

LEGAL NOTICE

NOTICE OF TRUSTEE'S SALE

On **Thursday, July 9, 2026, at 2:30 p.m.**, at the front entrance of the Ada County Courthouse, 200 W. Front Street, Boise, Idaho 83702, Alliance Title & Escrow Corp., as Successor Trustee (the "**Trustee**"), will sell at public auction, to the highest bidder, for cash, in lawful money of the United States, or credit bid, as applicable, all payable at the time of sale ("**Foreclosure Sale**"), the following described Real Property, situated in the County of Ada, State of Idaho, and described as follows:

Lot 19 in Block 2 of Bainbridge Park Subdivision according to the official plat thereof, filed in Book 111 of Plats at Page(s) 16073 through 16076, records of Ada County, Idaho,

Together with the improvements then or thereafter erected on the property;

(collectively the "**Real Property**").

The Trustee has no knowledge of a more particular description of the above-described Real Property but for purposes of compliance with Idaho Code, Section 60-113, the Trustee has been informed that the street address of **5893 N Vicenza Avenue, Meridian, Idaho 83646**, may sometimes be associated with said Real Property.

NOTICE IS FURTHER GIVEN that CIBC Bank USA, the "**Beneficiary**" or "**Lender**" elects to sell or cause the Real Property to be sold to satisfy said obligation in accordance with the Notes (as defined below) and the Deed of Trust (as defined below), as a single sale.

The Foreclosure Sale shall be made pursuant to the power of sale conferred in the Deed of Trust (defined below) to satisfy the obligations secured thereby. The Foreclosure Sale will be made without covenant or warranty regarding title, possession or encumbrance. *The Second Deed of Trust and Assignment of Rents* referred to herein was executed by Joshua T. Kroupa and McKenzie K. Kroupa, husband and wife, collectively as **Grantors**, to Fidelity National Title of Idaho, as original Trustee, for the benefit and security of CIBC Bank USA, as Beneficiary, dated November 8, 2021, and recorded February 23, 2022, as Instrument No. 2022-018644, official records of Ada County, Idaho (the "**Deed of Trust**"). The Deed of Trust secures the payment of that certain *U.S. Small Business Administration Note*, dated November 8, 2021 ("**SBA Note**"); and through the cross-collateral provision, that certain *Promissory Note*, dated November 8, 2021 the ("**RLOC Note**" and together with the SBA Note the "**Notes**"); securing the obligations and performance under those certain related loan documents, including the Deed of Trust (collectively the "**Loan Documents**"); and further secures *all* obligations, debts and liabilities of Grantors to Beneficiary.

Alliance Title & Escrow, LLC, has been appointed as Successor Trustee, pursuant to an Appointment of Successor Trustee dated January 13, 2026, and recorded January 20, 2026, as Instrument No. 2026-004111, records of Ada County, Idaho.

THE ABOVE GRANTORS ARE NAMED TO COMPLY WITH SECTION 45-1506(4)(a), IDAHO CODE. NO REPRESENTATION IS MADE THAT THE GRANTORS ARE, OR ARE NOT, PRESENTLY RESPONSIBLE FOR THIS OBLIGATION.

The defaults for which the Foreclosure Sale is to be made, are that:

(i) The Borrower, Adin Holdings, LLC, a Wyoming limited liability company ("**Borrower**"), ceased doing business, liquidated collateral outside of its ordinary course of business and relocated a portion of its business operations without notification to Lender, pursuant to the terms of the loan documents;

(ii) The Borrower failed to pay the SBA Note due and owing upon demand, the sum of \$1,926,678.73, consisting of principal of \$1,696,467.51, late fees of \$6,195.84 and interest of \$224,015.38, as of July 7, 2025, plus attorney fees and costs, with said amount continuing to accrue interest, attorneys' fees and costs from the date of demand;

(iii) The Borrower failed to pay the RLOC Note due and owing upon demand, the sum of \$5,553.44, consisting of principal of \$5,379.33, late fees of \$5.62 and interest of \$570.69, as of July 7, 2025, plus attorney fees and costs, with said amount continuing to accrue interest, attorneys' fees and costs from the date of demand;

(iv) The Grantors failed to pay Real Property taxes for the second half of year 2025 which are payable, but not yet delinquent;

(v) The Grantors caused a judgment liens to be filed against the Real Property; and

(vi) Parties caused Beneficiary to incur foreclosure costs, trustee's fees and attorneys fees.

The loan amount as evidenced by the SBA Note has a principal balance of \$1,696,467.51. The balance due and owing under the SBA Note as of January 20, 2026, which is secured by the Real Property identified in the Deed of Trust, is \$2,032,032.20, which includes principal, paid attorneys' fees, accrued interest and late fees, but excluding accruing interest from January 21, 2026, Beneficiary's unpaid and accruing attorney fees and collection costs, title sale guaranty, delinquent property taxes, costs and expenses for any additional appraisal, inspection, and environmental expenses, and fees and expenses actually incurred in enforcing the obligations under the Loan Documents, or in connection with this sale, such as trustee's fees and/or reasonable attorney's fees, as authorized in the Loan Documents.

The loan amount as evidenced by the RLOC Note has a principal balance of \$5,379.33. The balance due and owing under the RLOC Note as of January 20, 2026, which is secured by the Real Property identified in the Deed of Trust, is \$24,040.75, which includes principal, attorneys' fees, accrued interest and late fees, but excluding accruing interest from January 21, 2026, Beneficiary's unpaid and accruing attorney fees and collection costs, title sale guaranty, delinquent property taxes, costs and expenses for any additional appraisal, inspection, and environmental expenses, and fees and expenses actually incurred in enforcing the obligations under the Loan Documents, or in connection with this sale, such as trustee's fees and/or reasonable attorney's fees, as authorized in the Loan Documents.

NOTICE IS FURTHER GIVEN that if the Borrower or Grantors makes any subsequent payments on the Notes, that the acceptance of such payments does not cease the foreclosure sale until and if all defaults are cured in full in accordance with the terms of the Loan Documents and State law.

NOTICE IS FURTHER GIVEN that there may be additional liens or encumbrances that are recorded prior to the Deed of Trust, and if so, such liens are not being foreclosed upon.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 19th day of February, 2026.

ALLIANCE TITLE & ESCROW, LLC,
Successor Trustee

By:/s/ _____

Bre Bohner

Its: Assistant Secretary

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