

LEGAL NOTICE

FORECLOSURE SALE NOTICE

Default in the payment of principal and interest has occurred under the terms of a Promissory Note (the "Note") dated June 29, 2023, executed and delivered by Jerry Christensen ("Mortgagor") to First Northern Bank of Wyoming, and a real estate Mortgage (the "Mortgage") of the same date securing the Note, which Mortgage was executed and delivered by said Mortgagor, to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for First Northern Bank of Wyoming, its successors and assigns, and which Mortgage was recorded on June 30, 2023, at Reception No. 773352, in Book 414, at Page 477 in the public records in the office of the County Clerk and ex-officio Register of Deeds in and for Weston County, Wyoming.

The Mortgage was assigned for value as follows:

Assignee: PHH Mortgage Corporation

Assignment dated: July 7, 2025

Assignment recorded: July 7, 2025

Assignment recording information: at Reception No. 776135, in Book 429, at Page 305

All in the records of the County Clerk and ex-officio Register of Deeds in and for Weston County, Wyoming.

The Mortgage contains a power of sale which, by reason of said default, the Mortgagee declares to have become operative, and no suit or proceeding has been instituted at law to recover the debt secured by the Mortgage or any part thereof, nor has any such suit or proceeding been instituted and the same discontinued.

Written notice of intent to foreclose the Mortgage by advertisement and sale has been served upon the record owner and the party in possession of the mortgaged premises at least ten (10) days prior to the commencement of this publication, and the amount due upon the Mortgage as of January 12, 2026 being the total sum of \$262,397.80, plus interest, costs expended, late charges, and attorney fees accruing thereafter through the date of sale.

WHEREAS, the property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale. Any prospective purchaser should research the status of title before submitting a bid. Prospective purchasers must tender proof of funds at the time of sale.

If the foreclosure sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of his/her/its money paid. The Purchaser shall have no further recourse against the Mortgagee, Mortgagor, Servicer, or their attorneys.

NOW, THEREFORE, PHH Mortgage Corporation, as Mortgagee, will have the Mortgage foreclosed by law by causing the mortgaged property to be sold at public venue by the Sheriff or Deputy Sheriff in and for Weston County, Wyoming to the highest bidder for cash at 10:00 o'clock in the forenoon on February 17, 2026 at the Weston County Courthouse located at 1 West Main, Newcastle, WY 82701, for application to the above-described amounts secured by the Mortgage, said mortgaged property being described as follows:

Lots Two (2), Three (3) and the S1/2 of Lot Four (4), Block 3, Cordingly Addition to the Town of Upton, Weston County, Wyoming, according to the recorded plat thereof.

With an address of 808 Pine St, Upton, WY 82730 (the undersigned disclaims liability for any error in the address).

Together with all improvements thereon situate and all fixtures and appurtenances thereto.

Mortgagee shall have the exclusive right to rescind the foreclosure sale during the redemption period. In the event that the sale is rescinded or vacated for any reason, the successful purchaser shall only be entitled to a refund of his/her/its purchase price and/or statutory interest.

Dated: December 23, 2025 PHH Mortgage Corporation

By: Brigham J. Lundberg
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