

Instrument # 465669

PAYETTE COUNTY
2026-04-03 04:19:50 PM No. of Pages: 2
Recorded for: PIONEER LENDER TRUSTEE SERVICE
LINDSEY BRATCHER Fee: \$13.00
Ex-Officio Recorder Deputy Melody Capener
Index To: NOTICE OF DEFAULT
Electronically Recorded by Simplifile

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

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

Trustee's Sale No: PLTS104417

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 Cody M. Edwards and Kayla K. Edwards, husband and wife, as Grantor, to Pioneer Title Company, as Trustee, in favor of Jennifer Kalafatic and Michael Nick Kalafatic, wife and husband, as Beneficiary, dated 3/27/2019, recorded 4/1/2019, under Instrument No. 420203, records of Payette County, ID, the beneficial interest in which is presently held by Jennifer Kalafatic and Michael Nick Kalafatic, wife and husband Said Deed of Trust covers real property situated in said County, described as follows:

Parcel A:

A parcel of land being a portion of the N1/2 of the SW1/4 of Section 19, Township 6 North, Range 3 West, Boise-Meridian, Payette County, Idaho and more particularly described as follows:

COMMENCING at the Northeast corner of said N1/2 of the SW1/4, (C1/4 Corner, Section 19), a found brass cap monument; thence North 89°40'46" West along the North boundary of said N1/2 of the SW1/4 a distance of 1813.43 feet to a point on the centerline of Sand Hollow Road, a found 5/8 inch diameter rebar; thence South 7°53'54" East along said centerline a distance of 383.03 feet to the TRUE POINT OF BEGINNING, a found 5/8 inch diameter rebar; thence South 89°40'46" East, parallel with the North boundary of the N1/2 of the SW1/4, a distance of 290.00 feet to a found 1/2 inch diameter rebar; thence South 2°59'29" East a distance of 439.93 feet to a point witnessed by a 1/2 x 24 inch rebar set with a plastic cap stamped P.L.S. 15352 bearing South 85°51'36" West a distance of 12.74 feet; thence South 85°51'36" West a distance of 249.93 feet to a point on the centerline of Sand Hollow Road, witnessed by a 1/2 x 24 inch rebar set with a plastic cap stamped P.L.S. 15352 bearing North 85°51'36" East a distance of 40.00 feet; thence North 7°53'54" West along said centerline a distance of 463.39 feet to the True Point of Beginning.

Together with a 35 foot ingress and egress easement more particularly described as follows:

This easement lies in the N 1/2 of the SW 1/4 of Section 19 in Township 6 North, Range 3 West of the Boise-Meridian, Payette County, Idaho and is more particularly described as follows:

COMMENCING at the Northeast corner of said N 1/2 of the SW 1/4, (C 1/4 Corner, Section 19), a found brass cap monument;
thence North 89°40'46" West along the North boundary of the N 1/2 of the SW 1/4 a distance of 1813.43 feet to a point on the centerline of Sand Hollow Road, a found 5/8 inch diameter rebar;
thence South 7°53'54" East along said centerline a distance of 881.50 feet to the TRUE POINT OF BEGINNING, a found 1/2 inch diameter rebar; thence North 7°53'54" West a distance of 35.08 feet; thence North 85°51'36" East a distance of 249.93 feet; thence South 2°59'29" East a distance of 35.06 feet; thence South 85°51'36" West a distance of 246.93 feet to the TRUE POINT OF BEGINNING.

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 3/27/2019, THE MONTHLY PAYMENT WHICH BECAME DUE ON 12/1/2025 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 \$170,972.11, together with interest thereon at 7% per annum from 12/29/2025, until paid.

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

DATED: 4/3/2026

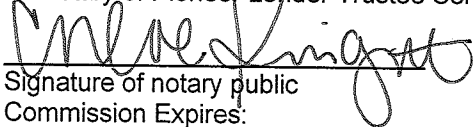
Pioneer Lender Trustee Services, Trustee

By


Deborah Duncan, Assistant Secretary

State of Idaho, County of Ada

This record was acknowledged before me on 4/3/2026 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

