

NOTICE OF SHERIFF'S SALE

Under and by virtue of a Writ of Execution on Judgment of Foreclosure issued on February 12, 2026, and an Order of Sale of Foreclosure issued on October 1, 2025, out of the District Court of the Seventh Judicial District of the State of Idaho, in and for the County of Bonneville in the case of:

WILMINGTON SAVINGS FUND
SOCIETY, FSB, AS TRUSTEE OF
STANWICH MORTGAGE LOAN TRUST F,

Plaintiff,

v.

CHRISTOPHER ELVERUD; HEATHER
ELVERUD; SCOTT ANDERSON; UNITED
STATES OF AMERICA; SECRETARY OF
HOUSING AND URBAN DEVELOPMENT;
MEDICAL RECOVERY SERVICES, LLC;
BONNEVILLE BILLING &
COLLECTIONS, INC.; STATE OF IDAHO,
DEPARTMENT OF LABOR; IDAHO
HOUSING AND FINANCE ASSOCIATION;
AND DOES 1 THROUGH 20, et al.,

Defendants.

Case No. CV10-24-5987

Sheriff Case No. 202603273

NOTICE OF SALE

Date of Sale: JULY 30, 2026

Time of Sale: 1:00 p.m.

Place of Sale: Bonneville County
Courthouse Rotunda at 605 N. Capital Ave
Idaho Falls, ID 83402

NOTICE IS HEREBY GIVEN, that on the 30TH day of July, 2026, at 1:00 o'clock p.m. of said day, at the Bonneville County Courthouse Rotunda at 605 N. Capital Ave Idaho Falls, ID 83402, I am commanded and required to proceed to notice for sale to sell at public auction the real property described in said Order for Sale of Foreclosure and Writ of Execution and to apply the proceeds of such sale to the satisfaction of said Judgment and Decree of Foreclosure with interest thereon and my fees and costs, all payable at time of sale to the highest bidder, in lawful money of the United States, for the following described property, situated in Bonneville County, Idaho:

2357 Oak Trail Dr, Idaho Falls, ID 83404 and legally described as follows:

LOT 8, BLOCK 7, WOODRUFF PARK SUBDIVISION, DIVISION NO. 3, TO THE CITY OF IDAHO FALLS, COUNTY OF BONNEVILLE, STATE OF IDAHO, ACCORDING TO THE RECORDED PLAT THEREOF.

The sale will be made without covenant or warranty regarding title, possession, or encumbrances to satisfy the obligation of Defendants pursuant to the Judgment entered in this matter, and recorded in the official records of Bonneville County.

The real property sold at the sale shall be subject to the redemption rights of redemptioners, as that term is defined in Idaho Code Section 11-402, may redeem the property from the purchaser within six months after the sale, upon paying the purchaser the amount of their purchase, with interest on that amount at the rate allowed by Idaho Code from the date of the sale to the date of redemption, together with the amount of any assessment or taxes which the purchaser may have paid after the commencement of the action and which are not included in the judgment and interest allowed pursuant to Idaho Code Section.

In the event the purchaser is a creditor having a prior lien to that of the redemptioners, other than the judgment under which the purchase is made, the purchaser will also be entitled to payment of that lien amount with interest at the rate allowed in Idaho Code Section 18-22-104(1).

The Sheriff, by Certificate of Sale, will transfer the right, title and interest of the judgment debtor in and to the property at the time of execution or attachment was levied. The Sheriff will also give possession but does not guarantee clear title nor continued possessory right to the purchaser. The Sheriff sells all property "as is", "whereas", and without any guarantee or warranty whatsoever.

All bidders must register with the Sheriff prior to the start of the sale and must have in their possession sufficient cash or a letter from their bank or financial institution guarantying the availability of funds. Payment by cash or certified funds is due by 3 p.m. on the day of the sale.

DATED this 17TH day of June, 2026.

Samuel M. Hulse
BONNEVILLE COUNTY SHERIFF

By: Kendra Shigihara
DEPUTY SHERIFF

NOTE: THE SHERIFF'S OFFICE DOES NOT GUARANTEE CLEAR TITLE OR GUARANTEE CONTINUED POSSESSORY RIGHTS.

EVERY PERSON WHO INTENTIONALLY DEFACES, OBLITERATES, TEARS DOWN OR DESTROYS THIS NOTICE, BEFORE THE EXPIRATION OF THE TIME FOR WHICH IT IS TO REMAIN SET UP, IS GUILTY OF A MISDEMEANOR (I.C. ' 18-3205).