



## **Sheridan County Mortgagee's Foreclosure Sale: 1020 Emerson St — Auction November 4, 2026**

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Sheridan County mortgagee's foreclosure sale under a power of sale scheduled November 4, 2026 at 10:00 AM — 1020 Emerson St. Terms as stated in the published notice; subject to superior liens.

A published mortgagee's foreclosure sale under a power of sale notice schedules a foreclosure auction for real property in Sheridan County, WY. The sale is set for November 4, 2026 at 10:00 AM at North door of the Sheridan County Courthouse, 224 S. Main Street, Sheridan, WY 82801.

### **Property and parties named in the notice**

- Street address believed: 1020 Emerson St, Sheridan, WY 82801 (address is not controlling if it conflicts with the legal description in the source notice).
- County / state: Sheridan County, WY.
- Grantor / borrower of record (as named): Brandy Chavez and Esteven Chavez.
- Current mortgagee / judgment creditor (as named): United States of America, acting through the Rural Housing Service, U.S. Department of Agriculture.
- File / TS / case reference: Halliday, Watkins & Mann file WY22531.

### **What the published notice states**

Halliday, Watkins & Mann file WY22531. Note and mortgage dated May 4, 2022; mortgage recorded May 10, 2022 at Reception No. 2022-778426. Amount due as of Oct. 15, 2026: \$269,465.57 plus interest, costs, late

charges and attorney fees. That is the debt figure, not a minimum bid. Lot 3 and the north 20 feet of Lot 4, Block 3, Fourth Vale Avoca Place. The mortgagee keeps the exclusive right to rescind the sale during the redemption period; the trustee disclaims liability for any error in the address.

## **Sale terms the notice states**

- From the notice: Sold by the sheriff or a deputy to the highest bidder for cash; bidders must show proof of funds at the sale; the property may be subject to other liens.
- Where it happens: The auction is at the courthouse north door on South Main Street, not at the Emerson St. property.
- Sale is at public auction to the highest bidder under the terms in the published notice.
- Property is typically sold as-is / where-is, subject to unpaid taxes, prior liens, and encumbrances of record.
- Right to adjourn, continue, or confirm the sale may be reserved as stated in the source notice and applicable state law.
- Anyone considering bidding should read the full published notice, run independent title and occupancy checks, and consult their own counsel.

## **A bidder's footnote**

The courthouse in the photo is worth the trip on its own; the auction is optional.

## **How Notice Nearby treats foreclosure / trustee's sales**

This courts desk paper restates a public foreclosure / trustee's sale / sheriff's sale notice. It is not a civil docket ruling, not investment advice, and not a title commitment. Notice Nearby cites the source notice URL below; verify details against the official publication before relying on them.

## **About the photo**

Sheridan County Courthouse, Sheridan, Wyo., the courthouse named as the sale location. Photo: Jerrye and Roy Klotz MD, CC BY-SA 3.0, via Wikimedia Commons. The image is illustrative and does not show the property being sold.

## **Sources**

1. The Sheridan Press notice of foreclosure sale (published Oct. 3, 10, 17 and 24, 2026), as posted on the statewide Column public-notice site ([wyoming.column.us](https://wyoming.column.us)) — sale November 4, 2026, North door of the Sheridan County Courthouse, 224 S. Main Street, Sheridan, WY 82801; property 1020 Emerson St, Sheridan, WY 82801. <https://wyoming.column.us/?activeNotice=M7Kxz2RFOvHo8MAxWYPE&subdomain=wyoming>
2. Notice Nearby courts desk · Record of Sale, LLC (Oregon).

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## **Notes**

- Author: Ryan Standley / Record of Sale, LLC / Notice Nearby.
- Discussed on @NoticeNearYou: (pending — fill xPostUrl after live post).

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