

LEGAL NOTICE

NOTICE OF TRUSTEE'S SALE

On Monday, the 14th day of December, 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 1 in Block 8 of Klamath Falls Subdivision No. 1, according to the official plat thereof, filed in Book 52 of Plats at Page(s) 24, records of Canyon County, Idaho.

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 12871 Carkhill St., 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 CECILIA ZAVALA, an Unmarried Woman and JULISA JUAREZ an Unmarried Woman, Grantor, to Ryan M. Fawcett, Successor Trustee, for the benefit of security of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded March 28, 2022, as Instrument No. 2022-016625, Mortgage records of Canyon County, Idaho; and assigned to IDAHO HOUSING AND FINANCE ASSOCIATION by Assignment of Deed of Trust recorded on January 6, 2026, as Instrument No. 2026-000279, 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 March 28, 2022, in the amount of \$2,886.00 each, for the months of May, 2025 through January, 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 4.00% per annum from April 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 \$404,453.70, plus accrued interest at the rate of 4.00% per annum from April 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 13th day of August, 2026.

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