

LEGAL NOTICE

NOTICE OF TRUSTEE'S SALE

On Wednesday, the 9th day of September, 2026, at the hour of 10:00 o'clock a.m. of said day at the front entrance of the Gem County Courthouse, 801 E. Main St., Emmett, in the County of Gem, 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 Gem, State of Idaho, and described as follows, to-wit:

A tract of land in the Southeast 1/4 of the Southeast 1/4 of Section 24, Township 6 North, Range 2 West, Boise-Meridian, Gem County, Idaho, more particularly described as follows:

The East 248 feet, 6 inches of the following described premises:

Beginning at a point 449.6 feet North of the Southeast corner of the Southeast 1/4 of Section 24, Township 6 North, Range 2 West, Boise-Meridian; run thence North 89°51' West 550 feet to the point of beginning of the lands being described; continue thence North 89°51' West 570.8 feet to the center line of a drain ditch; thence North 09°10' East 150.94 feet along the center line of said drain ditch; thence South 89°51' East 546.8 feet more or less to a point 550 feet West of the east line of the Southeast 1/4 of the Southeast 1/4 of said Section 24; thence South parallel to the East line of said section 150 feet to said point of beginning.

Together with an easement 20 feet in width for purposes of ingress and egress to and from the above described premises. Said easement is described as follows:

Beginning at a point 599.6 feet North of the Southeast corner of the Southeast 1/4 of Section 24, Township 6 North, Range 2 West, Boise-Meridian, run thence North 89°51' West 570 feet; thence North parallel to the East line of said Section 24, 20 feet; thence South 89°51' East 570 feet to the East line of said Section 24; thence South along the East line of Section 24, 20 feet, to the point of beginning of the easement being described.

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 of 3837 S. Mill Rd., Emmett, 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 DAWN J DAVIS AND NICHOLAS B DAVIS, Wife and Husband, Grantor, to Ryan M. Fawcett, Successor Trustee, for the benefit and security of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded July 22, 2024, as Instrument No. 350181, Mortgage records of Gem County, Idaho; and assigned to the IDAHO HOUSING AND FINANCE ASSOCIATION by Assignment of Deed of Trust recorded on January 20, 2026, as Instrument No. 356620, Mortgage records of Gem 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 22, 2024, in the amount of \$2,322.07 each, for the months of August, 2025 through February, 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 6.00% per annum from July 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 \$325,486.48, plus accrued interest at the rate of 6.00% per annum from July 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 11th day of May, 2026.

/s/

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