

NOTICE: YOU ARE HEREBY NOTIFIED THAT THE AMOUNT OF YOUR INDEBTEDNESS TO THE BENEFICIARY, THEIR SUCCESSORS IN INTEREST AND/OR ASSIGNEES AS RECITED BELOW, AS OF AUGUST 1, 2022, IS \$139,529.94. INTEREST (PRESENTLY AT THE RATE OF 4.3750% PER ANNUM), AND FEES AND COSTS WILL CONTINUE TO ACCRUE AFTER THE DATE OF THIS NOTICE/LETTER. UNLESS YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF WITHIN 35 DAYS AFTER RECEIVING NOTICE OF THIS DOCUMENT, THIS OFFICE WILL ASSUME THE DEBT TO BE VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THE 35-DAY PERIOD THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE DEBT WILL BE OBTAINED AND MAILED TO YOU. UPON WRITTEN REQUEST WITHIN 35 DAYS, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR, WILL BE PROVIDED.

NOTICE: WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTION.

NOTICE OF TRUSTEE'S SALE

On **DECEMBER 30, 2022** at the hour of **11:00 A.M.** located on the **Front steps of the Nez Perce County Courthouse, 1230 Main Street, Lewiston, ID 83501** in Nez Perce County, State of Idaho.

Michael J. Newell, as successor trustee, will sell at public auction to the highest bidder, payable, for certified funds, or the equivalent, which is lawful money of the United States of America, all payable at the time of sale in compliance with Section 45-1506(9) Idaho Code, the following described real property, situated in Nez Perce County, State of Idaho, and described as follows, to-wit;

The East 25 feet of Lot 9 and all of Lot 10, Block 10 of Maplewood Addition to the City of Lewiston, according to the recorded plat thereof. Records of Nez Perce County, Idaho

The 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 Trustee has been informed that according to the County Assessor's office, the address of 1515 21st Ave., Lewiston, ID 835013926, 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 Jeremy L Bass, a married man as his sole and separate property, as grantors to, Fidelity National Title Insurance Co., as trustee, for the benefit and security of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of America, N.A., its successors and assigns, recorded October 30, 2009, as Instrument No. 774964 Mortgage Records of Nez Perce County, Idaho. An Appointment of Successor Trustee was recorded on August 9, 2022 under Instrument No. 902078. Said Deed of Trust was assigned on March 20, 2012 to

Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by an instrument recorded under Instrument No. 799540, on March 30, 2012.

THE ABOVE GRANTORS ARE NAMED TO COMPLY WITH SECTION 45-1506(4)(A), IDAHO CODE. NO REPRESENTATION IS MADE THAT THEY ARE, OR ARE NOT, PRESENTLY RESPONSIBLE FOR THE OBLIGATION.

The default(s) for which this sale is to be made is the failure to pay when due, under the Deed of Trust note, the following:

The monthly payments for Principal and Interest Due from July 1, 2020 through August 1, 2022, and all subsequent payments until the date of sale or reinstatement

These payments include interest at the current rate of 4.375%.

The current beneficiary has declared that the Grantor is in breach of the terms and conditions of the obligation secured by the deed of trust. The nature of the breach is Grantor's failure to pay when due the monthly payments of principal, interest applicable escrow account payments from July 1, 2020, together with all subsequent payments, costs, advances, attorney's and trustee's fees and costs accruing until the date of sale, full satisfaction, or reinstatement of obligation.

The sum owing on the obligation secured by the said trust deed consists of the principal balance of \$112,136.62, together with any advances plus foreclosure fees and costs. All delinquent amounts are now due, together with accruing late charges and interest, unpaid and accruing taxes, assessments, trustee's fees, attorney's fees, and any amounts advanced to protect the security associated with this foreclosure.

DATED: August 17, 2022

TRUSTEE

By: Michael Newell

Michael J. Newell, #1953
4100 E. Mississippi Avenue, Suite 420
Denver, CO 80246
(877) 353-2146

AFTER RECORDING RETURN TO:
IDEA Law Group, LLC
4100 E. Mississippi Avenue, Suite 420
Denver, CO 80246

Instrument # 902262
NEZ PERCE COUNTY, IDAHO
08-17-2022 08:14:59 AM No. of Pages: 2
Recorded for: IDEA LAW GROUP, LLC
PATTY WEEKS Fee: \$13.00
Ex-Officio Recorder Deputy Raquel Lewis
Index to: NOTICE/DEFAULT (211)
Electronically Recorded by Simplifile

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NOTICE OF DEFAULT

BANK OF AMERICA, N.A., holder of the beneficial interest under the Deed of or transfer in trust executed by Jeremy L Bass, a married man as his sole and separate property, as Grantor(s), to Fidelity National Title Insurance Co. as successor Trustee and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of America, N.A., its successors and assigns as beneficiary, and recorded October 30, 2009 as Instrument No. 774964, Mortgage Records of Nez Perce County, Idaho. An Appointment of Successor Trustee was recorded on August 9, 2022 under Instrument No. 902078. Said Deed of Trust was assigned on March 20, 2012 to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by an instrument recorded under Instrument No. 799540, on March 30, 2012.

The beneficiary hereby gives notice that a breach of obligation for which such transfer is security has occurred, the nature of such breach being the failure to pay when due, under Deed of Trust Note:

The monthly payments for Principal and Interest Due from July 1, 2020 through August 1, 2022: and all subsequent payments until the date of sale or reinstatement

These payments include interest at the current rate of 4.375%.

The sum owing on the obligation secured by said Deed of Trust consists of the principal balance of \$112,136.62, together with interest and any advances plus foreclosure fees and costs. All delinquent amounts are now due, together with accruing late charges and interest, unpaid and accruing taxes, assessments, trustee's fees, attorney's fees, and any amounts advanced to protect the security associated with this foreclosure.

On the following-described real property in said County:

The East 25 feet of Lot 9 and all of Lot 10, Block 10 of Maplewood Addition to the City of Lewiston, according to the recorded plat thereof. Records of Nez Perce County, Idaho

The beneficiary elects to sell or cause the trust property to be sold to satisfy said obligation.

DATED: 08/16/2022

TRUSTEE:

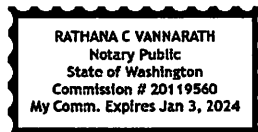


Michael J. Newell, 1953
Attorney at Law

STATE OF WA)
) ss:
COUNTY OF King County)

On this 16th day of August, 2022, personally appeared Michael J. Newell, who acknowledged that he signed the within foregoing instrument as his free and voluntary act and deed for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.




Notary Public:
Name: Rathana Vannarath
Residing at: King County
My Appt. Expires: 01/03/2024

This Notarization was conducted using online audio/video technology.

For Information Call: 800-561-4567
Bank of America, N.A.
c/o Carrington Mortgage Services, LLC
1600 S Douglass Rd
Anaheim, CA 92806
Ref: 48043908