

*Amanda Brewer*

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: PLTS104379

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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 Adam J. Hart, an unmarried man, as Grantor, to Clearwater County Land Title Company, Inc., as Trustee, in favor of Freedom Northwest Credit Union, as Beneficiary, dated 2/17/2023, recorded 2/23/2023, under Instrument No. 245371, records of Clearwater 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:

The Land referred to herein below is situated in the County of Clearwater, State of Idaho, and is described as follows:

Lot 24, Block 1, Whispering Pines Addition, according to the recorded plat thereof.

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 2/17/2023, FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 1/9/2026; PLUS LATE CHARGES, AND ADVANCES FOR DELINQUENT REAL ESTATE TAXES AND HAZARD INSURANCE AS SET FORTH; AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, PLUS LATE CHARGES, DELINQUENT REAL ESTATE TAXES, DELINQUENT INSURANCE PREMIUMS AND ALL FORECLOSURE COSTS AND FEES.

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 \$99,504.35, together with interest thereon at 10.750% per annum from 9/11/2025, until paid.

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

DATED: 3/2/2026

Pioneer Lender Trustee Services, Trustee

By

  
Deborah Duncan, Assistant Secretary

State of Idaho, County of Ada

This record was acknowledged before me on 3/2/2026 by Deborah Duncan, as Assistant Secretary of Pioneer Lender Trustee Services.



Signature of notary public

Commission Expires: 3/10/2026

