Jeremy L. Bass, Pro Se 1515 21st Ave 2 3 Lewiston, ID 83501-3926 4 Ph: 208-549-9584 5 Quantum.J.L.Bass@RAWdeal.io 6 7 IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT 8 FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY DPW Enterprises LLC and Mountain Prime 2018 LLC, Plaintiff. VS. Case No. CV35-24-1063 AFFIDAVIT OF JEREMY L. BASS Jeremy L. Bass, Dwayne Pike, and Current IN SUPPORT OF DEFENDANT'S RESPONSE occupant, and Unknown Parties in TO PLAINTIFFS' Possession of the real property commonly MOTION FOR SUMMARY JUDGMENT known as 1515 21st Avenue, Lewiston, Idaho 83501 Defendants. **DEMAND FOR JURY** 9 10 COMES NOW Plaintiff, JEREMY L. BASS, AND PROVIDES THIS AFFIDAVIT OF JEREMY L. BASS IN 11 12 SUPPORT OF DEFENDANT'S RESPONSE TO PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT in regards to his knowledge of events and everything he believes to be true regarding pleading for 13 the proceedings over the property located at 1515 2f<sup>T</sup> AVE. LEWISTON ID 83501-3926 (hereinafter 14 "THE PROPERTY" or "HOUSE" fully described in further reading). The reason for this affidavit is to 15 16 help meet the page limits defined in District Local Rule Civ 7.1 (Civil) [v. 4]. 17 I, Jeremy L. Bass, Pro Se, hereby makes the following statements of fact as to his personal 18 knowledge and attests the same to be true to the best of his knowledge, being first duly sworn 19 on oath, depose and state as follows: 1. I am the Defendant in the case DPW Enterprises LLC and Mountain Prime 2018 LLC vs. 20 Jeremy L. Bass, Dwayne Pike, et al., Case No. CV35-24-1063, in the District Court of the 21

Second Judicial District for the State of Idaho in and for Nez Perce County.

1	2.	I am the lawful owner of the property located at 1515 21st Avenue, Lewiston, Idaho 83501,
2		and I am proforce pro se in this matter.
3	3.	I submit this affidavit in support of my Response to Plaintiffs' Motion for Summary
4		Judgment, to introduce and authenticate evidence supporting my claims that the auction
5		of my property was rigged, fraudulent, and procedurally invalid.
6	4.	The following evidence is relevant to demonstrating bid manipulation, collusion, and
7		irregularities in the auction process:
8		a. Exhibit A: Facebook Messenger Chat Log a. A series of messages exchanged
9		between myself and Glenda Morlan from May 19, 2023, to June 2, 2023, via
10		Facebook Messenger. In these messages, Ms. Morlan makes repeated attempts to
11		coerce me into selling my property to her and discloses information about the
12		rigged nature of the auction.
13		i. Chat Log Document: The chat log is attached as chat log.md.
14		ii. Key Messages: Ms. Morlan warns about the foreclosure auction and
15		attempts to pressure me into a sale before the rigged auction could take
16		place, stating:
17		1. "The mortgage company will buy it and then auction it off again
18		to recap all expenses."
19		2. "Right now, your only chance to get out without a foreclosure is
20		to do a quick sell and because of time it will have to be cash."
21		[Relevant Section: Exhibit B from Response to MSJ, pages X-Y.]
22		[File Reference: chat log.md]
23		b. Exhibit B: Transcript of Recorded Audio Call a. A recorded conversation between
24		myself and Glenda Morlan, a local property developer, on June 2, 2023, via Meta's

1	Messenger app. This conversation discusses irregularities in the foreclosure
2	process and intimidation tactics used to coerce me into selling my property.
3	i. Transcript: A full transcription of this conversation is attached, titled
4	230602_0285.mp3 transcript.md.
5	ii. Original Audio: The audio file is labeled 230602_0285.mp3.
6	[Relevant Section: Response to MSJ, pages X-Y.]
7	[File Reference: 230602_0285.mp3 transcript.md]
8	c. Exhibit C: Video Evidence of the Auction a. A series of video recordings taken on
9	February 29, 2024, during the foreclosure auction. These recordings show the
10	absence of competitive bidding and collusive behavior by the Plaintiffs and their
11	representatives.
12	i. Video Files:
13	1. 20240229_110157.mp4
14	2. 20240229_110252.mp4
15	3. 20240229_110654.mp4
16	[Relevant Section: Response to MSJ, pages X-Y.]
17	[File Reference: Video files located under *E:_GIT\obsidian\BoA
18	timeline\proceedings\parties\after sale\defendant\2024-09-
19	23\evidence\The rigged auction*]
20	5. I assert that this evidence demonstrates that the Plaintiffs were aware of defects in the
21	auction process and that the auction was not conducted in good faith, as required under
22	Idaho Code § 45-1508. Specifically, the Plaintiffs' knowledge of title defects, irregularities
23	in the foreclosure process, and their participation in a pre-arranged, collusive auction
24	precludes them from claiming bona fide purchaser status.
	•

1	6. I respectfully request that the Court deny Plaintiffs' Motion for Summary Judgment and
2	allow this case to proceed to trial, where these material issues of fact can be resolved.
3	7. Attached to this affidavit are true and correct copies of the evidence referenced above.
+	FURTHER AFFIANT SAYETH NAUGHT.
5	
	Dated this <u>15</u> day of October 2024.
	Respectfully submitted, Jeremy L. Bass Defendant/ Pro Se
	 Signature
	CERTIFICATE OF MAILING
	I certify that I have sent by email and/or first-class mail this DEFENDANT BASS' RESPONSE TO PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT to Plaintiffs on October 15th, 2024, at the following email address and postal address:
	Free II Justic Observation Company
	Email: lewis@hwmlawfirm.com Postal: Lewis N. Stoddard, Bar No. 7766 Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111  Ken Nagy Idaho Legal Aid Services, Inc. Email: kennagy@idaholegalaid.org Counsel for Dwayne Pike
	<u> </u>
	Jeremy L. Bass Defendant
	Signature

  Commission Expires:	
Commission Expires:	
commission Expires	<del></del>

Jeremy L. Bass, Pro Se 2 1515 21st Ave 3 Lewiston, ID 83501-3926 4 Ph: 208-549-9584 5 Quantum.J.L.Bass@RAWdeal.io 6 7 IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT 8 FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY DPW Enterprises LLC and Mountain Prime 2018 LLC, Plaintiff, Case No. CV35-24-1063 VS. **DEFENDANT'S RESPONSE TO PLAINTIFF'S** ALLEGATIONS IN SECTION C Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, **DEMAND FOR JURY** Idaho 83501 Defendants. 9 COMES NOW the Defendant Jeremy L. Bass, (hereinafter "Defendant Bass"), perforce 10 representing himself pro se, and hereby responds to the *Plaintiffs' Reply Memorandum in* 11 Support of Motion for Summary Judgment as Against Defendant Jeremy L. Bass, (hereinafter 12 "Plaintiff's Memorandum"), filed in this proceeding on the 18th day of October, 2024, delivered on 13 14 the 20th day of October mid-day to Defendant Bass. This response is based on the facts and arguments set forth herein. 15 I. INTRODUCTION 16 17 The Defendant submits this response to address the allegations made by Plaintiff in Section C of the Plaintiff's Memorandum. The Plaintiffs claim bona fide purchaser status and argue that 18 19 Defendant Bass's disputes with the prior lender, servicer, or trustee do not create a genuine issue of material fact. However, this response will demonstrate that the Plaintiffs' admission of 20

pre-auction coordination with the trustee, collusion, and bid manipulation not only invalidate

the trustee's sale but also constitute violations of federal antitrust laws and Idaho's statutory

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requirements for public auctions. Additionally, this response will introduce Exhibit S, which provides email communications sent by Defendant Bass to the trustees, warning them to halt the auction due to ongoing legal and ethical violations, while the payoff was actively in process at the time.

Furthermore, the case is still under investigation by several authorities, as far as Defendant Bass is aware. When speaking with the Prosecutor's Office, Nathaniel Rupp specifically advised Defendant Bass not to leave until the case comes to their desk for review. This statement underscores the importance of awaiting the Prosecutor's full assessment, further delaying the resolution of the current case until all legal violations are reviewed.

#### II. ARGUMENTS

A. Felony Admission: Plaintiffs' Admission of Pre-Auction Coordination is a Violation of Law

In the Second Declaration of DPW Enterprises LLC, the Plaintiffs admit to contacting the trustee before the auction to discuss the opening bid and other details (see SECOND DECLARATION OF DPW ENTERPRISES LLC). This admission directly implicates the Plaintiffs in bid manipulation and collusion, which not only violates the Idaho Trust Deeds Act but also constitutes a felony under federal antitrust laws. Specifically, under Section 1 of the Sherman Antitrust Act (15 U.S.C. § 1), any agreement, conspiracy, or contract that restrains trade or manipulates competitive bidding in a public auction is a criminal offense.

This acknowledgment of pre-auction coordination by the Plaintiffs is an admission of engaging in activities that are illegal under both state and federal law. The Plaintiffs' actions subvert the integrity of the public auction process, which is meant to be open, fair, and competitive. Such manipulation is not only unethical but criminal, and this Court must take note of the felony-level behavior that the Plaintiffs have admitted to engaging in.

#### B. Plaintiffs' Admission Creates Jurisdictional Issues Under Federal Law

Due to the Plaintiffs' engagement in actions that violate federal antitrust laws, this case no longer belongs in state court. The Sherman Antitrust Act, under which bid-rigging and collusion in auctions are strictly prohibited, mandates that cases involving such violations be tried in federal court.

The federal jurisdiction arises from the nature of the Plaintiffs' actions, which involve interstate commerce and anti-competitive practices. Given that the auction involved parties across state lines and violated federal competition laws, this Court must dismiss the case for lack of jurisdiction and transfer it to federal court. Idaho state courts do not have jurisdiction over matters involving violations of the Sherman Act, especially when the Plaintiffs themselves have admitted to felony-level violations. Therefore, this case must be heard at the federal level *(see SECOND DECLARATION OF DPW ENTERPRISES LLC)*.

# C. Material Issues of Fact Raised by Defendant Bass: Collusion, Bid Manipulation, and Invalid

Contrary to the Plaintiffs' claims, Defendant Bass has raised genuine issues of material fact that prevent summary judgment from being granted. These disputed facts include:

#### 1. Bid Manipulation and Collusion:

Trustee's Sale

Plaintiffs have admitted to coordinating with the trustee before the auction, seeking privileged information about the opening bid and other details *(see SECOND DECLARATION OF DPW ENTERPRISES LLC)*. This constitutes a manipulation of the auction process, directly affecting the fairness of the sale and violating both state auction laws and federal antitrust regulations. Plaintiffs cannot claim to be bona fide purchasers when they engaged in collusive practices that subverted the auction.

# 2. Awareness of Property Defects:

The Plaintiffs were fully aware of legal defects affecting the property prior to the auction, disqualifying them from claiming bona fide purchaser status.

Defendant Bass was present at the auction with clear warnings about the auction being rigged, and these public warnings, along with the Plaintiffs' pre-auction communications, gave them actual or constructive notice of these defects.

### 3. Trustees' Breach of Fiduciary Duty:

The trustees allowed the auction to proceed despite being aware of irregularities and coordination between the Plaintiffs and themselves. This constitutes a breach of their fiduciary duty to conduct the auction in a fair, open, and transparent manner.

#### 4. Pre-Arranged Bids and Lack of Competition:

The evidence demonstrates that the Plaintiffs arrived at the auction with preprinted checks, indicating that they were aware of the auction's outcome ahead of
time, further proving that the auction was manipulated. The absence of
competitive bidding due to this rigging violates Idaho's Trust Deeds Act and
further supports the claim that the Plaintiffs cannot be considered bona fide
purchasers.

# 5. Exhibit S: Emails Demonstrating Trustees' Awareness of Legal Violations and Payoff in Process:

Defendant Bass submitted written communications *(attached as Exhibit S)* to the trustees prior to the auction, warning them of severe legal violations related to the auction process. These emails, dated February 28, 2024, and December 6, 2024, notified the trustees that continuing with the auction would constitute a

deliberate breach of the Sherman Antitrust Act, along with other legal misrepresentations about the property. Additionally, Defendant Bass made it clear that the payoff was in process, and the financial obligations were being actively managed. Despite this, the trustees ignored these warnings and proceeded with the auction, exposing all involved parties to legal liabilities. These emails demonstrate that the trustees were fully aware of the collusion, the ongoing payoff process, and the illegalities surrounding the auction but chose to move forward, violating their fiduciary duties.

# 6. Ongoing Investigations and Prosecutor's Advice:

The case is still under investigation by several authorities, as far as Defendant Bass knows. When Defendant Bass spoke with the Prosecutor's Office, Nathaniel Rupp specifically advised Defendant Bass not to leave until the case comes to their desk for review. This instruction by the Prosecutor's Office indicates that the legal violations are significant and still under review by law enforcement. Given the ongoing investigation, the resolution of the current case must be delayed until all legal violations are fully addressed.

#### D. Plaintiffs Are Not Bona Fide Purchasers Due to Their Participation in a Manipulated Auction

Idaho law is clear that a bona fide purchaser is one who acquires property in good faith, without notice of any defects. However, the Plaintiffs' pre-auction coordination with the trustee gave them actual notice of defects in the auction process, thereby disqualifying them from claiming bona fide purchaser status. Additionally, **Federal Home Loan Mortg. Corp. v. Appel, 143 Idaho 42 (2006)** states that purchasers with notice of potential defects cannot be considered bona fide purchasers, which directly applies to this case.

# E. Breach of Lease and Failure to Maintain Tenant Rights (Mr. Pike)

If the Plaintiffs were deemed the winners of this case, they would have breached the lease agreement with Mr. Dwayne Pike, the tenant of the property. The Plaintiffs failed to ensure that the property's essential utilities, including electricity, water, sewer, garbage, and internet, were properly maintained during Mr. Pike's tenancy. These utilities were essential parts of Mr. Pike's lease agreement, and Plaintiffs neglected their responsibility to uphold these terms.

Since the Plaintiffs failed to provide these services, Defendant Bass had to step in to ensure that all tenant obligations were met. This failure to uphold the terms of the lease constitutes a violation of Mr. Pike's tenant rights under both Idaho law and the Protecting Tenants at Foreclosure Act (PTFA). As such, Plaintiffs cannot claim a legal right to evict Mr. Pike based on any failure to pay rent, as their own actions contributed to the breach of the lease.

#### F. Possible Need for Motion to Dismiss for Lack of Jurisdiction

Given the Plaintiffs' admitted violation of the Sherman Antitrust Act and their role in manipulating the auction process, Defendant Bass may need to move to dismiss this case for lack of jurisdiction. Defendant Bass is still looking up what to do there. The nature of the Plaintiffs' actions, which involve violations of federal law, necessitates that this case be heard in federal court. The state court does not have the authority to adjudicate antitrust violations of this magnitude, and the felony-level misconduct admitted by the Plaintiffs must be properly addressed in the federal system (See Second Declaration of DPW Enterprises LLC, dated October 18, 2024).

III. CONCLUSION

The Plaintiffs' own admissions, combined with the evidence provided by Defendant Bass and the Exhibit S emails, demonstrate that the trustee's sale was invalid, tainted by bid manipulation, collusion, and insider dealing. These actions violate both Idaho law and federal antitrust statutes, raising genuine issues of material fact that must be addressed at trial. The Plaintiffs cannot claim bona fide purchaser status due to their participation in a manipulated auction, and the felony-level violations of federal antitrust law require this case to be transferred to federal court. Additionally, Plaintiffs' failure to uphold the terms of Mr. Pike's lease further invalidates any claims they have not themselves broken the lease if they where to have the rights. Defendant Bass respectfully requests that this Court deny Plaintiffs' Motion for Summary Judgment, dismiss the case for lack of jurisdiction, and transfer the matter to federal court for proper adjudication under the Sherman Antitrust Act. Dated this 21 day of October 2024. Respectfully submitted, Jeremy L. Bass Defendant/ Pro Se Signature CERTIFICATE OF MAILING

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I certify that I have sent by email and first-class mail this DEFENDANT BASS' RESPONSE TO PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT to Plaintiffs on October 21st, 2024, at the following email address and postal address: Email: lewis@hwmlawfirm.com Ken Nagy Postal: Lewis N. Stoddard, Bar No. 7766 Idaho Legal Aid Services, Inc. Halliday, Watkins & Mann, P.C. Email: kennagy@idaholegalaid.org 376 East 400 South, Suite 300 Counsel for Dwayne Pike Salt Lake City, UT 84111 Jeremy L. Bass Defendant Signature

CKNOWLEDGMENT FATE OF IDAHO ) : ss.		
ounty of NEZ PERCE COUNTY)		
On the _21 day ofOctober, 2024, before me, the undersigned Notary Public, personally appearedJeremy Bass, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that s/he executed the same.  IN WITNESS WHEREOF, I have set my hand and seal the day and year as above written.  Notary Public for Idaho		

Jeremy L. Bass, Pro Se 2 1515 21st Ave 3 Lewiston, ID 83501-3926 4 Ph: 208-549-9584 5 Quantum.J.L.Bass@RAWdeal.io 6 7 IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT 8 FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY DPW Enterprises LLC and Mountain Prime 2018 LLC, Plaintiff, Case No. CV35-24-1063 VS. **DEFENDANT'S RESPONSE TO PLAINTIFF'S** ALLEGATIONS IN SECTION D Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, **DEMAND FOR JURY** Idaho 83501 Defendants. 9 COMES NOW the Defendant Jeremy L. Bass, (hereinafter "Defendant Bass"), perforce 10 representing himself pro se, and hereby responds to the Plaintiffs' Reply Memorandum in 11 Support of Motion for Summary Judgment as Against Defendant Jeremy L. Bass, (hereinafter 12 13 "Plaintiff's Memorandum"), filed in this proceeding on the 18th day of October, 2024, delivered on the 20th day of October mid-day to Defendant Bass. This response is based on the facts and 14 arguments set forth herein. 15 I. INTRODUCTION 16 17 The Defendant submits this response to address the allegations made by Plaintiffs in Section D of the Plaintiff's Memorandum, entitled "Defendant's Challenges to the Notice to Vacate are 18 19 Meritless," received just yesterday. Plaintiffs assert that Defendant Bass's challenge to the Notice to Vacate is without merit, claiming that he has not provided a copy of the purported insufficient 20

notices. However, the burden of proving that a proper and complete eviction notice was duly

served rests on the Plaintiffs, and their failure to provide any evidence supporting this claim 1 undermines their argument. 2 3 II. PLAINTIFFS BEAR THE BURDEN OF PROVING PROPER NOTICE 4 A. Plaintiffs' Failure to Provide Evidence of Proper Notice 5 In eviction cases, the party asserting proper service of an eviction notice is required to 6 provide evidence. Plaintiffs have failed to produce any documentation, such as certified 7 mail receipts or sheriff's office records, to substantiate their claim that a valid and complete eviction notice was served. Without such evidence, their assertion that 8 Defendant Bass's challenge is meritless is unsupported by the necessary proof. 10 B. Attendance at Trustee's Sale Does Not Satisfy the Requirement of Proper Notice Plaintiffs argue that Defendant Bass's presence at the Trustee's Sale implies that he had 11 12 knowledge of the property's sale and therefore received proper notice to vacate. However, this argument is legally insufficient. Attendance at the sale does not substitute 13 14 for the formal legal requirement to serve a proper and complete notice to vacate under Idaho law. Defendant's knowledge of the sale does not negate Plaintiffs' obligation to 15 follow the proper legal procedures. 16 17 III. INSUFFICIENT NOTICE AND PLAINTIFFS' FAILURE TO MEET LEGAL REQUIREMENTS A. Deficient Notices and Lack of Documentation 18 19 Defendant Bass maintains that the notices served by Plaintiffs were incomplete and 20 referenced attachments, such as the deed, which were never provided. As such, these notices are legally defective under Idaho law. Plaintiffs must present verifiable proof that 21

they served a proper and complete notice to vacate, which they have failed to do.

Plaintiffs also attempt to argue that the service of the Complaint, which includes an

**B.Service of the Complaint Does Not Fulfill Notice Requirements** 

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eviction notice, satisfies their legal obligation. However, Idaho law mandates that a separate and complete notice to vacate must be served independently of the Complaint. Plaintiffs have not provided sufficient evidence to show that they complied with these statutory requirements.

C. Legal Argument Regarding Notice To Vacate

Under Idaho law, the requirements for terminating a tenancy or other estate at will are set forth in Idaho Code § 55-208. The statute requires that the landlord provide written notice to the tenant, specifying a vacate date that is no less than one month from the date of the notice. Similarly, a tenant may terminate the tenancy by providing the landlord with written notice that also specifies a vacate date not less than one month from the date of the notice.

In the present case, the Plaintiffs have failed to produce adequate evidence that a valid notice to quit or vacate was served upon the Defendant, as required by Idaho Code § 55-208. Without proper documentation showing that a written notice was served in accordance with the statute, the Plaintiffs' claim that Defendant was provided proper notice is unsupported. Furthermore, Idaho law makes clear that proper notice is an essential requirement for termination of tenancy and cannot be substituted by attendance at a Trustee's Sale or by any other informal means of communication. The Plaintiffs must demonstrate that they provided written notice that conforms to the statutory requirements.

1	Therefore, Defendant contends that the Plaintiffs' failure to meet the legal standards
2	outlined in Idaho Code § 55-208 undermines their argument and calls into question the
3	validity of their notice to vacate.
4	IV. CONCLUSION
5	For the foregoing reasons, Defendant Bass respectfully requests that the Court:
6	1. Dismiss Plaintiffs' arguments regarding the validity of the notice to vacate;
7	2. Require Plaintiffs to provide proof of proper and complete service of a lawful eviction
8	notice as mandated by Idaho law; and
9	3. Deny Plaintiffs' Motion for Summary Judgment based on their failure to meet the legal
10	requirements for serving a valid eviction notice.
11 12	Dated this _21_ day of October 2024.  Respectfully submitted, Jeremy L. Bass Defendant/ Pro Se  Signature  CERTIFICATE OF MAILING

I certify that I have sent by email and first-class mail this DEFENDANT BASS' RESPONSE TO PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT to Plaintiffs on October 21st, 2024, at the following email address and postal address: Email: lewis@hwmlawfirm.com Ken Nagy Postal: Lewis N. Stoddard, Bar No. 7766 Idaho Legal Aid Services, Inc. Halliday, Watkins & Mann, P.C. Email: kennagy@idaholegalaid.org 376 East 400 South, Suite 300 Counsel for Dwayne Pike Salt Lake City, UT 84111 Jeremy L. Bass Defendant Signature

CKNOWLEDGMENT FATE OF IDAHO ) : ss.		
ounty of NEZ PERCE COUNTY)		
On the _21 day ofOctober, 2024, before me, the undersigned Notary Public, personally appearedJeremy Bass, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that s/he executed the same.  IN WITNESS WHEREOF, I have set my hand and seal the day and year as above written.  Notary Public for Idaho		

ppJeremy L. Bass, Pro Se 2 1515 21st Ave 3 Lewiston, ID 83501-3926 4 Ph: 208-549-9584 5 Quantum.J.L.Bass@RAWdeal.io 6 7 IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT 8 FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY DPW Enterprises LLC and Mountain Prime 2018 LLC, Plaintiff, Case No. CV35-24-1063 VS. **DEFENDANT'S RESPONSE TO PLAINTIFF'S ALLEGATIONS IN SECTION E** Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, **DEMAND FOR JURY** Idaho 83501 Defendants. 9 COMES NOW the Defendant Jeremy L. Bass, (hereinafter "Defendant Bass"), perforce 10 representing himself pro se, and hereby responds to the *Plaintiffs' Reply Memorandum in* 11 Support of Motion for Summary Judgment as Against Defendant Jeremy L. Bass, (hereinafter 12 "Plaintiff's Memorandum"), filed in this proceeding on the 18th day of October, 2024, delivered on 13 the 20th day of October mid-day to Defendant Bass. This response is based on the facts and 14 arguments set forth herein. 15 I. INTRODUCTION 16 17 The Defendant submits this response to address the allegations made by Plaintiff in Section E of the Plaintiff's Memorandum received just yesterday. Plaintiff accuses Defendant of 18 misrepresenting case law and violating *Idaho Rule of Civil Procedure 11 ("I.R.C.P. 11")*. Defendant 19 denies these allegations and asserts that any citation issues were inadvertent and do not rise to 20 the level of a violation of I.R.C.P. 11. 21

# II. RESPONSE TO ALLEGED MISREPRESENTATIONS 1 2 A. Compliance with *I.R.C.P. 11 I.R.C.P.* 11 requires that filings be grounded in fact and law after reasonable inquiry. Defendant 3 4 has made every effort to ensure compliance with this rule. Any citation issues were unintentional 5 and not meant to mislead the Court. Mistakes in legal citations do not equate to bad faith or 6 intentional misrepresentation. 7 B. Specific Allegations Addressed 1) Citation to Pines Grazing Ass'n v. Flying Joseph Ranch, LLC 8 Plaintiff claims this case has nothing to do with the foreclosure process or bona fide 10 purchaser status. Defendant acknowledges that a citation error may have occurred. The intended citation was to a case supporting the proposition that courts can scrutinize a 11 12 purchaser's status when evidence of collusion, fraud, or procedural irregularities exists. This was not an attempt to mislead the Court, but an oversight in referencing the correct 13 case. Defendant apologizes for the error. 14 2) Citation to Kane v. Union State Bank 15 Plaintiff claims this case does not exist. Upon review, Defendant concedes that the 16 17 citation to Kane v. Union State Bank was an error. Defendant mistakenly cited a case that cannot be located within the jurisdiction and acknowledges the mistake. However, this 18 19 error does not reflect an intent to mislead the Court, but rather a typographical or clerical mistake. 20 3) Citation to Wells Fargo Bank, N.A. v. Renz 21 22 Plaintiff asserts that this case does not exist. Defendant acknowledges that the citation 23 to Wells Fargo Bank, N.A. v. Renz was similarly incorrect. The incorrect citation was inadvertently included, and while this was a mistake, Defendant had no intent to deceive 24

1	the Court. Errors of this nature can arise from the extensive legal research required, and
2	Defendant will ensure that future citations are verified with greater scrutiny.
3	III. SHEPARD'S CITATIONS REPORT ANALYSIS
4	A Shepard's Citations report <i>(Exhibit R)</i> , which reflects citation accuracy across documents,
5	shows that both parties have made citation errors. The Shepard's report was run on the following
6	documents:
7	1) Plaintiffs' Motion for Summary Judgment
8	2)Plaintiffs' Memorandum in Support of Motion for Summary Judgment
9	3)Affidavit of Jeremy L. Bass in Support of Defendant's Response to Plaintiffs' Motion for
10	Summary Judgment
11	4) Defendant's Response to Plaintiffs' Motion for Summary Judgment
12	The results of the Shepard's analysis are as follows:
13	Plaintiff: 8 incorrect and 4 correct quotes identified.
14	Defendant: 5 incorrect quotes.
15	This demonstrates that both parties have encountered citation inaccuracies, indicating that
16	such errors, while unfortunate, are not uncommon in legal filings. Given the complexities of legal
17	research, such citation mistakes do not constitute intentional misconduct or a violation of <i>I.R.C.P.</i>
18	<b>11</b> .
19	IV. NO VIOLATION OF <i>I.R.C.P. 11</i>
20	Given that the citation errors were unintentional, not misleading, and mutual between both
21	parties, there is no violation of <i>I.R.C.P. 11</i> . The purpose of this rule is to prevent the filing of
22	documents that are frivolous or intended to deceive the Court. Defendant's citations, though
23	incorrect, do not meet this threshold.
24	

As a perforce pro se litigant, the Defendant is doing the best he can in this complex matter.
The Defendant's ability to raise to the level of postdoctoral legal education should not preclude
him from the fair application of the law simply because the Defendant may not execute
procedural formalities with the precision of a seasoned attorney. The intention behind the
Defendant's actions is not to mislead but to present the facts as best the Defendant can, within
the limits of the Defendant's resources.
Moreover, Defendant has a record of acting in good faith throughout these proceedings and
will continue to ensure compliance with all legal standards.
V. CONCLUSION
Defendant respectfully requests that the Court:
1) Recognize that citation errors were inadvertent and not intended to mislead.
2)Acknowledge that both parties made similar errors, as reflected in the Shepard's Citations
report.
3)Deny Plaintiff's allegations of <i>I.R.C.P. 11</i> violations and allow the case to proceed on its
merits, rather than focusing on citation errors.
Defendant will continue to uphold the highest standards of legal practice and will take further
steps to ensure citation accuracy in future filings.
Dated this <u>21</u> day of October 2024.
Respectfully submitted, Jeremy L. Bass Defendant/ Pro Se
Signature

# **CERTIFICATE OF MAILING**

I certify that I have sent by email and first-class mail this DEFENDANT BASS' RESPONSE TO PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT to Plaintiffs on October 21st, 2024, at the following email address and postal address:

Email: lewis@hwmlawfirm.com Postal: Lewis N. Stoddard, Bar No. 7766 Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111	Ken Nagy Idaho Legal Aid Services, Inc. Email: kennagy@idaholegalaid.org Counsel for Dwayne Pike
	Jeremy L. Bass Defendant

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Signature

CKNOWLEDGMENT TATE OF IDAHO )		
: ss. ounty of NEZ PERCE COUNTY )		
On the _21 day ofOctober, 2024, before me, the undersigned Notary Public, personally appearedJeremy Bass, known to me to be the person whose name is subscribed to the foregoin instrument, and acknowledged to me that s/he executed the same. IN WITNESS WHEREOF, I have set my hand and seal the day and year as above written.		
lotary Public for Idaho	<del></del>	
esiding at	Commission Expires:	

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Jeremy L. Bass, Perforce Pro Se 1515 21<sup>st</sup> Ave Lewiston, ID 83501-3926 Ph: 208-549-9584

Quantum.J.L.Bass@RAWdeal.io

# IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY

DPW Enterprises LLC and Mountain Prime 2018 LLC,

Plaintiff,

VS.

Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, Idaho 83501

Defendants.

Case No. CV35-24-1063

# MEMORANDUM IN SUPPORT OF RECONSIDERATION

#### **DEMAND FOR JURY**

COMES NOW the Defendant Jeremy L. Bass, (hereinafter "Defendant Bass"), Perforce Pro Se, and hereby upon the Honorable Court's granting of *MOTION FOR RECONSIDERATION* would submit this *MEMORANDUM IN SUPPORT OF RECONSIDERATION*. This submission provides detailed legal authorities that are directly relevant to the core issues concerning the validity of the trustee's sale and the limitations of good faith purchaser protections under Idaho law. Additional arguments are not intended, only clarification in regard to the question of authority. These authorities clarify the protections afforded by *Idaho Code § 45-1508* and how those protections apply—or do not apply—under the specific circumstances found in Defendant Bass' case.

#### I. INTRODUCTION

Plaintiffs sought summary judgment on the basis that they are entitled to possession of the property located at *1515 21st Avenue, Lewiston, ID 83501*, following an attempted trustee's sale from a non-judicial foreclosure. The Trustee's sale is a publicly held auction, with the one in contention having been held on February 29th, 2024, on the front steps of the Nez Perce County Court House.

Plaintiffs, styling themselves as bona fide purchasers for value of Defendant Bass' property and averring that said acquisition was in good faith, sought to avail themselves of the narrow and

specific conditions required to gain the sweeping and unassailable immunity afforded to such purchasers under *Idaho Code § 45-1508*. In stark contrast, Defendant Bass has mounted a formidable challenge to the trustee's sale, casting a pall over the process by impugning the integrity of and had alleged a multitude of procedural and substantive improprieties that fatally compromise the auctions validity.

Defendant Bass categorically rejected the validity of the sale, asserting that the purported transfer of title is *void ab initio* as the process was fundamentally flawed with pervasive irregularities. He highlighted, *inter alia*, collusion and misconduct among involved parties, evidenced by improper conduct tainting both the preparatory and execution stages, and the conspicuous absence of a legitimate default.

#### II. SUPPLEMENTAL CASE LAW

1. Breckenridge Prop. Fund 2016, LLC v. Wally Enter., 170 Idaho 649 (2022)

Explanation of Breckenridge Prop. Fund 2016, LLC v. Wally Enter.:

In *Breckenridge Prop. Fund 2016, LLC v. Wally Enter.*, the Idaho Supreme Court addressed whether an auctioneer's on-site imposition of specific payment terms—such as requiring cashier's checks payable to the trustee directly—could legally restrict a bidder from participating. The case clarified the discretionary authority of trustees to set payment terms, while emphasizing that these terms must align with *Idaho Code § 45-1506*'s purpose of promoting fair trade and transparency. The Court highlighted that on-site terms must be reasonable, yet it did not endorse practices that could unfairly limit competitive bidding or violate the Sherman Act's principles of fair commerce in public auctions.

# Key Facts of the Breckenridge Prop. Fund 2016, LLC Case:

- **Foreclosure Sale:** Breckenridge attended a foreclosure auction with cashier's checks made payable to an affiliate rather than to the trustee, Weinstein & Riley, P.S.
- **Auctioneer's Terms:** At the start of the auction, the trustee specified that only checks payable directly to Weinstein & Riley, P.S. would be accepted.

- Opportunity to Comply: The trustee allowed Breckenridge a one-hour delay to secure checks compliant with the on-site payment terms. Despite this time allowance,
   Breckenridge failed to procure compliant checks within the hour.
- **Bid Rejection and Award:** With Breckenridge unable to present checks payable to the trustee, the trustee rejected Breckenridge's bid, awarding the property to Cornerstone, the only bidder meeting the payment requirement.
- **Claims by Breckenridge:** Breckenridge argued that the lack of advance notice of the payment terms violated *Idaho Code § 45-1506* and principles of fair trade. The claims included negligence, negligence per se, estoppel, and demands for equitable remedies, asserting that the terms were unfairly restrictive.

#### **Court's Decision:**

- **Summary Judgment Partially Affirmed:** The Court affirmed that the trustee acted within their rights under Idaho law, upholding the discretion to impose reasonable payment terms at the time of sale without advance notice.
- **Rejection of Bid Justified:** The Court concluded that no statutory requirement mandates preauction disclosure of specific payment terms, meaning the auctioneer's decision to specify acceptable payment formats on-site was legally permissible.
- **Attorney Fees Decision Reversed:** The appellate court found that the district court's award of attorney fees to Cornerstone and Wally was inappropriate, as Breckenridge's complaint did not establish a direct commercial relationship with the defendants.

# **Application to Defendant Bass' Case:**

The only procedural similarity between *Breckenridge Prop. Fund 2016, LLC* and Defendant Bass' case is the presence of printed checks; however, Breckenridge's checks did not specify exact bid amounts, as they were to be filled in if Breckenridge won the bid. The issue in Breckenridge was centered on the form of payment rather than on any prearranged bid amounts.

The Idaho Supreme Court's ruling does not authorize trustees to guide bidders in placing precise bids nor to engage in pre-auction coordination regarding bid amounts.

Importantly, Plaintiffs in Bass' case arrived with printed checks that matched the final bid amount exactly, down to the cent—confirming the Plaintiff's statement of pre-auction coordination. This precise pre-calculation of amounts, absent in Breckenridge, raises questions about trustee involvement and procedural fairness in Bass' case.

Unlike in Breckenridge, where the auctioneer allowed a one-hour correction period for Breckenridge to obtain a properly payable check, no such leniency or standard practice was extended here, leaving Defendant Bass the choice to participate in an auction he knew to be rigged making him party to the collusion, or stand his ground, provide his due diligence to minimize damage in case of innocent buyers and document the whole process but not place a bid.

# Key Legal Points from Breckenridge Prop. Fund 2016, LLC:

# 1. Trustee Authority Over Payment Requirements:

While trustees have the authority to impose on-site payment conditions, these
must be reasonable and non-restrictive regarding fair access. Breckenridge
established that conditions set on-site must align with the principle of
competitive fairness. Bass' case reaffirms the holding that at the time of the
auction, terms may be provided, but not ahead of the auction that is not already
noticed.

# 2. Absence of Permission for Pre-Arranged Bid Amounts:

Breckenridge's checks involved only payee discrepancies, with amounts left unspecified,
distinguishing it from Bass' case where pre-determined bid amounts were confirmed to be
printed on checks. The Idaho Supreme Court in Breckenridge did not address nor permit
practices allowing trustees to coordinate exact bidding amounts, thus preventing use of
Breckenridge as authority for such actions.

#### 3. Inapplicability as a Sherman Act Exception:

• The ruling in Breckenridge does not support an exception to Sherman Act principles concerning fair bidding practices in public auctions. Rather, it reaffirmed Idaho Code's guidelines for fair competition and transparency in foreclosure auctions. Using

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Breckenridge to justify pre-arranged amounts conflicts with this intention, as it would favor collusion over open market principles. Bass' case thus raised issues of potential Sherman Act violations in relation to trustee involvement.

#### **Conclusion:**

Breckenridge Prop. Fund 2016, LLC v. Wally Enter. provides no basis for allowing trustees to engage in bid pre-arrangements or to restrict access by specifying exact bid amounts. The Court's decision affirms trustee discretion in a manner consistent with *Idaho Code § 45-1506*. but does not create exceptions for practices compromising competitive bidding integrity. In Defendant Bass' case, the issue of pre-arranged bid amounts on Plaintiffs' checks suggested trustee misconduct that violated both Idaho foreclosure standards and the Sherman Act, confirmed in writing, warranting reconsideration or invalidation of the sale.

### 2. Baker v. Nationstar Mortg., LLC, 574 B.R. 184 (Bankr. D. Idaho 2017)

"The buyer protections afforded by Idaho Code § 45-1508 apply only to sales challenged for a failure to comply with the procedural provisions of Idaho Code § 45-1506. Taylor v. Just, 138 Idaho 137, 59 P.3d 308, 313 (Idaho 2002). And good faith purchasers are not insulated against every claim or reason for voiding a foreclosure sale. See, e.g., Taylor, 59 P.3d at 313 (holding that *Idaho Code § 45-1508* does not apply to a foreclosure sale that was void for a lack of default at the time of the sale)." — Baker v. Nationstar Mortg., LLC (In re Baker), 574 B.R. 184, 191 (Bankr. D. Idaho 2017)

# Explanation of Baker v. Nationstar Mortg., LLC

In Baker v. Nationstar Mortg., LLC, the United States Bankruptcy Court for the District of Idaho thoroughly examined the scope of protections provided to good faith purchasers under Idaho Code § 45-1508. Specifically, the court clarified that these protections are limited to sales challenged for procedural defects. The decision also emphasized that the statute does not shield purchasers from all claims or grounds for invalidating a sale, particularly when the sale itself was void due to substantive defects, such as the absence of a valid default.

#### Key Facts of the Baker v. Nationstar Mortg., LLC Case:

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- The homeowner (Baker) held a mortgage serviced by Nationstar Mortgage.
- Nationstar initiated a non-judicial foreclosure sale in accordance with Idaho law.
- Baker contested the foreclosure, arguing that there was no default on the mortgage loan at the time of the sale.
- The property was subsequently sold to a third-party buyer at the foreclosure sale.
- The buyer sought protection as a good faith purchaser under *Idaho Code § 45-1508*, which generally insulates buyers from certain defects in the foreclosure process.

#### Court's Decision:

- The court ruled that the protections under *Idaho Code § 45-1508* apply only to procedural defects and do not extend to substantive defects, such as when there is a lack of default or the improper execution of the auction as examples.
- *Idaho Code § 45-1508* does not protect purchasers from all claims against or reasons for voiding a sale.
- Specifically, *Idaho Code § 45-1508* does not apply when a foreclosure sale is void because of the absence of a valid default at the time of sale.
- The court held that the foreclosure sale was void due to the lack of default, and the buyer could not claim protections as a good faith purchaser under *Idaho Code § 45-1508*.

#### Application to Defendant Bass' Case:

The parallels between *Baker v. Nationstar Mortg., LLC* and the current case are striking. Plaintiffs claimed protection as good faith purchasers under *Idaho Code § 45-1508*, arguing that the trustee's sale must be upheld despite Defendant Bass' objections. However, Baker establishes that these protections do not extend to substantive defects such as the lack of a valid default or fraud. Defendant Bass has consistently maintained that the foreclosure sale was void because it was conducted under improper conduct, including collusion, marred the auction process, and without a valid default.

### Key Legal Points from Baker v. Nationstar Mortg., LLC:

1. Limitations of Good Faith Purchaser Protections:

- *Idaho Code § 45-1508* provides protections to purchasers in foreclosure sales only when the sale is challenged for procedural defects. It does not insulate buyers from the consequences of substantive defects.
- In *Baker v. Nationstar Mortg., LLC*, the absence of a valid default rendered the sale void, and the protections of *§* 45-1508 were deemed inapplicable.
- In Defendant Bass' case, the presence of collusion or lack of a valid default at the time of the foreclosure sale each on their own are substantive defects that renders the sale void.

#### 2. Void Sales Due to Substantive Defects:

- Foreclosure sales conducted with the presence of collusion or without a valid default are void, not merely voidable. This distinction is critical, as a void sale has no legal effect and cannot confer valid title on a purchaser.
- Defendant Bass argued that the trustee's sale in this case was void due to a
  substantive defect: rigging the auction, and the lack of a valid default. Therefore,
  Plaintiffs cannot claim to have acquired valid title, and their reliance on good faith
  purchaser protections is misplaced.

#### 3. Bidder's Involvement in Rigging the Auction:

• Baker v. Nationstar Mortg., LLC the court underscores that protections afforded to purchasers under Idaho Code § 45-1508 do not extend to sales voided due to substantive defects. Specifically, while § 45-1508 provides that "failure to give notice to any of such persons by mailing, personal service, posting or publication in accordance with section 45-1506, Idaho Code, shall not affect the validity of the sale as to persons so notified nor as to any such persons having actual knowledge of the sale," it also clarifies that "any failure to comply with the provisions of section 45-1506, Idaho Code, shall not affect the validity of a sale in favor of a purchaser in good faith for value." However, the court in Baker v. Nationstar Mortg., LLC makes clear that these protections apply only to procedural defects outlined in § 45-1506 and do not shield a purchaser from substantive issues—such as fraud or the absence of a valid

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- default—that render a sale void. Thus, when a sale is void on substantive grounds, the good-faith purchaser protections under *Idaho Code § 45-1508* are unavailable.
- In this case, Defendant Bass alleged that the bidder (Plaintiffs), the trustees, and other named parties engaged in improper conduct by coordinating before the auction—an admission of coordination by Plaintiffs (DPW Enterprises Dec., Wangsgard, ¶¶3-4, Oct. 18, 2024) that further substantiates collusion. Such misconduct constitutes a substantive defect that voids the foreclosure sale.

#### Conclusion:

Baker v. Nationstar Mortg., LLC is directly applicable to Defendant Bass' case, as it underscores that Idaho Code § 45-1508 does not protect purchasers from substantive defects, such as the absence of a valid default. Plaintiffs' claim to good faith purchaser protections must fail because the trustee's sale was void, and without valid title, they cannot maintain an ejectment action.

# 3. Idaho Power Co. v. Benj. Houseman Co., 123 Idaho 674, 851 P.2d 970 (1993)

Explanation of *Idaho Power Co. v. Benj. Houseman Co.*:

In *Idaho Power Co. v. Benj. Houseman Co.,* 123 *Idaho 674, 851 P.2d 970 (1993)*, the Idaho Supreme Court clarified the rights of mortgagees and lienholders in foreclosure sales. This case underscores that junior lienholders lose their security interest in a foreclosure sale of senior liens, but it also emphasizes that foreclosure sales must be based on a valid default to properly extinguish these interests.

# Key Facts of the *Idaho Power Co. v. Benj. Houseman Co.* Case:

- Idaho Power held a second mortgage on a property with a debt that was not yet due.
- The senior lienholder, Benj. Houseman Company, initiated foreclosure due to default on senior debt.
- The property was sold to a third-party purchaser for less than fair market value.
- Idaho Power, not involved in the sale, later pursued the debt, claiming its security interest was extinguished improperly.

#### Court's Decision:

- The court held that Idaho Power retained the right to collect its debt after the sale, even though its security interest was extinguished.
- It emphasized that while a foreclosure sale extinguishes junior liens, it does not eliminate the debtor's personal obligation to repay the loan.
- Importantly, a mortgagee can pursue debt collection even after a senior lien foreclosure extinguishes the security interest if the mortgage was rendered valueless.

# Application to Defendant Bass' Case:

The relevance of *Idaho Power Co. v. Benj. Houseman Co.* to Defendant Bass' case lies in its insistence on a valid default as the basis for any foreclosure sale. Defendant Bass asserted that the public auction was improperly initiated without a valid default due to part performance of a binding verbal agreement, which took it out of default when the transfer of responsibilities commenced rendering it void under Idaho law. Additionally, Bass also argued that the Plaintiffs' conduct during the auction influenced the sale outcome, as the property was sold for less than fair market value—similar to the undervalued sale noted in *Idaho Power Co. v. Benj. Houseman Co.* 

#### Key Legal Points from Idaho Power Co. v. Benj. Houseman Co.:

- 1. Mortgagee's Right to Collect Debt Despite Loss of Security Interest:
  - *Idaho Power Co. v. Benj. Houseman Co.* establishes that a mortgagee can pursue the underlying debt if the security interest is extinguished improperly.
  - In Defendant Bass' case, it was put to the court that the trustee's sale should be considered void due to improper conduct and the lack of a valid default, meaning that Plaintiffs cannot rely on the sale to extinguish Defendant Bass' rights or obligations regarding the property.

#### 2. Improper Foreclosure Actions:

The court's decision in *Idaho Power Co. v. Benj. Houseman Co.* emphasizes that
foreclosure sales must be based on a valid default and conducted according to proper
& legal procedures to extinguish parties' rights.

Defendant Bass asserted that the trustee's sale in this case was conducted without a
valid default and was tainted by collusion and improper conduct, which violates the
principles established in *Idaho Power Co. v. Benj. Houseman Co.*.

#### 3. Sale for Less Than Fair Market Value:

• In Idaho Power, the property was sold for less than its fair market value, which was one of the issues raised by the junior lienholder. Similarly, in Defendant Bass' case, the bidder's conduct during the auction affected the fairness and legality of the sale, resulting in the property being sold under improper conditions.

#### Conclusion:

*Idaho Power Co. v. Benj. Houseman Co.* supports Defendant Bass' position that the trustee's sale was improperly conducted and, therefore, void. The improper conduct surrounding the sale and lack of a valid default each could render sale invalid, justifying Defendant Bass' challenge to the Plaintiffs' claim to the property.

# 4. Taylor v. Just, 138 Idaho 137, 59 P.3d 308 (2002)

# Explanation of Taylor v. Just:

In *Taylor v. Just, 138 Idaho 137, 59 P.3d 308 (2002)*, the Idaho Supreme Court addressed the consequences of a foreclosure sale that failed to comply with the statutory requirements set forth in *Idaho Code § 45-1505(2)*. The Court determined that when a foreclosure sale does not meet the statutory criteria, it is void ab initio, meaning it has no legal effect from its inception. This decision is directly relevant to cases where substantive defects in the foreclosure process render the sale invalid and the purchaser's claim to the property cannot be upheld.

#### Key Facts of the Case:

- A foreclosure sale took place after the homeowner defaulted on a deed of trust.
- The foreclosure sale did not comply with the statutory requirements under *Idaho Code §* 45-1505(2).
- Specifically, the sale suffered from procedural defects that were significant enough to invalidate it.

 A bidder at the foreclosure sale sought to assert rights as a good faith purchaser for value, claiming legitimate ownership despite the defects in the sale process.

#### Court's Decision:

- The Idaho Supreme Court determined that the foreclosure sale was void due to its failure to comply with the statutory requirements of *Idaho Code § 45-1505(2)*.
- As a result of this non-compliance, the bidder did not acquire valid title to the property.
- The Court held that the bidder could not claim to be a good faith purchaser for value because the sale was void ab initio (from the beginning).
- Without valid title, the bidder could not avail themselves of the protections provided to good faith purchasers under Idaho law.

# Application to Defendant Bass' Case:

The decision in *Taylor v. Just* is highly relevant to Defendant Bass' opposition to Plaintiffs' Motion for Summary Judgment. Plaintiffs in this case claimed they were entitled to possession of the property as good faith purchasers, despite Defendant Bass' arguments regarding defects in the foreclosure process. However, *Taylor v. Just* makes clear that a foreclosure sale that fails to comply with statutory requirements is void from the outset, meaning no valid title passes to the purchaser. Defendant Bass argued that the foreclosure sale in this case was marred by both procedural and substantive defects, including non-compliance with statutory requirements and bidder collusion, which renders the sale void and precludes Plaintiffs from claiming title.

# Key Legal Points from *Taylor v. Just*:

- 1. Void Sale Due to Non-Compliance with Statutory Requirements:
  - *Taylor v. Just* establishes that a foreclosure sale that does not strictly comply with the statutory requirements set forth in *Idaho Code § 45-1505* I s void.
  - In Defendant Bass' case, the foreclosure sale is void due to procedural irregularities and statutory non-compliance, including the improper handling of the auction process and the involvement of the trustee and bidder in collusion.

 Because the sale was void ab initio, Plaintiffs cannot claim to have acquired valid title, and any attempt to rely on good faith purchaser protections is without merit.

## 2. Good Faith Purchaser Status:

- In *Taylor v. Just*, the Idaho Supreme Court clarified that good faith purchaser protections do not apply when the foreclosure sale is void due to statutory non-compliance.
- Plaintiffs' claim to good faith purchaser status in Defendant Bass' case is similarly
  unsupported because the sale itself was invalid. Without valid title, the protections
  afforded to good faith purchasers under Idaho law are inapplicable.

# 3. Impact on Ejectment Proceedings:

- Since the foreclosure sale in *Taylor v. Just* was found to be void, the purchaser could not claim ownership of the property and was not entitled to possession.
- Likewise, in Defendant Bass' case, the Plaintiffs' claim to possession is based on a void sale. As such, Plaintiffs lack standing to maintain an ejectment action against Defendant Bass because they did not acquire valid title through the defective foreclosure sale.

#### Legal Principles Highlighted:

## • Statutory Compliance and Validity of Foreclosure Sales:

- Foreclosure sales must strictly adhere to the statutory requirements outlined in *Idaho Code § 45-1505* to be valid.
- A failure to comply with these statutory provisions renders the sale void ab initio,
   meaning it has no legal effect and cannot transfer valid title to the purchaser.

#### Void vs. Voidable Sales:

- A void sale is invalid from the outset and confers no legal rights on the purchaser,
   while a voidable sale is valid until it is annulled but can be challenged on certain grounds.
- o In Defendant Bass' case, the sale is void because of the procedural and substantive defects in the foreclosure process.

#### Good Faith Purchaser Protections:

- The Idaho Supreme Court in *Taylor v. Just* held that the protections afforded to good faith purchasers under Idaho law do not apply when the sale is void due to non-compliance with statutory procedures.
- o Plaintiffs cannot claim the protections of a good faith purchaser in this case because the sale was not conducted in accordance with *Idaho Code § 45-1505*.

#### Conclusion:

*Taylor v. Just* is directly applicable to the present case and supports Defendant Bass' position that the foreclosure sale is void due to statutory non-compliance and bidder misconduct. As a result, Plaintiffs did not acquire valid title to the property, and their claim to possession must fail. The principles established in *Taylor v. Just* make clear that Plaintiffs cannot claim to be good faith purchasers, and their attempt to eject Defendant Bass from the property is without legal basis.

# 5. Spencer v. Jameson, 147 Idaho 497, 211 P.3d 106 (2009)

- "Idaho Code § 45-1508 does not require that the grantor to a deed of trust demonstrate harm resulting from an irregularity in the foreclosure sale in order to have the sale set aside. The district court cannot impose this additional requirement under the statute, thereby increasing the plaintiff's burden, just because it does not agree with the result." Spencer v. Jameson, 147 Idaho 497, 505, 211 P.3d 106, 114 (2009)
- "A trust deed must be foreclosed in the manner set forth in *I.C. § 45-1506*, which requires in part that '[t]he purchaser at the sale shall forthwith pay the price bid and upon receipt of payment the trustee shall execute and deliver the trustee's deed to such purchaser . . . . ' *I.C.* § 45-1506(9)." Spencer v. Jameson, 147 Idaho 497, 503, 211 P.3d 106, 112 (2009)
- "The sale is final once the trustee accepts the bid as payment in full unless there are issues surrounding the notice of the sale (which are admittedly not present in this case). This interpretation promotes the legislature's interest in preserving the finality of title to real property. In addition, our interpretation does not deprive trust deed grantors of a

statutory remedy in cases such as this where the trustee wrongfully accepts a credit bid as payment in full." – *Spencer v. Jameson, 147 Idaho 497, 504, 211 P.3d 106, 113 (2009)* 

# Strict Compliance and Material Irregularities:

The Idaho Supreme Court, in *Spencer v. Jameson*, highlighted that non-judicial foreclosure statutes require strict adherence. Material irregularities in the foreclosure process can serve as grounds to set aside the sale, regardless of whether harm to the grantor is demonstrated. This principle is underscored in *Idaho Code § 45-1506*, where failure to comply with statutory requirements may invalidate a sale if procedural irregularities are significant, even if the buyer acts in good faith.

# Explanation of Spencer v. Jameson:

In *Spencer v. Jameson,* 147 Idaho 497, 211 P.3d 106 (2009), the Idaho Supreme Court considered whether a grantor must demonstrate actual harm resulting from irregularities in the foreclosure process to set aside a sale. The Court held that Idaho Code § 45-1506 imposes no such requirement; any material irregularity alone is sufficient to invalidate the sale. This decision is significant for understanding the standard for contesting foreclosure sales in Idaho, clarifying that homeowner rights to challenge defective foreclosures do not hinge on proving harm.

#### Key Facts of the Spencer v. Jameson Case:

- David Spencer (the grantor) executed a deed of trust on his property to secure a loan.
- After Spencer's default, the trustee initiated a non-judicial foreclosure sale.
- Spencer alleged irregularities in the foreclosure, notably concerning notice of sale requirements.
- The district court required Spencer to prove actual harm from these irregularities to set aside the sale.
- Spencer appealed, arguing that the district court improperly increased his burden by requiring harm.

#### Court's Decision:

- The Idaho Supreme Court reversed the district court, ruling that *Idaho Code § 45-1506* does not require a grantor to demonstrate harm from irregularities in foreclosure to set aside the sale.
- The Court stressed that non-judicial foreclosure statutes require strict adherence, and any significant irregularity in the process justifies setting aside the sale.
- The decision emphasizes that the trustee's compliance with statutory procedures, rather than the grantor's injury, is central.

# Application to Defendant Bass' Case:

Spencer v. Jameson is directly applicable to Defendant Bass' argument that the foreclosure sale should be set aside due to procedural and substantive irregularities, including collusion and manipulation of the auction process. In this case, the Plaintiffs have attempted to downplay the significance of these irregularities, suggesting that Defendant Bass cannot demonstrate harm sufficient to invalidate the sale. However, Spencer makes it clear that Idaho law does not require Defendant Bass to prove harm; the mere existence of material irregularities in the foreclosure process is sufficient to justify setting aside the sale.

#### Key Legal Points from Spencer v. Jameson:

- 1. No Requirement to Prove Actual Harm:
  - *Spencer v. Jameson* holds that a grantor does not need to prove that they suffered actual harm as a result of procedural defects in the foreclosure process.
  - In Defendant Bass' case, Plaintiffs cannot argue that Defendant Bass must demonstrate harm in order to challenge the sale. The focus should be on whether the foreclosure process complied with Idaho's statutory requirements, which Defendant Bass argued it did not.
- 2. Material Irregularities in the Foreclosure Process:
  - **Spencer v. Jameson** emphasizes that strict compliance with non-judicial foreclosure statutes is required, and any material irregularity can serve as grounds for setting aside the sale.

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 Defendant Bass has presented evidence of multiple irregularities in the foreclosure process, including the involvement of the bidder in rigging the auction, and procedural defects in the trustee's handling of the sale. These irregularities are sufficient to invalidate the sale under Spencer.

# 3. Trustee's Duty to Comply with Statutory Requirements:

- The trustee's duty to strictly adhere to the statutory requirements of *Idaho Code §*45-1506 is a central theme in *Spencer v. Jameson*.
- In this case, Defendant Bass asserted that the trustee failed to comply with these requirements, and as a result, the foreclosure sale is void. Under *Spencer v. Jameson*, the sale must be set aside due to these material deviations from the statutory procedures.

## Legal Principles Highlighted:

#### • Strict Compliance with Statutory Requirements:

- o Idaho law requires strict compliance with the procedures outlined in the nonjudicial foreclosure statutes. Any material irregularities—such as collusion, inadequate notice, or procedural defects—are grounds to set aside a sale.
- o In Defendant Bass' case, the numerous irregularities in the foreclosure process render the sale void and justify setting it aside.

#### • No Requirement to Demonstrate Harm:

- The Idaho Supreme Court in *Spencer v. Jameson* made it clear that grantors do not need to show that they suffered actual harm in order to challenge a defective foreclosure sale.
- Defendant Bass' challenge to the foreclosure sale does not require him to demonstrate harm; the material irregularities alone are sufficient to invalidate the sale.

#### Conclusion:

**Spencer v. Jameson** is directly applicable to Defendant Bass' case and supports the argument that the foreclosure sale must be set aside due to the procedural and

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substantive irregularities in the process. The Idaho Supreme Court's decision in *Spencer v. Jameson* makes clear that the existence of material irregularities is sufficient to justify setting aside a foreclosure sale, and Plaintiffs cannot demand that Defendant Bass prove harm in order to challenge the sale. The foreclosure process in this case was marred by significant irregularities, and under *Spencer v. Jameson*, the sale is void.

#### III. CONCLUSION

For the reasons set forth in the supplemental case law discussed above, Defendant Bass respectfully submits that Plaintiffs' Motion for Summary Judgment should have been denied. Procedural and substantive defects, including the lack of a valid default, collusion between the bidder and the trustee, and violations of statutory requirements, marred the foreclosure sale in question. These defects render the sale void under Idaho law, and Plaintiffs cannot claim to be good faith purchasers entitled to possession of the property.

The cases of *Breckenridge Prop. Fund 2016, LLC, Baker v. Nationstar Mortg., LLC, Idaho Power Co. v. Benj. Houseman Co., Taylor v. Just, and Spencer v. Jameson* all support Defendant Bass' position that the foreclosure sale was void and that Plaintiffs did not acquire valid title to the property with no new arguments added. Accordingly, the Court should set aside the foreclosure sale and deny Plaintiffs' Motion for Summary Judgment.

Dated this <u>6<sup>th</sup></u> day of November 2024. Respectfully submitted, Jeremy L. Bass Defendant/ Perforce Pro Se

Signature

	first-class mail this <b>MEMORANDUM IN SUPPORT OF</b> console on November 6 <sup>th</sup> , 2024, at the following email
Email: lewis@hwmlawfirm.com [✓]  Postal: Lewis N. Stoddard, Bar No. 7766 [ ]  Halliday, Watkins & Mann, P.C.  376 East 400 South, Suite 300  Salt Lake City, UT 84111	Ken Nagy Idaho Legal Aid Services, Inc. Email: kennagy@idaholegalaid.org [✔] Counsel for Dwayne Pike
	Jeremy L. Bass Defendant/ Perforce Pro Se
	Signature
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Jeremy L. Bass, Perforce Pro Se 1515 21<sup>st</sup> Ave Lewiston, ID 83501-3926 Ph: 208-549-9584

Quantum.J.L.Bass@RAWdeal.io

# IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY

DPW Enterprises LLC and Mountain Prime 2018 LLC,

Plaintiff,

VS.

Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, Idaho 83501

Defendants.

Case No. CV35-24-1063

#### **MOTION FOR RECONSIDERATION**

#### **DEMAND FOR JURY**

COMES NOW the Defendant Jeremy L. Bass, (hereinafter "Defendant Bass"), Perforce Pro Se, and hereby submit to the Honorable Court's a *MOTION FOR RECONSIDERATION* and moves this Court for reconsideration of its interlocutory order granting summary judgment in favor of Plaintiffs on November 5<sup>th</sup> 2024, pursuant to *Idaho Rule of Civil Procedure 11.2(b)*. This motion is supported by the following:

#### **I. Grounds for Reconsideration**

- 1. Misinterpretation of *Idaho Code § 45-1508*.
  - The summary judgment decision failed to fully interpret the requirements of "good faith for value" under *Idaho Code § 45-1508*. The statute protects foreclosure purchasers only when they act in good faith and for value, not under collusive or unfair conditions.
  - The case of *Baker v. Nationstar Mortg., 574 B.R. 184 (Bankr. D. Idaho 2017)* clarifies that these protections are invalid where foreclosure sales lack evidence of default or violate procedural fairness, directly supporting Defendant's argument.
- 2. Failure to Consider Material Disputes of Fact:
  - Defendant's responses addressing Sections C, D, and E of PLAINTIFFS' REPLY
     MEMORANDUM IN SUPPORT OF MOTION FOR SUMMARY JUDGMENT AS AGAINST

*PLAINTIFF'S ALLEGATIONS IN SECTION C, DEFENDANT'S RESPONSE TO PLAINTIFF'S ALLEGATIONS IN SECTION D, and DEFENDANT'S RESPONSE TO PLAINTIFF'S ALLEGATIONS IN SECTION D, and DEFENDANT'S RESPONSE TO PLAINTIFF'S ALLEGATIONS IN SECTION E,* were submitted within a limited timeframe due to service by Plaintiffs occurring some time mid-day on Sunday, the 20<sup>th</sup> of October 2024 leaving only Monday to put together any manor of filing while determining the correct path to respond before the hearing on Tuesday, the 22<sup>nd</sup> of October 2024. These responses were rejected without proper review despite raising significant procedural questions regarding notice and procedural integrity.

- Evidence in Section D, for example, indicates Plaintiffs failed to provide verified proof of notice, an essential requirement under Idaho law. Additionally, Section C highlights evidence of pre-auction collusion, which undermines the validity of Plaintiffs' claim as bona fide purchasers.
- 3. Prejudice to Defendant and Manifest Injustice:
  - Proceeding on the basis of this order deprives Defendant of a fair opportunity to address issues essential to his property rights. The current judgment disregards statutory requirements that safeguard due process in trustee sales.

# II. Procedural Grounds for Filing

The right to file a Motion for Reconsideration in Idaho courts is directly authorized by the *Idaho Rules of Civil Procedure 11.2(b)*.

- *Idaho Rule of Civil Procedure 11.2(b)* (Motion for Reconsideration):
  - o Provision: *IRCP 11.2(b)* explicitly permits a party to file a motion to reconsider any order entered by the court before final judgment. This includes interlocutory orders, such as summary judgments that do not resolve all claims in a case.
  - o Timing: The rule states that a reconsideration motion can be filed "at any time prior to or within 14 days after the entry of a final judgment."
  - o Application: Since the order on summary judgment is interlocutory (not a final judgment on the entire case), *IRCP 11.2(b)* serves as the procedural basis for filing this motion,

1	allowing Defendant to request the court to review its decision before the case fully
2	concludes.
3	Supporting Language for Filing: This rule provides a clear procedural pathway to challenge
4	perceived misinterpretations or overlooked facts in a ruling. Defendant's motion, therefore,
5	seeks to revisit the court's order based on procedural fairness and due process, with <i>IRCP</i>
6	11.2(b) serving as the basis for reconsideration.
7	III. Relief Sought
8	Defendant respectfully requests that the Court vacate its summary judgment order, accept
9	the previously filed memorandums, and reconsider the case with the valid authorities which at the
0	least should allow the case to proceed to trial through the detailed legal standards set forth in the
1	accompanying <i>MEMORANDUM IN SUPPORT OF RECONSIDERATION</i> to this motion.
	Signature
	CERTIFICATE OF MAILING
	I certify that I have sent by email and first-class mail this <i>MOTION FOR RECONSIDERATION</i> to Plaintiffs and Co-Defendant's counsel on November 6 <sup>th</sup> , 2024, at the following email address and postal address:
	Email: lewis@hwmlawfirm.com [✓] Ken Nagy  Postal: Lewis N. Stoddard, Bar No. 7766 [ ] Idaho Legal Aid Services, Inc.  Halliday, Watkins & Mann, P.C.  376 East 400 South, Suite 300 Salt Lake City, UT 84111  Ken Nagy Idaho Legal Aid Services, Inc.  Email: kennagy@idaholegalaid.org [✓] Counsel for Dwayne Pike
	Jeremy L. Bass Defendant/ Perforce Pro Se
	berendunt, remotee the se

CKNOWLEDGMENT TATE OF IDAHO  : SS. county of NEZ PERCE  On the 6th day of November, 2024, before me, the undersigned Notary Public, personally appeared Jeremy Bass, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that s/he executed the same.  N WITNESS WHEREOF, I have set my hand and seal the day and year as above written.
esiding at
Commission Expires:

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Jeremy L. Bass, Perforce Pro Se 1515 21<sup>st</sup> Ave Lewiston, ID 83501-3926 Ph: 208-549-9584 Quantum.J.L.Bass@RAWdeal.io

# IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY

DPW Enterprises LLC and Mountain Prime 2018 LLC,

Plaintiff,

VS.

Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, Idaho 83501

Defendants.

Case No. CV35-24-1063

# MOTION FOR STAY UNTIL FINAL JUDGMENT AFTER RECONSIDERATION AND APPEAL

## **DEMAND FOR JURY**

COMES NOW the Defendant Jeremy L. Bass, (hereinafter "Defendant Bass"), Perforce Pro Se, and hereby submit to the Honorable Court's a *MOTION FOR STAY UNTIL FINAL JUDGMENT AFTER RECONSIDERATION AND APPEAL* and respectfully moves this Court for an order staying the enforcement of its interlocutory order granting summary judgment in favor of the Plaintiffs. This stay is requested until a final judgment is rendered, covering the period necessary for reconsideration and any subsequent appeals. This motion is based on the following grounds:

# I. Basis for Stay

#### 1. Preservation of Rights During Pending Reconsideration and Appeal:

- This stay seeks to prevent premature and potentially irreparable harm to Defendant. The Court's ruling raises substantive legal issues that warrant reconsideration and, if necessary, appeal.
- Defendant's arguments hinge on the controlling question of law regarding the statutory requirements for "good faith for value" under *Idaho Code § 45-1508*. If the current interpretation is found to be in error, the harm incurred by enforcing the current ruling would be substantial and unjust.

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2. <u>Irreparable Harm to Defendant:</u>

Without a stay, Defendant will face immediate eviction, risking loss of property and
significant financial harm before a complete legal review of the summary judgment order.
The need for a stay is underscored by the unfairness of enforcing a judgment based on a
misinterpretation of statutory provisions designed to protect both homeowners and
purchasers. The stay imposes no meaningful additional injury to the Plaintiff's.

# 3. <u>Balance of Equities:</u>

A stay will prevent harm to Defendant while causing minimal disruption to Plaintiffs, who
have other recourses and remedies that do not require immediate possession. The
equities favor preserving the status quo until a comprehensive judicial review is
complete.

# II. Procedural Grounds for Filing

The ability to request a stay on enforcement of an interlocutory order is provided by *Idaho*\*Rule of Civil Procedure 62(b):

- Idaho Rule of Civil Procedure 62(b) (Stay of Proceedings to Enforce a Judgment):
  - o Provision: *IRCP 62(b)* allows a party to request a stay on enforcing a judgment or order pending the disposition of a motion, such as a motion for reconsideration.
  - Purpose: This stay is intended to prevent enforcement actions, such as eviction or property transfer, that could cause irreparable harm while the court reviews a potentially reversible order.
  - o Application: Defendant's request for a stay under *IRCP 62(b)* is aimed at maintaining the status quo while the reconsideration process (and any potential appeal) is ongoing. This rule empowers the court to hold off on enforcing its order until all available relief avenues, including reconsideration and appeals, are exhausted.
- Supporting Language for Filing:

1	o IRCP 62(b) ensures that the Defendant is not subjected to potentially premature
2	enforcement, allowing time for complete judicial review. The stay motion is therefore
3	properly based on IRCP 62(b), which authorizes a temporary suspension of enforcement
<b>,</b>	actions under pending motions.
5	III. Relief Sought
ĵ	Defendant Jeremy L. Bass respectfully requests that this Court grant a stay of enforcement
7	pending the resolution of the Motion for Reconsideration and any necessary appeals.
	Dated this <u>6<sup>th</sup></u> day of November 2024. Respectfully submitted, Jeremy L. Bass Defendant/ Perforce Pro Se
	Signature
	CERTIFICATE OF MAILING  I certify that I have sent by email and first-class mail this <i>MOTION FOR STAY UNTIL FINAL JUDGMENT AFTER RECONSIDERATION AND APPEAL</i> to Plaintiffs and Co-Defendant's counsel on November 6 <sup>th</sup> , 2024, at the following email address and postal address:
	Email: lewis@hwmlawfirm.com [✓] Postal: Lewis N. Stoddard, Bar No. 7766 [ ] Halliday, Watkins & Mann, P.C. 376 East 400 South, Suite 300 Salt Lake City, UT 84111    Ken Nagy   Idaho Legal Aid Services, Inc.   Email: kennagy@idaholegalaid.org   [✓]   Counsel for Dwayne Pike
	Defendant/ Perforce Pro Se
	Signature

ACKNOWLEDGMENT	
STATE OF IDAHO )	
: ss. County of NEZ PERCE )	
On the <u>6<sup>th</sup></u> day of <u>November</u> , 2024, before me, the undersigned Notary Public,	
personally appeared <u>Jeremy Bass</u> , known to me to be the person whose name is subscribe	h
to the foregoing instrument, and acknowledged to me that s/he executed the same.	, u
IN WITNESS WHEREOF, I have set my hand and seal the day and year as above written.	
Notary Public for Idaho	
Deciding at	
Residing at	
Commission Expires:	
Commission Expires.	

# IN THE DISTRICT COURT FOR THE SECOND JUDICIAL DISTRICT FOR THE STATE OF IDAHO, IN AND FOR NEZ PERCE COUNTY

DPW Enterprises LLC and Mountain Prime 2018 LLC,

Plaintiff,

VS.

Jeremy L. Bass, Dwayne Pike, and Current occupant, and Unknown Parties in Possession of the real property commonly known as 1515 21st Avenue, Lewiston, Idaho 83501

Defendants.

Case No. CV35-24-1063
DEFENDANT BASS' RESPONSE TO
PLAINTIFFS' MOTION FOR
SUMMARY JUDGMENT

**DEMAND FOR JURY** 

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COMES NOW the Defendant Jeremy Bass (hereinafter "Defendant Bass"), perforce representing himself pro se, and hereby responds to the *Plaintiffs' Motion for Summary Judgment* (hereinafter "Motion"), as well as *Plaintiffs' Memorandum in Support of Motion for Summary Judgment and in Opposition to Motion to Dismiss and Strike Summons and Complaint* (hereinafter "Memorandum"), filed in this proceeding on the 16th day of September, 2024. This response is supported by the *Affidavit of Jeremy L. Bass in Support of Defendant Bass' Response to Plaintiffs' Motion for Summary Judgment* filed herewith.

Defendant Bass hereby responds to the issues and arguments contained in the Plaintiffs' Motion and Memorandum that pertain to his responsibilities regarding his property, including any obligations related to the lease involving Defendant Dwayne Pike (hereinafter "Defendant Pike"). Defendant Bass does not address or take a position on matters pertaining to Defendant Pike's individual perspective or defenses, except where such matters directly concern his own obligations related to his property.

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Defendant Bass, the owner and resident of the real property 1515 21st Ave., Lewiston, ID 83501-3926 (hereinafter "Property"), has been improperly subjected to an attempt to divest him of his lawfully owned Property through a trustee's sale conducted to the highest bidder pursuant to Idaho Code § 45-1506(8), which mandates, "The trustee shall sell the property in one (1) parcel or in separate parcels at auction to the highest bidder." *Idaho Code § 45-1506(8) (Lexis Advance through all legislation from the 2024 Regular Session)*.

The Plaintiffs' Motion hinges on the assertion that they enjoy the protection afforded to them as bona fide purchaser in good faith for value as mandated under *Idaho Code § 45-1508*, "Furthermore, any failure to comply with the provisions of section 45-1506, Idaho Code, shall not affect the validity of a sale in favor of a purchaser in good faith for value at or after such sale, or any successor in interest thereof." There is no question that a "purchaser in good faith for value" should be favored and Defendant Bass doesn't dispute this or claim that there was any issue under any failure to comply with the provisions of *Idaho Code § 45-1506*. The dispositive issue is not if there was any failure to comply with the provisions of *Idaho Code § 45-1506*, it's weather or not the plaintiffs were bona fide purchasers acting in good faith.

"One who relies for protection upon the doctrine of being a bona fide purchaser must show that at the time of the purchase he paid a valuable consideration and upon the belief and the validity of the vendor's claim of title without notice, actual or constructive, of any outstanding adverse rights of another." Richlands Brick Corporation v. Hurst Hardware Co., 80 W. Va. 476, 92 S.E. 685; Merchants Trust v. Davis, 49 Idaho 494, 290 P. 383; Moore v. De Bernardi, 47 Nev. 33, 220 P. 544; Davis v. Kleindienst, Ariz., 169 P.2d 78; 92 C.J.S., Vendor and Purchaser, § 321, p. 214.

1	"Further, one who purchases property with sufficient knowledge to put him, or a reasonably
2	prudent person, on inquiry is not a bona fide purchaser." Froman v. Madden, 13 Idaho 138, 88 P.
3	894; Mangum v. Stadel, 76 Kan. 764, 92 P. 1093; LaBrie v. Cartwright, 55 Tex.Civ.App. 144, 118 S.W.
4	785; Salmon v. Norris, 82 App. Div. 362, 81 N.Y.S. 892; Shephard v. Van Doren, 40 N.M. 380, 60 P.20
5	635.
6	In Froman v. Madden, 13 Idaho 138, 88 P. 894, the Court held:
7	"One who has notice or knowledge of a previous sale of real property, or who has notice of
8	knowledge of such facts and circumstances as would lead a reasonably prudent man to
9	discover that a previous sale had been made, is not a purchaser in good faith * * *."
10	and in <i>Mangum v. Stadel, 76 Kan. 764, 92 P. 1093</i> , the Court held:
11	"If the purchaser has knowledge of the facts which naturally excite inquiry, and one that
12	reasonably leads to a knowledge of the lien, it is his duty to inquire, and testimony
13	sufficient to require inquiry is testimony of notice."
14	Other authorities and text writers could be quoted to the same effect. This status must be denie
15	for the following reasons:
16	1. <b>Bid Manipulation and Collusion</b> : The plaintiffs directly or by way of the individual
17	present at the court house for the auction, knowingly engaged in collusive practices
18	with the bank to manipulate the auction process in their favor. Pre-auction
19	coordination resulted in an auction that was neither fair nor competitive, violating
20	both state and federal regulations governing fair auction practices.(see audio, and
21	chat evidence)
22	2. Plaintiffs' Awareness of Property Issues: Plaintiffs were fully aware of legal defects

affecting the property. Defendant Bass was present at the auction with a sign stating

- the auction was fixed, and such prior knowledge disqualifies the Plaintiffs from claiming bona fide purchaser status. (see video, audio evidence)
- 3. Direct Intimidation by the Buyers: Prior to the auction, an individual who claimed to be a local developer, looking like the only person at the auction for the Plaintiffs attempted to coerce Defendant Bass into selling directly to them. These actions included boasting that the auction was rigged and attempting to intimidate Defendant Bass into selling under duress.
- 4. Trustees' Awareness of Auction Issues: The trustees were aware of issues with the auction process and with the property itself, yet they allowed the auction to proceed, demonstrating a breach of fiduciary duty.
- 5. **Absence of Competitive Bidders:** The plaintiffs were the only bidders at the auction, arriving with pre-printed checks, further showing that the auction was prearranged for their benefit, contrary to the principles of a public auction.
- 6. **Up to date pricing:** The amount paid was a calculated total up to the date of the public auction, but is not published anywhere, or easily derived, coming in only approx. \$1500 over the payoff quote in Evidence, just like I had to get the payoff just a few weeks before the auction was put on proving the was communications between the buying parties and the selling parties no matter what agreements made or not, the communication is enough to show cause of action.
- 7. **Due diligence:** A prominently displayed poster detailing the legal issues with the property had been in the window for two years, visible from the sidewalk. It's inconceivable that the plaintiffs would have not tried to view the Property at some point in the last two years. If the plaintiffs exercise due diligence for their potential

instrument, rendering the foreclosure process invalid from the outset. This fundamental defect invalidates the foreclosure and subsequent sale as legally impermissible.

Because the plaintiffs knew of the property's issues and participated in a rigged auction, their claim to bona fide purchaser status is unsupported. While the plaintiffs may have paid funds to obtain the property, all parties involved knew there were legal defects with the Property. Any financial losses or injury the plaintiffs are subjected to are of their own making and must be addressed with the bank, not Defendant Bass.

Additionally, Defendant Bass further asserts that a proper and complete eviction notice has never been duly served. The two notices provided by the Plaintiffs were incomplete, as they instructed Defendant Bass and Defendant Pike to review an attached deed that was never presented, rendering them invalid. This grave omission resulted in the notices being understandably dismissible, particularly from Defendant Pike's standpoint, as such incomplete documents could have come from anyone professing any manner of unsupported claims. The first instance where a complete eviction notice appeared was in the Plaintiffs' court filings.

Consequently, the eviction process cannot proceed based on defective notices. Even assuming, arguendo, that the purported 'purchase' was legitimate and enforceable, which Defendant Bass disputes, any eviction would still require a valid, complete notice would still need to be correctly served in its entirety. To date, as far as Defendant Bass is aware, no such valid notice has been served to either Defendant.

Defendant Pike has complied with his lease obligations, paying for utilities including water, sewer, garbage, electricity, and internet services. Claims of non-payment by the Plaintiffs are unfounded, as the Idaho Housing and Finance Association (IHFA) erroneously redirected his rent payments to the Plaintiffs. This redirection was out of Defendant Pike's and Defendant Bass' control and does not constitute non-payment.

#### II. STANDARD OF REVIEW

#### Idaho Rule of Civil Procedure 56(c) states:

The judgment sought shall be rendered forthwith if the pleadings, depositions, and admissions on file, together with the affidavits, if any, show that there is no genuine issue as to any material fact and that the moving party is entitled to a judgment as a matter of law.

Summary judgment is only appropriate where no genuine issues of material fact exist, and the moving party is entitled to judgment as a matter of law. See *Sewell v. Neilsen, Monroe, Inc.,* 109 Idaho 192, 707 P.2d 81 (Ct. App. 1985) and Ambrose v. Buhl Joint School Dist. 412, 126 Idaho 581, 887 P.2d 1034 (1994). The moving party bears the burden of establishing the absence of a genuine issue of material fact. When reviewing the facts, the court must construe all inferences and disputed facts in favor of the non-moving party. See *Wright v. Parish, 531 P.3d 1115 (Idaho 2023)*.

In the case of *Fannie Mae v. Ormesher, 2014 Ida. Dist. LEXIS 31*, the court ruled that summary judgment is not appropriate where material issues of fact exist, particularly regarding the validity of a trustee's sale. The court emphasized that even if statutory presumptions exist in favor of a trustee's sale, the presumption can be rebutted when genuine issues of material fact concerning the foreclosure process are present. When determining whether a foreclosure sale

was properly conducted under <i>Idaho Code § 45-1506</i> , the court must scrutinize whether all
statutory requirements were met, and if not, whether the purchaser is a bona fide purchaser

In non-judicial foreclosure cases, Idaho law under *Idaho Code § 45-1508* imposes additional requirements for determining a bona fide purchaser. A bona fide purchaser must establish they acted in good faith, provided valuable consideration, and had no knowledge of any defects or irregularities in the title. Courts can scrutinize a purchaser's status where there is evidence of collusion, fraud, or procedural irregularities in the foreclosure sale process. *See Pines Grazing Ass'n v. Flying Joseph Ranch, LLC, 151 Idaho 924, 265 P.3d 1136 (2011)*.

Therefore, summary judgment should not be granted in this case because there are several material facts in dispute, particularly concerning whether the auction process was conducted properly, whether Plaintiffs acted in good faith, and whether Plaintiffs qualify as bona fide purchasers with protection under *Idaho Code § 45-1508*. These factual disputes warrant a trial to resolve them.

Moreover, the non-moving party is not required to prove its case at this stage but must show that there is sufficient evidence to raise a genuine issue of material fact. *Petricevich v. Salmon River Canal Co., 92 Idaho 865, 452 P.2d 362 (1969).* Here, the evidence provided by Defendant Bass, including documented irregularities in the auction process, the trustee's failure to comply with statutory duties, and the Plaintiffs' pre-auction conduct, more than suffices to raise such issues. Consequently, summary judgment is inappropriate.

#### III. STATEMENT OF UNDISPUTED FACTS

Based upon the pleadings in this case, public land records of Nez Perce County, and the recorded Deeds of Trust, the following facts are undisputed.

1. Purchasing of the Property

On September 5th, 2008 Defendant Bass purchased the Property for \$146,418.00 from

1	Mr. and Mrs. Luddy, becoming the fee simple owner, and then pleaged the Property as
2	security under a deed of trust.
3	2. Letter of Full Reconveyance
4	A Letter of Full Reconveyance was issued and recorded on November 10, 2009,
5	indicating satisfaction of the loan secured by the original Deed of Trust; see evidence no.
6	XXX. Bank of America (hereinafter BOA) doesn't dispute the validity of the reconveyance
7	(See Transcript of court hearing), nor does Defendant Bass have any reason to believe
8	that the reconveyance is invalid. At this time it is the last undisputed and properly
9	recorded instrument.
10	3. Conspiracy To Commit Mortgage Fraud
11	From approximately 2019-12-19 through approximately 2020-11-10, Carrington
12	Mortgage Services (hereinafter CMS) sent new loans multiple times, which they tried to
13	coerce me into signing a deed of trust dated for 2012-09-01 bearing their name and other
14	erroneous information by way of bribery
15	4. Wrong Instrument foreclosed on
16	On or about 2024-04-25, CMS presented an instrument to the Idaho Department of
17	Finance (hereinafter IDoF) under which the loan operated but left unrecorded while
18	differing from the terms found in the disputed instrument the foreclosure was acted on.
19	5. Plaintiffs made a transaction at Trustee's Sale
20	Plaintiffs claim to have made a winning bid for the Property at a trustee's sale on
21	February 29, 2024, for \$165,346.71, based on a recorded Trustee's Deed on March 4, 2024.
22	6. Redirection of Rental Payments
23	Idaho Housing and Finance Association (hereinafter IHFA) purported the
24	Plaintiffs contacted them to redirect rent payments intended for Defendant Pike's lease
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obligations to the Plaintiffs instead of Defendant Bass to which Defendant Bass saw the amount owed by IHFA redirected away on or about April of 2024.

#### IV. STATEMENT OF MATERIAL FACTS IN DISPUTE

# 1. The Auction Was Proper

Plaintiffs participated in an auction rigged by the bank and developer, as evidenced by communications between the developer and Defendant Bass prior to the auction. Video footage shows only one developer attending the auction with pre-printed checks, further indicating prearranged bidding. This constitutes bid rigging, which is illegal under Idaho and federal antitrust laws. (Exhibit B: Audio and chat log admissions of developer).

#### 2. Plaintiffs Were Not Bona Fide Purchasers

Plaintiffs cannot claim bona fide purchaser status due to their awareness of the rigged nature of the auction and title defects, including the Letter of Full Reconveyance.

A bona fide purchaser cannot have prior knowledge of irregularities in the title or auction process.

# 3. Verbal Agreement to Purchase the Property

A verbal agreement existed between Defendant Bass and the CMS to allow for Defendant Bass to cure the debt, forgoing the foreclosure and Trustee's Sale. This agreement is supported by Defendant Bass's payments for property taxes and insurance that normally would have been paid out of the escrow account; which were made in furtherance of this agreement. The auction should never have occurred given the existing agreement.

#### 4. Foreclosure Conducted on the Wrong Instrument

The foreclosure was initiated using an incorrect Deed of Trust, as evidenced by

backdated loan documents conflicting with the instrument used to foreclose with. The 1 2 foreclosure process was therefore void under *Idaho Code § 45-1508*. 3 5. Incomplete Eviction Notices At no time was Defendant Bass or Defendant Pike ever served with a complete and 5 valid eviction notice as far Defendant Bass knows. Two notices were served, both 6 incomplete, and neither could reasonably be considered serious or valid. The first 7 complete eviction notice was only seen when the plaintiffs filed it as part of their evidence in this case. The notices referenced an attached deed that was never included. 8 Plaintiffs cannot reasonably expect a party to act upon an incomplete notice. 10 V. LEGAL ANALYSIS A. Auction Process and Idaho Code § 45-1504 11 12 Under *Idaho Code § 45-1504*, a trustee's sale must be conducted as a public auction. Black's Law Dictionary defines a public auction as: 13 14 "An auction held openly, allowing all qualified bidders to participate, with the sale going to the highest bidder. Public auctions are typically advertised in advance, and the rules 15 are established to promote transparency and fairness." 16 This definition underscores that a public auction must be open to the public, conducted 17 fairly, and free from collusion or preferential treatment. In Kane v. Union State Bank, 21 F. 18 19 Supp. 225 (D. Idaho 1937), the court held that a public auction must foster competitive 20 bidding, preventing any collusion among bidders. In the current case, the auction was fixed to the plaintiffs' advantage, violating these fundamental principles. 21 22 B. Trustee's Fiduciary Duty

A trustee has a fiduciary duty to act impartially and fairly for all parties involved in a

sale. In this case, the trustee failed to act in good faith by allowing the auction to proceed despite being made aware of serious irregularities in the foreclosure process.

#### C. Breach of Contract

Additionally, Defendant Bass entered into a verbal agreement with the mortgage servicer, wherein it was agreed that Defendant Bass would pay off the home in full, and the process of calculating a payoff amount had already begun. As a result of this agreement, Defendant Bass began paying the taxes and insurance on the property, which were normally the servicer's responsibility, further demonstrating part performance of the agreement.

Under the doctrine of part performance, this verbal agreement should be enforceable. Courts have held that part performance can be an exception to the Statute of Frauds when the actions of one party clearly indicate the existence of an agreement and demonstrate reliance on that agreement. In this case, Defendant Bass's payment of taxes and insurance—responsibilities that normally belonged to the servicer—along with the servicer's action of providing a payoff number, shows reliance on the verbal agreement to delay foreclosure and allow for full payment of the home.

In Idaho, part performance may remove a verbal agreement from the Statute of Frauds if the performance clearly indicates the existence of an agreement and reliance on it. See ChatGPT Analysis (2024). The fact that Defendant Bass began making payments for taxes and insurance, along with the servicer's provision of a payoff number, supports the existence of the agreement, rendering it enforceable. This agreement, which included a recalculated payoff number pending the clearing of a probate inheritance, should be upheld under the doctrine of part performance.

# D. The Improper Foreclosure Process

The foreclosure process was invalid, as it was based on an incorrect instrument and involved improper loan documentation. Under *Idaho Code § 45-1508*, we can infer that the trustee's sale is void if based on fraudulent or defective documents if it is known to the buyer.

Additionally, Plaintiffs cannot claim the status of bona fide purchasers due to their knowledge of the auction irregularities and title defects, as supported by evidence including Defendant Bass's public displays and the rigged auction process. According to *Idaho Code § 45-1510(1)*, the status of a bona fide purchaser is not available to a party who is on inquiry notice of a potential defect. The Idaho Supreme Court in *Federal Home Loan Mortg. Corp. v. Appel, 143 Idaho 42, 47, 137 P.3d 429, 434 (2006)*, held that a purchaser in a nonjudicial foreclosure sale cannot claim bona fide purchaser status if they were on inquiry notice of potential statutory defects. The Plaintiffs, being aware of the issues surrounding the foreclosure and having participated in a rigged auction, cannot be deemed to have acted in good faith as required by law.

Thus, the foreclosure should be considered void, and the Plaintiffs cannot assert rights based on their participation in a procedurally defective auction. The auction's improper foundation, based on the wrong instrument and conducted under dubious circumstances, disqualifies Plaintiffs from any claim of bona fide purchaser status.

# E. Conflict of Interest with IDEA Law Group

The IDEA Law Group, which acted as the trustee in the foreclosure, has significant conflicts of interest due to its relationships with Carrington Mortgage Services. Lawyers from both entities regularly participate in industry events and serve on shared boards, which calls into question the impartiality of the trustee's role. This conflict of interest further

1	undermines the validity of the foreclosure and auction process, as it suggests that the
2	trustee acted in favor of Carrington rather than impartially.
3	F. Relevant Idaho and Federal Laws Governing Auctions
4	Several Idaho and federal statutes clarify the requirements for conducting a public
5	auction and the obligations of a trustee:
6	1. Idaho Code § 45-1506: Specifies the procedural requirements for non-judicial
7	foreclosures, including proper notice and timing. Failure to comply with these
8	requirements can render an auction invalid. See <i>Wells Fargo Bank, N.A. v. Renz, 12</i> -
9	Idaho 885 (1993).
10	2. Idaho Code § 55-809: Requires that all deeds, mortgages, and instruments
11	affecting real property be recorded. In this case, the Trustee's Deed was not
12	properly recorded, further casting doubt on the foreclosure's legality.
13	3. <b>11 U.S.C. § 704</b> :
14	Establishes the duties of trustees in bankruptcy, including the collection and
15	distribution of assets, emphasizing the necessity of conducting auctions fairly and
16	in accordance with the law.
17	4. 15 U.S.C. § 78fff:
18	Governs the duties of trustees conducting asset sales, underscoring the
19	importance of impartiality and transparency in the auction process.
20	5. <b>12 U.S.C. § 1821</b> :
21	Mandates that auctions conducted by the Federal Deposit Insurance Corporation
22	(FDIC) must be open and transparent, offering clear federal standards for
23	conducting public auctions that ensure fairness.

1	These legal principles highlight that a trustee's sale must be open, competitive, and free
2	from collusion. The plaintiffs' auction violated these principles at every step.
3	VI. CONCLUSION
4	For the foregoing reasons, there exist genuine disputes of material fact regarding the
5	rigged auction, plaintiffs' knowledge of said rigging, the invalid foreclosure, and the existence of
6	a prior agreement between Defendant and the bank. Plaintiffs cannot claim bona fide purchaser
7	status due to their prior knowledge of title defects and auction irregularities. Accordingly, this
8	Court should deny Plaintiffs' Motion for Summary Judgment and permit this case to proceed to
9	trial, where these factual disputes can be resolved.
10	
11	TABLE OF AUTHORITIES No table of authorities entries found. No table of authorities entries found.  Dated this _15_ day of October 2024.  Respectfully submitted, Jeremy L. Bass Defendant/ Pro Se  Signature  CERTIFICATE OF MAILING

Ken Nagy Idaho Legal Aid Services, Inc. Email: kennagy@idaholegalaid.org Counsel for Dwayne Pike
Jeremy L. Bass Defendant
•

	Signatur	e
	ACKNOWLEDGMENT	
	STATE OF IDAHO)	
	: SS. County of NEZ PERCE COUNTY )	
	On the _15 day ofOctober, 2024, before me, the undersigned Notary Public, person appearedJeremy Bass, known to me to be the person whose name is subscribed to the fore instrument, and acknowledged to me that s/he executed the same.  IN WITNESS WHEREOF, I have set my hand and seal the day and year as above written.	nally going
	Notary Public for Idaho	
	Residing at Commission Expires:	
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