



IDEA LAW GROUP, LLC

4100 E. Mississippi Avenue, Suite 420 ■ Denver, CO 80246 ■ Tel: 877-353-2146

NOTICE

If you are the borrower in the deed of trust transaction described in this notice, and you are a member of the armed forces who is on active military duty or are a member of the National Guard and are deployed for active duty, please contact our office immediately to discuss alternatives to this foreclosure proceeding.

NOTICE REQUIRED BY IDAHO CODE 45-1504 (3)

Mortgage foreclosure is a legal proceeding where a lender terminates a borrower's interest in property to satisfy unpaid debt secured by the property. This can mean that when a homeowner gets behind on his or her mortgage payments, the lender forces a sale of the home on which the mortgage loan is based. Some individuals or businesses may say they can "save" your home from foreclosure. You should be cautious about such claims. It is important that you understand all the terms of a plan to "rescue" you from mortgage foreclosure and how it will affect you. It may result in your losing valuable equity that you may have in your home. If possible, you should consult with an attorney or financial professional to find out what other options you may have. Do not delay seeking advice, because the longer you wait, the fewer options you may have.

Under Idaho law, you have five (5) days to rescind or undo certain contracts or agreements that relate to transferring interests in property or money in a foreclosure situation. An attorney or financial professional can tell you more about this option.

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

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

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

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

NOTICE OF DEFAULT

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

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

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

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

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

On the following-described real property in said County:

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

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

DATED: 08/16/2022

TRUSTEE:

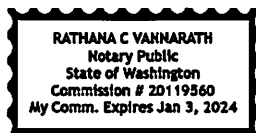


Michael J. Newell, 1953
Attorney at Law

STATE OF WA)
COUNTY OF King County) ss:

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

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




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

This Notarization was conducted using online audio/video technology.

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

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NOTICE OF TRUSTEE'S SALE

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

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

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

The Trustee has no knowledge of a more particular description of the above-referenced real property, but for purposes of compliance with Section 60-113 Idaho Code, the Trustee has been informed that according to the County Assessor's office, the address of 1515 21st Ave., Lewiston, ID 835013926, is sometimes associated with said real property.

Said sale will be made without covenant or warranty regarding title, possession or encumbrances to satisfy the obligation secured by and pursuant to the power of sale conferred in the deed of trust executed by Jeremy L Bass, a married man as his sole and separate property, as grantors to, Fidelity National Title Insurance Co., as trustee, for the benefit and security of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of America, N.A., its successors and assigns, recorded October 30, 2009, as Instrument No. 774964 Mortgage Records of Nez Perce County, Idaho. An Appointment of Successor Trustee was recorded on August 9, 2022 under Instrument No. 902078. Said Deed of Trust was assigned on March 20, 2012 to

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

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

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

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

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

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

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

DATED: August 17, 2022

TRUSTEE

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

LOAN MODIFICATION ASSISTANCE

If you want to save your home from foreclosure but you cannot afford your current loan payments, you need to contact the beneficiary immediately to ask about any available loss mitigation programs. You may or may not qualify for a loan modification or other alternative to foreclosure.

You may request to meet with the beneficiary to discuss options for modifying your loan.

IF YOU WANT TO APPLY FOR A MODIFICATION OF YOUR LOAN, YOU MUST COMPLETE AND RETURN THE ENCLOSED "MODIFICATION REQUEST FORM" BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED. THE BENEFICIARY MUST RECEIVE THE FORM ON OR BEFORE SEPTEMBER 21, 2022, WHICH IS THIRTY (35) DAYS AFTER THE DATE BELOW.

WARNING: You may get offers from people who tell you they can help you keep your property. Never pay someone to help you obtain a loan modification. Help is available for free from housing counselors who are certified through the department of housing and urban development. Visit www.hud.gov for a current list of certified housing counselors in Idaho.

DATED: August 17, 2022

Beneficiary name: BANK OF AMERICA, N.A.

Michael Newell

Beneficiary's agent's signature:

Of IDEA Law Group, LLC

Beneficiary's telephone number: 800-561-4567

THE JOURNAL OF THE AMERICAN MEDICAL ASSOCIATION

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Published by the American Medical Association

535 North Dearborn Street, Chicago 10, Ill.

Subscription price, \$5.00 per annum in advance

HOME LOAN MODIFICATION REQUEST FORM

DEAR HOMEOWNER: Idaho law requires BANK OF AMERICA, N.A. to offer you an opportunity to request a loan modification evaluation. You also have the option of meeting with BANK OF AMERICA, N.A. to discuss your home loan. The meeting may occur by telephone or in person 45 days after you return this form. We may request financial documentation from you during this time. **IMPORTANT:** If you previously applied for a modification and your application is pending, **call the person assigned to your modification file** to discuss how the Notice of Default affects your application.

WE MUST RECEIVE THIS FORM BY:

**SEPTEMBER 21,
2022**

To request a loan modification review, check this box: ☐

To request a meeting with BANK OF AMERICA, N.A., check this box: ☐

(Please print legibly or type)

Borrower's Name:		
Mailing Address:		
City:	State:	Zip Code:
Best Phone Number to Reach You at:		Best Time to Call: <input type="checkbox"/> Morning <input type="checkbox"/> Afternoon <input type="checkbox"/> Evening
Email Address:		

(CONTINUED ON NEXT PAGE)

Return this form by the date noted above to the following address via certified mail, return receipt requested:

Bank of America, N.A.
c/o Carrington Mortgage Services, LLC
1600 S Douglass Rd
Anaheim, CA 92806

If you have questions about this form, please call 800-561-4567.

Date

Borrower's Signature

-----For office use only-----

Loan No.	Property Street Address:		
City:	State: ID	Zip Code:	

**IMPORTANT NOTICE:
YOU ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

This notice concerns the mortgage loan for your property at 1515 21st Ave., Lewiston, ID 83501-3926.

You have not fulfilled your contractual obligations under the terms of your mortgage loan. Under Idaho law, the holder of your loan, "the beneficiary," can sell your property to satisfy your obligation.

As of August 1, 2022, you needed to pay \$28,059.14 to bring your mortgage loan current. That amount may have increased since that date and may include additional costs and fees described in the loan documents.

The beneficiary can provide you with the exact amount that you owe, but you have to ask. Call 800-561-4567 to find out the exact amount you must pay to bring your mortgage loan current and to obtain other details about your loan. You also can send a written request for this information by certified mail to:

Carrington Mortgage Services, LLC
1600 S Douglass Rd
Anaheim, CA 92806

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DATED: August 17, 2022

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