RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

Pioneer Lender Trustee Services 8151 W. Rifleman Street Boise, ID 83704

Trustee's Sale No:

PLTS104269

Instrument # 923912
NEZ PERCE COUNTY, IDAHO
09-25-2025 01:01:33 PM No. of Pages: 2
Recorded for: PIONEER LENDER TRUSTEE SERVIC
PATTY WEEKS Fee: \$13.00
Ex-Officio Recorder Deputy Lindsey Eberhardt
Index to: NOTICE/DEFAULT (211)
Electronically Recorded by Simplifile

NOTICE OF DEFAULT

NOTICE IS HEREBY GIVEN that Pioneer Title Company of Ada County dba Pioneer Lender Trustee Services, is the current Trustee under the Deed of or Transfer in Trust executed by Michael Silflow, as Grantor, to TitleOne: Lewiston, as Trustee, in favor of Freedom Northwest Credit Union, as Beneficiary, dated 2/27/2023, recorded 2/27/2023, under Instrument No. 905988, records of Nez Perce County, ID, the beneficial interest in which is presently held by Freedom Northwest Credit Union. Said Deed of Trust covers real property situated in said County, described as follows:

SITUATE IN THE COUNTY OF NEZ PERCE, STATE OF IDAHO, TO WIT:

The West 260 feet of the East 397.00 feet of the Southwest Quarter of the Northwest Quarter of Section 1, Township 37 North, Range 3 West of the Boise Meridian lying Southerly of the Southerly right of way line of County Road No. 225, known as Cherry Lane Road.

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 2/27/2023, THE MONTHLY PAYMENT WHICH BECAME DUE ON 8/22/2025 AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES 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 \$435,424.61, together with interest thereon at 7.750% per annum from 4/1/2025, until paid.

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

DATED: 9/24/2025

Pioneer Lender Trustee Services, Trustee

By _____

Deborrah Duncan, Assistant Secretary

State of Idaho, County of Ada

This record was acknowledged before me on 9/24/2025 by Deborrah 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

CHLOE SALAZAR COMMISSION #20250567 NOTARY PUBLIC STATE OF IDAHO