

AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111
File No. UT23726

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 December 3, 2012, and executed by Thayne D. Wilde and Victoria A. Wilde, as Trustors, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Colony Mortgage Corporation, its successors and assigns as Beneficiary, but U.S. Bank National Association being the present Beneficiary, in which Provo Land Title Company was named as Trustee. The Trust Deed was recorded in Utah County, Utah, on December 4, 2012, as Entry No. 106850:2012, of Official Records, all relating to and describing the real property situated in Utah County, Utah, particularly described as follows:

Beginning at the Northwest corner of the Richard W. Kieler and Laurel Kieler property, which point is described by deed recorded August 24, 1984 in Book 2159, at Page 350, Entry No. 25411, as being West along section line 33 feet and South 25.2 feet and West 118 feet from the North quarter of Section 11, Township 6 South, Range 2 East, Salt Lake Base and Meridian; thence South 00 deg. 27' East along the West line of the Kieler property 117.0 feet to the North line of Plat "C" Mountain Green Subdivision, Orem, Utah; thence South 89 deg. 54' 33" West along said subdivision line 102.22 feet; thence North 0 deg. 42' 38" West along the East line of the property of Brian Smith, described in deed recorded June 18, 1986 in Book 2313, at Page 708, Entry No. 18998, and said East line extended 117.16 feet; thence East 102.75 feet to the point of beginning . **TAX # 17-050-0005**

Purportedly known as 380 East 1200 North, Orem, UT 84057 (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 2 day of February, 2024.

HALLIDAY, WATKINS & MANN, P.C.:

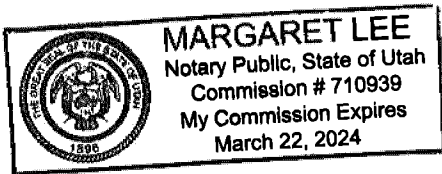
By: Hillary McCormack

Name: Hillary 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 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. UT23726

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

The foregoing instrument was acknowledged before me this February 2, 2024, by Hillary McCormack as an attorney and authorized agent of the law firm of Halliday, Watkins & Mann, P.C., the Successor Trustee.



Margaret Lee
Notary Public