

**Instrument # 22601849**  
**Bannock County, Pocatello, Idaho**  
**02/20/2026 11:17:35 AM No. of Pages: 2**  
Recorded for: PIONEER LENDER TRUSTEE SERVICES  
Jason C. Dixon Fee: \$13.00  
Deputy jmcDonald  
Electronically Recorded

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: PLTS104376

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## 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 Shannon Miller, as Grantor, to Pioneer Title, as Trustee, in favor of Joy Giles, as Beneficiary, dated 2/16/2023, recorded 2/17/2023, under Instrument No. 22301585, records of Bannock County, ID, the beneficial interest in which is presently held by Joy Giles. Said Deed of Trust covers real property situated in said County, described as follows:

Commencing at the North 1/16 corner of Section 22, Township 6 South of Range 34 East, Boise Meridian; thence North 89 Degrees 42 Minutes East along the North 1/16 line of said Section 22, 35.8 feet, more or less to the East Right-of-way line of the Pole Line Road; Thence North 0 Degrees 36 Minutes West along the said right-of-way 19 feet, more or less, to the North right-of-way-line of Cedar Street; thence North 89 Degrees 26 Minutes East along the said North right of way line of Cedar Street 200 feet; thence North 0 Degrees 09 Minutes West Parallel to the East 1/16 line of said Section 22, 90 feet, the point of beginning; thence North 0 Degrees 9 Minutes West Parallel to the East 1/16 line of said Section 22, 60.15 feet to the center of party wall; thence South 89 Degrees 26 Minutes West 200 feet more or less to the East right of way line of Pole Line Road; thence South 0 Degrees 36 minutes East 60.2 feet more or less; thence North 89 Degrees 26 Minutes East 200 feet more or less to the Point of Beginning.

The above described tract of land being a part of the NW1/4 of the NE1/4 of Section 22, Township 6 South of Range 34 East Boise Meridian

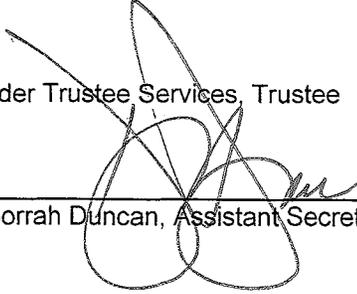
The Trustee hereby gives notice that a breach of the obligation for which such transfer is security has occurred, the nature of such breach is the failure to pay when due under the Deed of Trust Note dated 2/16/2023, FAILURE TO PAY THE PRINCIPAL BALANCE WHICH BECAME DUE AT MATURITY, TOGETHER WITH ACCRUED 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 \$218,554.00, together with interest thereon at a flat \$300 per month from 2/2/2026, until paid.

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

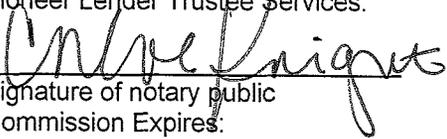
DATED: 2/18/2026

Pioneer Lender Trustee Services, Trustee

By   
Deborrah Duncan, Assistant Secretary

State of Idaho, County of Ada

This record was acknowledged before me on 2/18/2026 by Deborah Duncan, as Assistant Secretary of Pioneer Lender Trustee Services.

  
Signature of notary public  
Commission Expires:

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

