ENT61174:2022 PG 1 of 2
Andrea Allen
Utah County Recorder
2022 May 19 10:23 AM FEE 40.00 BY MC
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 June 24, 2013, and executed by Cristin L. Johnson and Eric T. Johnson, as Trustors, in favor of JPMorgan Chase Bank, N.A. as Beneficiary, but NewRez LLC d/b/a Shellpoint Mortgage Servicing being the present Beneficiary, in which JPMorgan Chase Bank, N.A. was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on July 3, 2013, as Entry No. 64215:2013, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

All of Lot 25, Plat B, Cobblestone Village Subdivision, according to the Official Plat thereof on file and of record in the Utah County Recorder's Office. TAX # 65-043-0025

Purportedly known as 1184 North 3100 West, Provo, UT 84601 (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 <u></u>	day of May	, 2022.
	•	HALLIDAY, WATKINS & MANN, P.C.:
		By: Shilly Casares
		By: Shlly Casares
		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: MonFri., 8AM-5PM (MST) File No. UT12343
STATE OF UTAH)	THE NO. 0112545
County of Salt Lake	: ss.)	
The foregoing	instryment was acknowledge	ed before me this May 19
2022, by <i>Shelly</i>	Cusurer as:	an attorney and authorized agent of the law firm of Halliday,
Watkins & Mann, P.C.,	the Successor Trustee.	
	tery Public - State of Utati MARGARET LEE Comm. #710939 by Commission Expires March 22, 2024	Mary Public