

NOTICE OF TRUSTEE'S SALE

To be sold for cash at a Trustee's Sale on December 20, 2021, 09:00 AM at the Auction.com Room, Courtyard by Marriott Boise Downtown, 222 S. Broadway Avenue, Boise, ID 83702, the following described real property situated in Ada County, State of Idaho ("Real Property"): Lot 19 in Block 1 of Resubdivision of Lot 9 and a portion of Lot 10, Meadow Place, according to the official plat thereof, filed in Book 25 of Plats at Page(s) 1548 and 1549, official records of Ada County, Idaho.

More Correctly Described As:

Lot 19 in Block 1 of Resubdivision of Lot 9 and a portion of Lot 10, Meadow Place, according to the official plat thereof, filed in Book 25 of Plats at Page(s) 1548 and 1549, official records of Ada County, Idaho. Commonly known as: 9360 West Lorinda Street, Boise, ID 83704-3241. Katie E. Farmer, as Trustor, conveyed Real Property via a Trust Deed dated September 29, 2016, in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Finance of America Mortgage LLC, its successors and assigns as Beneficiary, in which TitleOne Corporation was named as Trustee. The Trust Deed was recorded in Ada County, Idaho, on September 30, 2016, as Instrument No. 2016-094045, of Official Records. The Deed of Trust was assigned for value as follows: Assignee: MidFirst Bank Assignment Dated: February 8, 2019 Assignment Recorded: February 19, 2019 Assignment Recording Information: Instrument No. 2019-013311 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 February 22, 2019 at Instrument No. 2019-014271, of Official Records. The Beneficiary has declared a default in the terms of said Deed of Trust due to Trustor failure to make monthly payments beginning June 1, 2018, 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 \$148,319.40, interest in the sum of \$17,143.74, escrow advances of \$9,966.80, other amounts due and payable in the amount of \$5,399.40, for a total amount owing of \$180,829.34, 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 Trustor. 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 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 Trustor, successor in interest to the Trustor, 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 Trustor 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 9th day of August, 2021. Shelly M. Espinosa

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