

Notice Before Foreclosure

To the Title Owners, Borrowers and
Occupants of the Property:

Scott Payne
502 Main St. NW
Bowbells, ND 58721

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 502 Main St. NW, Bowbells, ND 58721, and more particularly described as:

Lot 8 and the Northeasterly 75 Feet of Lot 9, Block 36, Shippam's Plat to the City of Bowbells, Burke County, North Dakota.

Notice is hereby given that a certain mortgage, recorded against the above described property by Scott Payne and

Heather Payne, executed and delivered to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans successors and assigns, dated March 11, 2022, ("Mortgage"); and given to secure the payment of \$116,844.00, 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 NewRez LLC dba Shellpoint Mortgage Servicing.

The following is a statement of the sum due for principal, interest, taxes, insurance, maintenance, etc. as of August 11, 2026:

Principal.....	\$110,345.86
Interest to 08/28/2026	
@ 3.75%.....	\$6,168.21
Fees.....	\$1,163.96
Funds Owed by Borrower....	\$6,113.82
Grand Total.....	\$123,791.85
That as of August 11, 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.....	\$17,819.88
Total Corp Advance/	
Late/NSF	\$1,145.96
Grand Total.....	\$18,965.84

In the event that you either payoff or reinstatement the loan, payment must be paid by certified funds, and made payable to NewRez LLC dba Shellpoint Mortgage Servicing, 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: August 11, 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@hwmllawfirm.com

HWM: ND21845

September 9, 16, 23, 2026