

NOTICE OF TRUSTEE'S SALE

To be sold for cash at a Trustee's Sale on September 28, 2026, at 02:00 PM at the East entrance to the Gallatin County Courthouse, 311 West Main Street, Bozeman, MT, the following described real property situated in Gallatin County, State of Montana:

Lot 3 of Valley West Subdivision Phase 3B, City of Bozeman, Gallatin County, Montana, according to the official plat thereof on file and of record in the office of the County Clerk and Recorder of Gallatin County, Montana. (Plat Reference: J-422).

More commonly known as 79 Stafford Ave, Bozeman, MT 59718.

Shaun William McManus, as Grantor, conveyed said real property to Chicago Title Insurance Company, a Nebraska corporation, as Trustee, to secure an obligation owed to Visio Financial Services Inc., by Deed of Trust on January 9, 2023, and filed for record in the records of the County Clerk and Recorder in Gallatin County, State of Montana, on January 9, 2023 as Instrument No. 2793866 of Official Records.

The Deed of Trust was assigned for value as follows:

Assignee: Investor Mortgage Finance LLC

Assignment Dated: February 2, 2023

Assignment Recorded: February 28, 2023

Assignment Recording Information: as Instrument No. 2796384

Assignee: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of VFS Aegis Trust

Assignment Dated: February 2, 2023

Assignment Recorded: February 28, 2023

Assignment Recording Information: as Instrument No. 2796385

Assignee: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of Residential Credit Opportunities Trust II

Assignment Dated: March 22, 2023

Assignment Recorded: June 13, 2023

Assignment Recording Information: as Instrument No. 2803009

All in the records of the County Clerk and Recorder for Gallatin County, Montana.

Jason J. Henderson is the Successor Trustee pursuant to a Substitution of Trustee recorded in the office of the Clerk and Recorder of Gallatin County, State of Montana, on April 24, 2026 as Instrument No. 2875383, of Official Records.

The Beneficiary has declared a default in the terms of said Deed of Trust due to the Grantor(s) failure to make monthly payments beginning December 1, 2025, and each month subsequent, which monthly installments would have been applied on the principal and interest due on said obligation and other charges against the property or loan. By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable. The total amount due on this obligation is the principal sum of \$697,335.92, interest in the sum of \$37,650.31, other amounts due and payable in the amount of \$25,310.49 for a total amount owing of \$760,296.72, plus accruing interest, late charges, and other fees and costs that may be incurred or advanced.

The Beneficiary anticipates and may disburse such amounts as may be required to preserve and protect the property and for real property taxes that may become due or delinquent, unless such amounts of taxes are paid by the Grantor. If such amounts are paid by the Beneficiary, the amounts or taxes will be added to the obligations secured by the Deed of Trust. Other expenses to be charged against the proceeds of this sale include the Trustee's fees and attorney's fees, costs and expenses of the sale, and late charges, if any.

Beneficiary has elected and has directed the Trustee to sell the above described property to satisfy the obligation.

The sale is a public sale and any person, including the Beneficiary, excepting only the Trustee, may bid at the sale. The bid price must be paid immediately upon the close of bidding in cash or cash equivalents (valid money orders, certified checks or cashier's checks). The conveyance will be made by Trustee's Deed, without any representation or warranty, including warranty of title, express or implied, as the sale is made strictly on an as-is, where-is basis, without limitation, the sale is being made subject to all existing conditions, if any, of lead paint, mold or other environmental or health hazards. The sale purchaser shall be entitled to possession of the property on the 10th day following the sale.

The Grantor, successor in interest to the Grantor, or any other person having an interest in the property, has the right, at any time prior to the Trustee's Sale, to pay to the Beneficiary, or the successor in interest to the Beneficiary, the entire amount then due under the Deed of Trust and the obligation secured thereby (including costs and expenses actually incurred and attorney's fees) other than such portion of the principal as would not then be due had no default occurred and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust with Successor Trustee's and attorney's fees.

In the event that all defaults are cured the foreclosure will be dismissed and the foreclosure sale will be canceled. The scheduled Trustee's Sale may be postponed by public proclamation up to 15 days for any reason. In the event of a bankruptcy filing, the sale may be postponed by the Trustee for up to 120 days by public proclamation at least every 30 days.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Successor Trustee and the successful bidder shall have no further recourse.

Important Notice to Potential Bidders: Federal law administered by the Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of the Treasury, requires certain residential real estate transactions to be reported to the federal government. If you are the winning bidder at auction, you may be required to provide identifying information about yourself and, if applicable, any entity or trust purchasing the property. This information is required by federal law and must be provided to complete the sale. Failure to provide required information after the sale may delay or prevent issuance of the foreclosure deed.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Dated this 19th day of May, 2026 Jason J. Henderson Substitute Trustee 38 2nd Avenue East Dickinson, ND 58601 Telephone: 801-355-2886 Office Hours: Mon.-Fri., 8AM-5PM (MST) File No. MT23779 Pub June 9, 16, 23, 2026 750894