NOTICE BEFORE FORECLOSURE

To the Title Owners, Borrowers and Occupants of the Property:
Toni Rae Garcia
407 W Summit Street
Lead, SD 57754

Pursuant to the provisions of the Federal Fair Debt Collection Practices Act, you are advised that unless you dispute the validity of the foregoing debt or any portion thereof within thirty days after receipt of this letter, we will assume the debt to be valid. If the debt or any portion thereof is disputed, we will obtain verification of the debt and will mail you a copy of such verification. You are also advised that upon your request within the thirty day period, we will provide you with the name and address of your original creditor, if different from the creditor referred to in this Notice. We are attempting to collect a debt and any information obtained will be used for that purpose.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to contact our office, our client may consider additional remedies to recover the balance due.

The real property that this notice pertains to is located at 118 5th Street NE, Hazen, ND 58545, and more particularly described as:

Lots 11 and 12 in Mayer's First Addition to the City of Hazen, Mercer County, North Dakota.

Notice is hereby given that a certain mortgage, recorded against the above described property by Toni R. Garcia, executed and delivered to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture, dated October 8, 2012, ("Mortgage"); and given to secure the payment of $86,690.00, and interest and other fees and costs according to the terms and obligations of a certain promissory note, is in default. The current Mortgagee of the Mortgage is United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture.

The following is a statement of the sum due for principal, interest, taxes, insurance, maintenance, etc. as of May 29, 2026:

Principal	$77,496.95
Interest to 5/20/2026 @ 3.125%	$24,510.05
Subsidy to be Recaptured	$990.18
Escrow Advance	$6,393.07
Late Charges Due	$128.88
Fees Required with Payoff	$6,508.15
Fees Currently Assessed	$44,802.47
Grand Total	$160,829.75

That as of May 29, 2026, the amount due to cure any default, or to be due under the terms of the mortgage, exists in the following respects:

Monthly Mortgage Payments	$60,473.16
Fees Due	$44,919.40
Late Charges	$128.88
Less Subsidy	$-287.34
Fees, Costs & Caretaking	$10,328.22
Grand Total	$115,562.32

In the event that you either payoff or reinstate the loan, payment must be paid by certified funds, and made payable to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture, and mailed to Halliday, Watkins & Mann, P.C., at 376 East 400 South, Suite 300, Salt Lake City, UT 84111. Additionally, you must pay any additional accrued interest, subsequent payments or late charges which become due and any further expenses for preservation of the property which may be advanced. Please contact Halliday, Watkins & Mann, P.C. for the exact amount due through a certain date.

You have the right, in accordance with the terms of the mortgage, to cure the default specified above. You also have the right in the foreclosure action to assert that no default exists or any other defense you may have to said action.

Notice is further provided that if the total sums in default, together with interest accrued thereon at the time of such payment, accrued payments then due and expenses advanced, are not paid within thirty (30) days from the date of mailing or service of this Notice, the Mortgagee will deem the whole sum secured by the Mortgage to be due and payable in full without further notice. Furthermore, proceedings will be commenced to foreclosure such Mortgage, and in the event of Sheriff's sale as provided by the laws of the State of North Dakota, the time for redemption shall be as provided by law, but not less than sixty (60) days after the Sheriff's Sale.

Date: May 29, 2026
Halliday, Watkins & Mann, P.C.
/s/ Tyler S. Wirick
Tyler S. Wirick
Attorney for Creditor
376 East 400 South, Suite 300
Salt Lake City, UT 84111
Tel: 801-355-2886
Fax: 801-328-9714
Email: tylerw@hwmlawfirm.com
HWM: ND21566

(08-20-2026)(08-27-2026)(09-03-2026)