

**Instrument # 354672**

EMMETT, GEM, IDAHO  
2025-08-18 12:45:20 PM No. of Pages: 2  
Recorded for: PIONEER LENDER TRUSTEE SERVICE  
LEANDRA ROUNTREE Fee: \$13.00  
Ex-Officio Recorder Deputy SStewart  
Index To: NOTICE OF DEFAULT  
Electronically Recorded by Simplifile

RECORDING REQUESTED BY

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WHEN RECORDED MAIL TO**Pioneer Lender Trustee Services**

8151 W. Rifleman Street  
Boise, ID 83704

Trustee's Sale No: PLTS104223

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**NOTICE OF DEFAULT**

**NOTICE IS HEREBY GIVEN** that Pioneer Title Company of Ada County dba Pioneer Lender Trustee Services, acting Trustee under the Deed of or Transfer in Trust executed by Webb's Inc., an Idaho Corporation, as Grantor, to Pioneer Title Company of Gem County, as Trustee, in favor of Lowell Rosanbalm and Cheryl Rosanbalm, as Beneficiary, dated 8/12/2020, recorded 8/21/2020, under Instrument No. 328593, records of Gem County, ID, the beneficial interest in which is presently held by Lowell Rosanbalm and Cheryl Rosanbalm. Said Deed of Trust covers real property situated in said County, described as follows:

Lot 11 in Block 2 of Crystal Creek Estates No. 1, according to the official plat thereof,  
filed in Book 3 of Plats at Page(s) 45, Records of Gem County, Idaho.

The Trustee hereby gives notice that a breach of the obligation for which such transfer is security has occurred, the nature of such breach is the failure to pay when due under the Deed of Trust Note dated 8/12/2020, FAILURE TO PAY THE PRINCIPAL BALANCE WHICH BECAME DUE AT MATURITY, TOGETHER WITH ACCRUED AND ACCRUING INTEREST, CHARGES, FEES AND COSTS AS SET FORTH.


All delinquencies are now due, together with unpaid and accruing taxes, assessments, trustee's fees, attorney's fees, costs and advances made to protect the security associated with this foreclosure. The principal balance is \$147,871.87, together with interest thereon at 5% per annum from 6/23/2025, until paid.

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

DATED: 8/18/2025

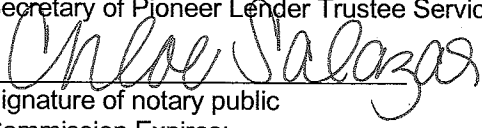
Pioneer Lender Trustee Services, Trustee

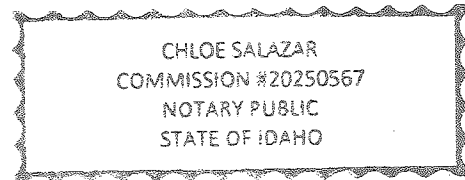
By

  
Deborrah Duncan, Assistant Secretary

State of Idaho, County of Ada

This record was acknowledged before me on 8/18/2025 by Deborah Duncan, as Assistant Secretary of Pioneer Lender Trustee Services.

  
Signature of notary public  
Commission Expires:



CHLOE SALAZAR  
Residing in: Nampa, ID  
Commission Expires: 02/21/2031