



2025-801540 8/20/2025 4:10 PM PAGE: 1 OF 9
FEES: \$36.00 PK CERTIFICATE OF SALE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

CERTIFICATE OF SALE

STATE OF WYOMING)
) SS
COUNTY OF SHERIDAN)

W. Levi Dominguez of lawful age, being first duly sworn upon his oath, states and certifies as follows:

1. That he is the duly elected and acting Sheriff in and for Sheridan County, State of Wyoming, and makes this Certificate of Sale in his capacity as such.

2. That a default has occurred under the terms of (a) that certain promissory note dated October 3, 2013, executed and delivered by Mindy N Garner, A Married Woman as Her Sole and Separate Property to First Federal Savings Bank and (b) that certain mortgage dated October 3, 2013 (the "Mortgage"), securing said note, which Mortgage was executed and delivered by said mortgagor(s), to said mortgagee, and was recorded on recorded October 8, 2013 under Recording No. 2013-708173 in Book 872 at Page 328, in the records of the office of the County Clerk and ex-officio Register of Deeds in and for Sheridan County, State of Wyoming, and which Mortgage covers that certain real property described below, as follows, to-wit:

NORTH 30 FEET OF LOT FOUR (4) AND THE SOUTH 30 FEET OF LOT THREE (3), BLOCK TWELVE (12) OF DANA ADDITION TO THE TOWN, NOW CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING.

with an address of 1378 Taylor Ave Sheridan, WY 82801

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

The mortgage was assigned for value as follows:

Assignor: First Federal Savings Bank
Assingee: First Federal Bank & Trust
Assignment dated: June 18, 2025
Assignment recorded: June 19, 2025
Assignment recording information: at Reception No. 2025-799937

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

3. That no suit or proceeding has been instituted at law to recover the debt secured by the Mortgage, or any part thereof.



4. That the power of sale contained in the Mortgage having been made operative by reason of such default, First Federal Bank & Trust ("Mortgagee") elected to foreclose the same and at the request and direction of Mortgagee a written notice of the intention to foreclose the Mortgage was served upon the record owner and the party in possession of said real property at least ten (10) days prior to commencement of the first publication of the foreclosure sale notice, as shown by the affidavit attached hereto as **Exhibit A** and by this reference made a part hereof.

5. That Mortgagee has caused publication to be made of a notice of foreclosure sale in the The Sheridan Press, a newspaper published and having general circulation in Sheridan County, State of Wyoming, once a week for four (4) consecutive weeks, commencing with the July 21, 2025, issue of said newspaper and ending with the August 11, 2025, issue thereof; that said notice was mailed, certified mail, return receipt requested, to all parties as required by Wyoming statutes, as shown by the affidavit attached hereto as **Exhibit A** and by this reference made a part hereof, and that said notice as mailed and published, did comply in all respects with the requirements of the statutes relating to foreclosures of mortgages by advertisement and sale; and that a copy of said notice and the publisher's affidavit of publication thereof are attached hereto as **Exhibit B** and by this reference made a part hereof.

6. That on the date, and at the time and place specified in said notice of foreclosure sale, to-wit: On **August 20, 2025** at 10:00 o'clock in the forenoon of the Sheridan County Courthouse located at 224 S Main St., Sheridan, WY, in the City of Sheridan, County of Sheridan, State of Wyoming, the undersigned proceeded to sell the above-described real property at public auction in accordance with the notice of foreclosure sale by then and there calling for bids on said real property; and that the highest and best sum bid for said real property was the sum of \$150,700.00 ("Bid Sum"), which was bid and offered by First Federal Bank & Trust ("Successful Bidder") and that after soliciting and calling for other and higher bids therefore, and receiving none from those attending upon the sale, said real property was struck off and sold by the undersigned to the Successful Bidder for the Bid Sum; and that the Bid Sum was thereupon paid and the sale of said real property was then and there completed as by law provided.

7. That the sum of **\$3,830.46** is to be paid to IDEA Law Group LLC, the attorneys for Mortgagee, as compensation for services actually rendered in the foreclosure proceeding, said attorneys having made an affidavit as required by the statutes of the State of Wyoming, a copy of said affidavit being attached hereto as **Exhibit C**, and by this reference made a part hereof.

8. That the sale of the above-described real property was made in full compliance with the provisions of the Mortgage thereby foreclosed and was in all respects conducted in conformity with the requirements of the Wyoming Statutes.

Remainder of page intentionally left blank

9. That said Successful Bidder shall be entitled to a deed to the above-described real property, together with all improvements thereon situate and all fixtures and appurtenances thereto, at and upon expiration of three (3) months and thirty (30) days from and after **August 20, 2025**, the date of the sale, unless the property shall have been redeemed as provided by law prior to that time.

DATED at Sheridan County, State of Wyoming, this 20 day of August, 2025.

W. Levi Dominguez
Sheriff in and for Sheridan County, State of Wyoming

By: _____

Print Name: W. Levi Dominguez

Title: Sheriff

ACKNOWLEDGMENT

STATE OF WYOMING)
) SS
COUNTY OF SHERIDAN)

The foregoing instrument was subscribed in my presence and acknowledged before me by W. Levi Dominguez, Deputy Sheriff of Sheridan County, State of Wyoming, this 20 day of August, 2025. BL

Witness my hand and official seal.

[Signature]
Notary Public

My Commission Expires: 5-13-28

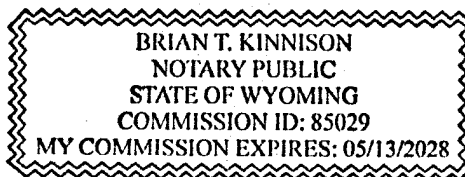




EXHIBIT A

**AFFIDAVIT OF SERVICE OF WRITTEN NOTICE
OF INTENT TO FORECLOSE MORTGAGE**

STATE OF ARKANSAS)
) SS
COUNTY OF DREW)

Lucketta McMahon of lawful age, being first duly sworn upon her oath, deposes and says:

1. That Lucketta McMahon is an attorney admitted generally to practice law in the State of Wyoming and is a member of the law firm of IDEA Law Group LLC, who are the attorneys representing the Mortgagee in a procedure to foreclose a certain real estate mortgage dated October 3, 2013 (the "Mortgage"), and recorded on October 8, 2013, in the records of the office of the County Clerk and ex-officio Register of Deeds in and for Sheridan County, State of Wyoming, wherein Mindy N Garner, A Married Woman as Her Sole and Separate Property ("Mortgagor(s)"), the named mortgagor(s), and First Federal Savings Bank is the named mortgagee, which Mortgage was assigned for value as follows:

Assignor: First Federal Savings Bank
Assingee: First Federal Bank & Trust
Assignment dated: June 18, 2025
Assignment recorded: June 19, 2025
Assignment recording information: at Reception No. 2025-799937

All in the records of the County Clerk and ex-officio Register of Deeds in and for Sheridan County, Wyoming; by advertisement and sale as provided under the provisions of Wyo. Stat. §§ 34-4-101, *et seq.* (2003). The Mortgage was foreclosed by reason of default having occurred under the terms of the note secured thereby.

2. That written notice of intent to foreclose the Mortgage by advertisement and sale has been served upon the record owner and the person in possession by certified mail, return receipt requested, mailed to the last known address of the record owner and the person in possession at least ten (10) days before commencement of the first publication of the notice of the foreclosure sale as follows, and that a copy of the published Foreclosure Sale Notice was mailed, certified mail, return receipt requested, to all parties as required by Wyoming statutes, before the notice was published, as follows:

Mindy N. Garner
1378 Taylor Ave
Sheridan, WY 82801

Current Occupants
1378 Taylor Ave
Sheridan, WY 82801



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3. That the date of mailing of the notice of intent to foreclose the Mortgage was June 19, 2025 and the date of the first publication of the notice of foreclosure sale was July 21, 2025.

FURTHER AFFIANT SAYETH NAUGHT.

Lucketta May McMahon

By: Lucketta McMahon
IDEA Law Group, LLC
WY 6-4270
4530 S. Eastern Avenue – Suite 10
Las Vegas, NV 89119
877-353-2146

STATE OF Florida)
) SS
COUNTY OF Bay County)

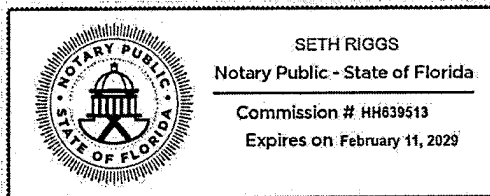
This instrument was acknowledged before me on 7th day of August, 2025 by Lucketta McMahon as attorney of IDEA Law Group LLC.

(Signature of notarial officer)

 Seth Riggs

Online Notary

Title (and Rank)
My commission expires: 02/11/2029



Notarized remotely online using communication technology via Proof.

See Proof on Next Page

AFFIDAVIT OF PUBLICATION

Sheridan Press
144 E Grinnell St., Wyoming, WY 82801
(307) 672-2431

State of Florida, County of Orange, ss:

I, Anjana Bhadoriya, of lawful age, being duly sworn upon oath depose and say that I am an agent of Column Software, PBC, duly appointed and authorized agent of the Publisher of Sheridan Press, a daily newspaper of general circulation, printed and published in Wyoming, Sheridan County, Wyoming; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates.

Publication Dates:

- Jul 21, 2025
- Jul 28, 2025
- Aug 4, 2025
- Aug 11, 2025

Notice ID: 5457ROj8puPudrcHZI9A

Notice Name: NOTICE OF SALE_GARNER

Publication Fee: \$759.72

Anjana Bhadoriya

Agent



VERIFICATION

State of Florida
County of Orange

Signed or attested before me on this: 08/12/2025

J. R. [Signature]

Notary Public

Notarized remotely online using communication technology via Proof.

EXHIBIT B

FORECLOSURE SALE NOTICE

WHEREAS, default in the payment of principal and interest has occurred under the terms of a promissory note ("Note") and real estate mortgage ("Mortgage"). The Mortgage dated October 3, 2013, was executed and delivered by Mindy N. Garner, A Married Woman as Her Sole and Separate Property ("Mortgagor(s)") to First Federal Savings Bank, as security for the Note of the same date, and said Mortgage was recorded on October 8, 2013, at Reception No. 2013-708173 in Book 872 at Page 328 in the records of the office of the County Clerk and ex-officio Register of Deeds in and for Sheridan County, State of Wyoming; and

WHEREAS, the mortgage was assigned for value as follows:

Assignor: First Federal Savings Bank Assignee: First Federal Bank & Trust Assignment dated: June 18, 2025 Assignment recorded: June 19, 2025 Assignment recording Information: at Reception No. 2025-799937

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

WHEREAS, 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; and

WHEREAS, 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 on the date of first publication of this notice of sale being the total sum of \$77,003.82 which sum consists of the unpaid principal balance of \$72,563.84 plus interest accrued to the date of the first publication of this notice in the amount of \$2,199.47, plus other costs in the amount of \$2,240.51, plus attorneys' fees, costs expended, and accruing interest and late charges after the date of first publication of this notice 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; NOW, THEREFORE First Federal Bank & Trust, as the Mortgagee, will have the Mortgage foreclosed as by law provided by causing the mortgaged property to be sold at public venue by the Sheriff or Deputy Sheriff in and for Sheridan County, Wyoming to the highest bidder for cash at 10:00 o'clock in the forenoon on August 20, 2025, at the front door of the Sheridan County Courthouse located at 224 S Main St., Sheridan, WY, Sheridan County, for application on the above-described amounts secured by the Mortgage, said mortgaged property being described as follows, to-wit:

NORTH 30 FEET OF LOT FOUR (4) AND THE SOUTH 30 FEET OF LOT THREE (3), BLOCK TWELVE (12) OF DANA ADDITION TO THE TOWN,

NOW CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING.

with an address of 1378 Taylor Ave, Sheridan, WY 82801.

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

By: IDEA Law Group, LLC
4530 S. Eastern Ave., Ste. 10
Las Vegas, NV 89119

Publish Dates: July 21, 28, August 4 & 11, 2025
COL-700725



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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

EXHIBIT C
AFFIDAVIT OF ATTORNEY

STATE OF ARKANSAS)
) SS
COUNTY OF DREW)

Lucketta McMahon, of lawful age, being first duly sworn upon her oath, deposes and says:

1. That Lucketta McMahon is an attorney admitted generally to practice law in the State of Wyoming and is a member of the law firm of IDEA Law Group LLC who are the attorneys representing the Mortgagee in a procedure to foreclose a certain real estate mortgage.

2. That IDEA Law Group LLC, as attorneys for the Mortgagee, will charge the Mortgagee fees totaling **\$3,830.46** as compensation for services actually rendered in the foreclosure proceeding.

Attorney Fees	\$2,100.00
Mailing Costs	\$ 28.74
Title Costs	\$ 796.00
Sheriff Sale Fee	\$ 10.00
Sale Attendance Fee	\$ 100.00
Publication Cost	\$ 759.72
Recording COS Cost	\$ 36.00

TOTAL: \$3,830.46

3. That the above-mentioned fee for services rendered and incurred in connection with the foreclosure sale shall be retained entirely by the law firm of IDEA Law Group, LLC. There is no agreement, express or implied, between such attorneys and their client, nor between such attorneys and any other person not a practicing attorney of the State of WY engaged with them as an attorney in this foreclosure proceeding, for any sharing or division of said fee to be added to the debt involved, and said fee when so added to the debt involved shall be only as compensation for services actually rendered in the foreclosure proceeding by an attorney admitted to practice in the State of WY and residing therein.

FURTHER AFFIANT SAYETH NAUGHT.

Lucketta May McMahon

By: Lucketta McMahon
IDEA Law Group, LLC
WY 6-4270
4530 S. Eastern Avenue – Suite 10
Las Vegas, NV 89119
877-353-2146

STATE OF Florida)



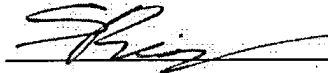
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COUNTY OF Bay County

) SS
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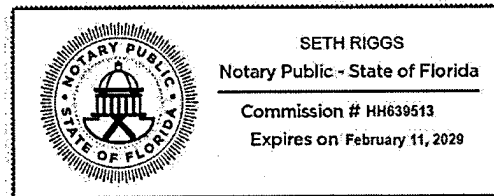
This instrument was acknowledged before me on 7th day of
August, 2025 by Lucketta McMahon as attorney of IDEA Law Group LLC.

(Signature of notarial officer)

 Seth Riggs

Online Notary

Title (and Rank)
My commission expires: 02/11/2029



Notarized remotely online using communication technology via Proof.

NO. 2025-801540 CERTIFICATE OF SALE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
WILCOX AGENCY
SHERIDAN WY 82801