

Trustee sale notice

Published in The Power County Press Oct. 2, 9, 16, 23, 2024.

NOTICE OF TRUSTEE'S SALE

On Friday, the 17th day of January, 2025, at the hour of 10:00 o'clock a.m. of said day at Power County Courthouse, 543 Bannock Avenue, American Falls, in the County of Power, 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 Power, State of Idaho, and described as follows, to-wit:

THE NORTHWESTERLY 10 FEET OF LOT 17, ALL OF LOT 18 AND 19, BLOCK 84, RECLAMATION ADDITION TO THE CITY OF AMERICAN FALLS, POWER COUNTY, IDAHO, AS THE SAME APPEARS ON THE OFFICIAL PLAT THEREOF.

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 240 W. Park St., American Falls, 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 TAMI B. CHESTER, an Unmarried Woman, and RODNEY G. THOMAS, an Unmarried Man, Grantor, to Ryan M. Fawcett, Successor Trustee, for the benefit and security of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded May 1, 2023, as Instrument No. 221755, Mortgage records of Power County, Idaho; and assigned to IDAHO HOUSING AND FINANCE ASSOCIATION by Assignment of Deed of Trust recorded on July 1, 2024, as Instrument No. 223456, Mortgage records of Power 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 May 1, 2023, in the amount of \$2,335.89 each, for the months of December 2023 through July, 2024, 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 6.625% per annum from November 1, 2023, 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 \$305,391.82, plus accrued interest at the rate of 6.625% per annum from November 1, 2023.

DATED This 18th day of September, 2024.

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