

LEGAL NOTICE

NOTICE OF TRUSTEE'S SALE

On Tuesday, the 11th day of August, 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:

Lots 19 and 20 in Block 2 of Davis' Addition to Emmett, according to the official plat thereof, filed in Book 1 of Plats at Page(s) 11, records of Gem 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 of 618 E. 6th St., 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 CASEY R SMITH, Single Man, Grantor, to Ryan M. Fawcett, Successor Trustee, for the benefit and security of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded January 28, 2022, as Instrument No. 339544, Mortgage records of Gem County, Idaho; and assigned to the IDAHO HOUSING AND FINANCE ASSOCIATION by Assignment of Deed of Trust recorded on December 23, 2025, as Instrument No. 356366, 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 HE IS, OR IS 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 January 28, 2022, in the amount of \$1,913.00 each, for the months of July, 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 2.875% per annum from June 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 \$332,046.17, plus accrued interest at the rate of 2.875% per annum from June 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 31st day of March, 2026.

/s/

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