File No.: **1101071**

NOTICE OF TRUSTEE'S SALE

On **Wednesday, January 20, 2027** at the hour of **10:00AM, LOCAL TIME**, of said day, on the front steps of the **Latah County Courthouse**, located at, **522 S Adams St., Moscow, ID 83843.**

Alliance Title & Escrow, LLC, as successor trustee, will sell at public auction, to the highest bidder, for cashiers check, certified check or tellers check, from a bank which has a branch in the community at the site of the sale (endorsed checks will not be accepted), State of Idaho check or local government check in lawful money of the United States, all payable at the same time of sale, the following described real property, situated in the County of **Latah**, State of Idaho, and described as follows, to wit:

Lots 16, 17, 18, 19 and the Southerly 5 feet of Lot 20 adjacent to Lot 19, Block D, Addison's Addition to the City of Kendrick, as shown by the recorded plat thereof.

Excepting Therefrom that portion deeded to the State of Idaho for highway right of way purposes as more fully set out in that certain Right of Way Deed State Highway recorded under Recorder's Fee No. 183925 in Book 127 of Deeds at Page 490.

THE TRUSTEE HAS NO KNOWLEDGE OF A MORE PARTICULAR DESCRIPTION OF THE ABOVE-DESCRIBED REAL PROPERTY, BUT FOR PURPOSES OF COMPLIANCE WITH IDAHO CODE, SECTION 60-113, THE TRUSTEE HAS BEEN INFORMED THAT THE STREET ADDRESS OF: **105 W. Front St., Kendrick, ID 83537**, MAY SOMETIMES BE ASSOCIATED WITH SAID REAL PROPERTY.

Said sale will be made without covenant or warranty regarding title, possession or encumbrances to satisfy the obligation secured by and pursuant to the power of sale conferred in the deed of trust executed by **Amanda Sneve and Kevin Sneve, wife and husband,** as Grantor to **Alliance Title & Escrow, LLC,** as Trustee, for the benefit and security of **Twin River Bank** as Beneficiary, recorded **6/10/2022** as Instrument No. **623878**, Mortgage records of **Latah** County, Idaho. THE ABOVE GRANTORS ARE NAMED TO COMPLY WITH SECTION 45-1506(4)(a), IDAHO CODE. NO REPRESENTATION IS MADE THAT THEY ARE, OR ARE NOT, PRESENTLY RESPONSIBLE FOR THIS OBLIGATION.

Said sale is a public auction for which the bid price must be paid immediately upon close of bidding by certified funds in the acceptable forms stated above. If the acting Trustee is unable to convey title for any reason whatsoever, the successful bidder's exclusive and sole remedy shall be the return of actual monies paid to the acting Trustee and the successful bidder shall have no further recourse.

The default for which this sale is to be made is failure to:

Make principal and interest payments as set forth on said Deed of Trust and Promissory Note. The original loan amount was $56,000.00 together with interest thereon at the rate of 7.25% per annum, as evidenced in Promissory Note dated 6/9/2022. Payments are in default for the months of April, May, June & July 2026 in the amount of $694.20 per month and continuing each and every month thereafter until date of sale or reinstatement. The principal balance as of July 31, 2026 is $40,693.98 together with accrued and accruing interest thereon at the rate of 7.25% per annum. The per diem is 8.0831. In addition to the above, there is also due any late charges, advances, escrow collection fees, attorney fees, fees or costs associated with this foreclosure.

The balance owing as of this date on the obligation secured by said deed of trust is $56,000.00, excluding interest, costs and expenses actually incurred in enforcing the obligations thereunder or in this sale, as trustee's fees and/or reasonable attorney's fees as authorized in the promissory note secured by the aforementioned Deed of Trust.

Dated: August 31, 2026

Alliance Title & Escrow, LLC

By:_____
Bre Bohner, Trust Officer