

NOTICE OF TRUSTEE'S SALE

To be sold for cash at a Trustee's Sale on August 27, 2018, 10:00 AM at the front steps of the Ada County Courthouse, 200 W Front Street, Boise, ID 83702, the following described real property situated in Ada County, State of Idaho ("Real Property"): Unit A-2 of Blacksmith Condominiums according to the plat thereof, filed in Book 97 of Plats at pages 12345 through 12349, records of Ada County, Idaho. Together with a 10% interest in the common area as set forth in the condominium declaration recorded April 13, 2007 as Instrument No. 107053110 and re-recorded April 26, 2007 as Instrument No. 107059269, records of Ada County, Idaho Commonly known as: 654 North Shadowfox Place, Eagle, ID 83616 Joel Coleman and Shaneki Stuart, as Trustors conveyed Real Property via a Trust Deed dated October 15, 2010, in favor of Mortgage Electronic Registration Systems, Inc as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns as Beneficiary, in which First American Title Insurance Company of Idaho was named as Trustee. The Trust Deed was recorded in Ada County, Idaho, on October 15, 2010, as Instrument No. 110097438, of Official Records. The Deed of Trust was assigned for value as follows: Assignee: Guild Mortgage Company, a California Corporation
Assignment Dated: February 5, 2014
Assignment Recorded: February 13, 2014
Assignment Recording Information: Instrument No. 114011125
Shelly M. Espinosa is the Successor Trustee pursuant to a Substitution of Trustee recorded in the office of the Clerk and Recorder of Ada, State of Idaho on April 4, 2018 at Instrument No. 2018-029581, of Official Records. The Beneficiary has declared a default in the terms of said Deed of Trust due to Trustor's failure to make monthly payments beginning April 1, 2017, 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 Trust Deed immediately due and payable. The total amount due on this obligation is the principal sum of \$105,514.46, interest in the sum of \$5,080.63, escrow advances of \$2,560.76, other amounts due and payable in the amount of \$2,732.60, for a total amount owing of \$115,888.45, 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 the Trustee's fees and attorney's 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 in cash or cash equivalents (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 IRC § 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's 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's and attorney's 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 IRC § 45-1506(4)(a). No representation is made that they are, or are not, presently responsible for this obligation. This is an attempt to collect a debt and any information obtained will be used for that purpose. Dated this 23rd day of April, 2018. Shelly M. Espinosa Substitute Trustee 376 East 400 South, Suite 300, Salt Lake City, UT 84111 Telephone: 801-355-2886 Office Hours: Mon.-Fri., 8AM-5PM (MST) File No. 48415
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