

LEGAL NOTICE

NOTICE OF TRUSTEE'S SALE

On Thursday, the 15th day of October, 2026, at the hour of 10:00 o'clock a.m. of said day at the front entrance of the Canyon County Courthouse, 1115 Albany St., Caldwell, in the County of Canyon, State of Idaho, Ryan M. Fawcett, as Successor Trustee, will sell at public auction, to the highest bidder, for cash, in lawful money of the United States, all payable at the time of sale, the following described real property situated in the County of Canyon, State of Idaho, and described as follows, to-wit:

Lot 16 and 17, Block 64, Mountain View Addition, according to the plat thereof, filed in Book 2 of Plats at page(s) 53, records of Canyon County, Idaho.

Also, BEGINNING at the Southeast corner of said Lot 16 and run thence North along the East line of said Block 64, a distance of 55.4 feet to the Northeast corner of said Lot 17; thence East 22.5 feet; thence South on a line parallel with said East line, 55.4 feet; thence West 22.5 feet to the POINT OF BEGINNING.

The Successor Trustee has no knowledge of a more particular description of the above-referenced real property, but for purposes of compliance with Section 60-113, Idaho Code, the Successor Trustee has been informed that the street address 2506 College Ave., Caldwell, Idaho, is sometimes associated with said real property.

Said sale will be made without covenant or warranty regarding title, possession or encumbrances to satisfy the obligation secured by and pursuant to the power of sale conferred in the Deed of Trust executed by LUIS REFUGIO ESPINOZA-DURAN and MARIA GUADALUPE ESPINOZA-TORRES, Husband and Wife, Grantor, to Ryan M. Fawcett, Successor Trustee, for the benefit of security of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded July 20, 2021, as Instrument No. 2021-050888, Mortgage records of Canyon County, Idaho; and assigned to IDAHO HOUSING AND FINANCE ASSOCIATION by Assignment of Deed of Trust recorded on April 24, 2026, as Instrument No. 2026-015683, Mortgage records of Canyon County, Idaho. THE ABOVE GRANTOR IS NAMED TO COMPLY WITH SECTION 45-1506 (4)(a), IDAHO CODE. NO REPRESENTATION IS MADE THAT THEY ARE, OR ARE NOT, PRESENTLY RESPONSIBLE FOR THIS OBLIGATION.

Said sale is a public auction for which the bid price must be paid immediately upon close of bidding by certified funds in the form of cashier's checks, certified checks, or valid money orders only. If the Trustee is unable to convey title for any reason whatsoever, the successful bidder's exclusive and sole remedy shall be the return of actual monies paid to the Successor Trustee and the successful bidder shall have no further recourse.

The default for which this sale is to be made is the failure to pay when due, monthly installment payments under the Deed of Trust Note dated July 19, 2021, in the amount of \$2,125.00 each, for the months of November, 2025 through May, 2026, inclusive. All delinquent payments are now due, plus accumulated late charges, plus all escrow advances, plus any costs or expenses associated with this foreclosure. The accrued interest is at the rate of 3.75% per annum from October 1, 2025, and the Beneficiary elects to sell or cause the trust property to be sold to satisfy said obligation. The principal balance owing as of this date on the obligation secured by said Deed of Trust is \$314,793.10, plus accrued interest at the rate of 3.75% per annum from October 1, 2025.

Notice to Potential Bidders: The Financial Crimes Enforcement Network ("FinCen"), a bureau of the U.S. Dept. of Treasury, administers a federal law that requires qualifying residential real estate transactions to be reported. If you are the successful bidder at the auction, you may be required to provide identifying information about yourself, or any entity or trust purchasing the property, if applicable. This information is required by federal law and must be provided to complete the sale. Failure to comply after the sale may delay or prevent the issuance of the Trustee's Deed.

DATED This 16th day of June, 2026.

RYAN M. FAWCETT,
a Member of the Idaho State Bar,
SUCCESSOR TRUSTEE