

LEGAL NOTICE

NOTICE OF TRUSTEE'S SALE - To be sold for cash at a Trustee's Sale on September 14, 2026, 2:00 PM at the Courtyard, Canyon Courthouse, 1115 Albany St., Caldwell, ID, 83605, the following-described real property situated in Canyon County, Idaho (the "Property"): Lot 12, Block 4, Guches Subdivision No. 1, according to the plat thereof, filed in Book 57 of plats at Page(s) 16, records of Canyon County, Idaho. Commonly known as: 13344 Excavation Dr, Caldwell, ID 83607 Miguel Ruiz and Miguel Ruiz, as Trustors, conveyed the Property via a Deed of Trust dated April 16, 2025, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Guild Mortgage Company LLC, its successors and assigns, in which Benjamin J. Mann was named as Trustee. The Trust Deed was recorded in Canyon County, Idaho, on April 21, 2025, as Instrument No. 2025-013309. The Deed of Trust was assigned for value to Freedom Mortgage Corporation via an Assignment of Deed of Trust dated March 4, 2026 and recorded in the Official Records of Canyon County, Idaho, on March 5, 2026, as Instrument No. 2026-007941. Brigham J. Lundberg is the Successor Trustee pursuant to an Appointment of Trustee recorded in the Official Records of Canyon County, Idaho, on April 20, 2026 as Instrument No. 2026-014863. Freedom Mortgage Corporation ("Beneficiary") has declared a default in the terms of said Deed of Trust due to Trustor's failure to make monthly payments beginning December 1, 2025, and each month subsequent, which monthly installments would have been applied on the principal and interest due on said obligation and other charges against the property or loan. By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Deed of Trust immediately due and payable. The total amount due on this obligation is the principal sum of \$376,360.96, interest in the sum of \$10,853.89, escrow advances of \$944.33, other amounts due and payable in the amount of \$3,877.58, for a total amount owing of \$392,036.76, plus accruing interest, late charges, and other fees and costs that may be incurred or advanced. The Beneficiary anticipates and may disburse such amounts as may be required to preserve and protect the property and for real property taxes that may become due or delinquent, unless such amounts of taxes are paid by the Trustors. If such amounts are paid by the Beneficiary, the amounts or taxes will be added to the obligations secured by the Deed of Trust. Other expenses to be charged against the proceeds of this sale include Trustee fees, attorney fees, costs and expenses of the sale, and late charges, if any. Beneficiary has elected and has directed the Trustee to sell the above-described property to satisfy the obligation. The sale is a public sale and any person, including the Beneficiary, may bid at the sale. The bid price must be paid immediately upon the close of bidding by certified funds (valid money orders, certified checks or cashier's checks). The conveyance will be made by Trustee's Deed, without any representation or warranty, including warranty of title, express or implied, as the sale is made strictly on an as-is, where-is basis, without limitation, the sale is being made subject to all existing conditions, if any, of lead paint, mold or other environmental or health hazards. The Trustors, successor in interest to the Trustors, or any other person having an interest in the property, or any person named in Idaho Code § 45-1506, has the right, at any time prior to the Trustee's Sale, to pay to the Beneficiary, or the successor in interest to the Beneficiary, the entire amount then due under the Deed of Trust and the obligation secured thereby (including costs and expenses actually incurred and attorney fees) other than such portion of the principal as would not then be due had no default occurred and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust with Successor Trustee fees and attorney fees. In the event that all defaults are cured the foreclosure will be dismissed and the foreclosure sale will be canceled. The scheduled Trustee's Sale may be postponed by public proclamation up to 30 days for any reason. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Successor Trustee and the successful bidder shall have no further recourse. The above Trustors are named to comply with Idaho Code § 45-1506(4)(a). No representation is made that they are, or are not, presently responsible for this obligation. **Important Notice to Potential Bidders:** Federal law administered by the Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of the Treasury, requires certain residential real estate transactions to be reported to the federal government. If you are the winning bidder at auction, you may be required to provide identifying information about yourself and, if applicable, any entity or trust purchasing the property. This information is required by federal law and must be provided to complete the sale. Failure to provide required information after the sale may delay or prevent issuance of the foreclosure deed. This is an attempt to collect a debt and any information obtained will be used for that purpose. Dated this 6th day of May, 2026. Brigham J. Lundberg Successor Trustee 376 East 400 South, Suite 300, Salt Lake City, UT 84111 Telephone: 801-355-2886 Office Hours: Mon.-Fri., 8 AM-5 PM (MST) HWM File No. ID22826

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