

\$12,000,000.00 Regular Interest \$ 2,032,150.00 Default Interest \$ 678,333.33 Late Fees \$ 117,327.00 Exit Fee \$ 148,278.10 Legal Fees \$ 118,007.25 Other Fees \$ 10,639.49 Payoff Statement fee \$ 30.00 Reconveyance & Notary fee \$ 500.00 Reserve Balance \$ (126,573.69) Est Foreclosure Fees and Costs \$ 34,192.15 Total Amount Due To Pay Off The Loan \$15,012,883.63 IV The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$12,000,000.00, together with interest and default interest as provided in the note or other instrument secured, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute. V The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 03/22/2024 The default(s) referred to in Paragraph III must be cured by 03/11/2024 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before 03/11/2024 (11 days before the sale date), the default(s) as set forth in Paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after 03/11/2024 (11 days before the sale date) and before the sale, by the Borrower, grantor, any guarantor or the holder of any recorded junior lien or encumbrance by paying the entire principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or the Deed of Trust, and curing all other defaults. VI A written Notice of Default was transmitted by the Beneficiary or the Trustee to the Borrower(s), grantor(s) or the guarantors at the following address(es): Point Ruston Phase IV, LLC, 5320 Yacht Club Road, Ruston, WA 98407-3155 Point Ruston Phase IV, LLC, 5020 Main Street, Suite H, Tacoma, WA 98407 Point Ruston Phase IV, LLC, c/o Point Ruston Building 7, LLC, Trusters (Debtor)'s UBI # 604-294-295, 5020 Main Street, Suite H, Tacoma, WA 98407 Loren McBride Cohen, 5020 Main Street, Suite H, Tacoma, WA 98407 by both first class and certified mail on 03/20/2023 proof of which is in the possession of the Trustee; and on 03/19/2023, the Borrower and grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting. VII The Trustee's sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale. VIII The effect of the sale will be to deprive the grantor and all those who hold by, through or under the grantor of all their interest in the above described property. IX Anyone having any objections to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale. Michelle R. Ghidotti, Esq. c/o Gary Krohn, Reg. Agent 144 Railroad Avenue, Suite 236 Edmonds, WA 98020-4100 Phone: (206) 331-3280 X The obligation secured by the Deed of Trust being foreclosed herein was not incurred primarily for personal, family or household purposes. Pursuant to RCW 61.24.100, the subject foreclosure does not preclude any judicial or non-judicial foreclosure of any other deeds of trust, mortgage, security agreements or other security interests granted to secure this obligation. The Beneficiary hereby reserves its right to foreclose any or all additional security. XI Notice To Guarantors The guarantors may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's sale is less than the debt secured by the Deed of Trust. The guarantors have the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the Trustee's sale. The guarantors will have no rights to redeem the property after the Trustee's sale. Subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt. In any action for deficiency, the guarantors will have the right to establish the fair value of the property as of the date of the Trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's sale, plus interest and costs. XII Notice To Occupants Or Tenants - The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the Deed of Trust (the owner) and anyone having an interest junior to the Deed of Trust, including occupants who are not tenants. After the

20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately. Additional disclaimers provided by the Trustee: If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholders rights against the real property only. Dated: 12/18/23 Michelle R. Ghidotti, Esq., as Successor Trustee /s/ Michelle R. Ghidotti By: Michelle R. Ghidotti, Esq. Address: Michelle R. Ghidotti, Esq. c/o Gary Krohn, Reg. Agent 144 Railroad Avenue, Suite 236 Edmonds, WA 98020-4100 Phone: (206) 331-3280 Sale Line: (877) 440-4460 Sales Website: www.mkconsultantsinc.com A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document. State Of California County Of Orange On 12/18/2023 before me, Tina Suihkonen, Notary Public, personally appeared Michelle R. Ghidotti who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. I certify under Penalty Of Perjury under the laws of the State of California that the foregoing paragraph is true and correct. Witness my hand and official seal. /s/ Tina Suihkonen Notary Public My Comm. Expires July 15, 2027 Exhibit "A" Legal Description Parcel A: That Portion Of Lot 4, City Of Ruston Boundary Line Adjustment Number LU20-0129, Recorded Under Pierce County Auditor's File Number 202107025002, Located In A Portion Of Government Lot 1, Section 23, Township 21 North, Range 2 East, W.M., City Of Ruston, Pierce County, Washington Being More Particularly Described As Follows: Beginning At The Most Northerly Corner Of Tract 10 As Shown On Town Of Ruston Boundary Line Adjustment No. 08-01 As Recorded Under Recording No. 200902065003; Thence South 59°02'29" West Along The Northerly Line Of Said Tract 10, 250.38 Feet To The North Line Of Said Section 23; Thence South 31°55'04" East, 36.11 Feet; Thence North 88°06'26" West, 115.79 Feet; Thence South 17°20'51" East, 166.18 Feet; Thence South 57°16'27" East, 118.06 Feet; Thence South 49°22'34" East, 96.20 Feet; Thence South 42°54'41" East, 110.98 Feet; Thence South 31°54'50" East, 66.24 Feet; Thence North 01°55'38" East, 107.74 Feet; Thence South 37°00'49" East, 47.73 Feet; Thence South 49°04'43" East, 130.67 Feet; Thence North 74°16'35" East, 7.49 Feet To The Westerly Margin Of Yacht Club Road Per Dedication Recorded Under Auditor's File No. 201007130346; Thence North 17°18'07" West, Along Said Margin, 3.36 Feet; Thence North 72°41'53" East, Continuing Along Said Margin, 23.95 Feet To The Easterly Line Of The Aforementioned Tract 10; Thence North 17°18'14" West Along Said Easterly Line, 609.46 Feet To The Point Of Beginning. Parcel B: Together With Those Beneficial Easement Rights Contained Within Instrument Recorded Under Recording No. 201406100743 And As Amended By Supplemental Instruments Recorded Under Recording Nos. 201807300806, 2018009280753, 201809280754, 201809280755, 201809280756, 201809280757, 201809280758, 201809280759, 201809280760, 201908260668 and 202108260346. Exhibit "B" Personal Property Description 1. All of Debtors-right, title and interest, whether now owned or hereafter acquired, in and to the following assets and personal property located upon or used in connection with the real property described on Exhibit A attached to this Notice of Trustee's Sale of Commercial Loan(s) (the "Real Property"): (a) All equipment, fixtures, and other articles of personal property now or hereafter owned by Debtors, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition thereof; (b) All present and future leases, rents, revenues, income, issues, royalties, profits, and other benefits derived from the Real Property together with the cash proceeds of thereof; 2. All of Debtors' right, title and interest, whether now owned or hereafter acquired, in and to the following (a) All Inventory, Chattel Paper, Accounts, Equipment and Fixtures (b) All accessions, attachments, accessories, tools, parts, supplies, replacements of and additions to any of the property described in this Paragraph 2, whether added now or later; (c) All products and produce of any of the property described in this Paragraph 2; (d) All accounts, general intangibles, instruments, rents, monies, payments, and all other rights, arising out of a sale, lease, consignment or other disposition of any of the property described in this Paragraph 2; (e) All proceeds (including insurance proceeds) from the sale, destruction, loss, or other disposition of any of the property described in this Paragraph 2, and sums due from a third party who has damaged or destroyed any of the property de-

scribed in this Paragraph 2 or from that party's insurer, whether due to judgment, settlement or other process; and (f) All records and data relating to any of the property described in this Paragraph 2, whether in the form of a writing, photograph, microfilm, microfiche, or electronic media, together with all of Debtors right, title, and interest in and to all computer software required to utilize, create, maintain, and process any such records or data on electronic media. Published in the Dispatch February 21 & March 13, 2024

Trustee Sale No.:F23-00035 WA Notice Of Trustee's Sale Of Commercial Loan(s) Loan No.:TCCF-210815 Title Order No.:2273597WAD Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq. Grantor: Point Ruston Phase IV-15, LLC, a Washington limited liability company Current Beneficiary of Deed of Trust: TerraCotta Credit REIT, LLC, a Delaware limited liability company Reference Number of Deed of Trust: recorded on 11/04/2021 as Document No. 20211040868 Parcel Number(s): 022123-1100 I Notice Is Hereby Given that the undersigned trustee, Michelle R. Ghidotti, Esq. (the "Trustee"), will on 03/22/2024 at the hour of 10:00AM at the Second Floor Entry Plaza outside Pierce County Courthouse, 930 Tacoma Avenue South, Tacoma, WA 98402, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real and personal property, situated in the County of Pierce, State of Washington, to-wit: Lot D, City of Ruston Boundary Line Adjustment Number SUB 14-02, according to the survey thereof recorded November 25, 2014, under Recording No. 201411255003, in Pierce County, Washington. Situate in the City of Ruston, County of Pierce, State of Washington. Personal Property Description: See Attached Exhibit "A" APN: 022123-1100 Commonly known as: Commercial Lot (Vacant Land), Yacht Club Rd , Ruston, WA 98407 The Property is subject to that certain Deed of Trust, Assignment of Leases and Rents, Security Agreement, and Fixture Filing dated 11/04/2021 (the "Deed of Trust") granted by Point Ruston Phase IV-15, LLC, a Washington limited liability company, as grantor, for the benefit of TerraCotta Credit REIT, LLC, a Delaware limited liability company, as original beneficiary, recorded on 11/04/2021 as Document No. 20211040868, records of Pierce County, Washington. The Beneficiary hereby elects to conduct a unified foreclosure sale pursuant to the provisions of Revised Article 9 of the Uniform Commercial Code and to include in the nonjudicial foreclosure of the estate described in this Notice of Default all of the personal property and fixtures described in the Deed of Trust and in any other instruments in favor of the Beneficiary other than any escrows, reserves, impounds or deposits held by or on behalf of the Beneficiary. The Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the Beneficiary's sole election, from time to time and at any time until the consummation of the Trustee's sale to be conducted pursuant to the Deed of Trust and this Notice of Trustee's Sale. II No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any court by reason of the Borrower's or grantor's default on the obligation secured by the Deed of Trust. III The default(s) for which this foreclosure is made is/are as follows: The unpaid balance of principal which became all due and payable on 11/04/2022, which is the amount of \$25,759,999.99 as of the date of this notice, plus interest, default interest, late fees, exit fee, trustee's fees and expenses, legal fees and other collection costs. Failure to pay when due the following amounts which are now in arrears: Amount due as of 12/15/2023 Principal Balance \$25,759,999.00 Regular Interest \$ 4,362,348.66 Default Interest \$ 1,456,155.55 Late Fees \$ 251,861.96 Exit Fee \$ 318,303.66 Legal Fees \$ 118,007.25 Other Fees \$ 10,639.49 Payoff Statement fee \$ 30.00 Reconveyance & Notary fee \$ 500.00 Reserve Balance \$ (247,871.85) Est Foreclosure Fees and Costs \$ 60,274.80 Total Amount Due To Pay Off The Loan \$32,090,249.51 IV The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$25,759,999.99, together with interest and default interest as provided in the note or other instrument secured, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute. V The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on 03/22/2024 The default(s) referred to in Paragraph III must be cured by 03/11/2024 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before 03/11/2024 (11 days before the sale date), the default(s) as set forth in Paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered

bank. The sale may be terminated any time after 03/11/2024 (11 days before the sale date) and before the sale, by the Borrower, grantor, any guarantor or the holder of any recorded junior lien or encumbrance by paying the entire principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or the Deed of Trust, and curing all other defaults. VI A written Notice of Default was transmitted by the Beneficiary or the Trustee to the Borrower(s), grantor(s) or the guarantors at the following address(es): Point Ruston Phase IV-15, LLC, 5020 Main Street, Suite H, Tacoma, WA 98407 Loren McBride Cohen, 5020 Main Street, Suite H, Tacoma, WA 98407 by both first class and certified mail on 03/20/2023 proof of which is in the possession of the Trustee; and on 03/19/2023, the Borrower and grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting. VII The Trustee's sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale. VIII The effect of the sale will be to deprive the grantor and all those who hold by, through or under the grantor of all their interest in the above described property. IX Anyone having any objections to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale. Michelle R. Ghidotti, Esq. c/o Gary Krohn, Reg. Agent 144 Railroad Avenue, Suite 236 Edmonds, WA 98020-4100 Phone: (206) 331-3280 X The obligation secured by the Deed of Trust being foreclosed herein was not incurred primarily for personal, family or household purposes. Pursuant to RCW 61.24.100, the subject foreclosure does not preclude any judicial or non-judicial foreclosure of any other deeds of trust, mortgage, security agreements or other security interests granted to secure this obligation. The Beneficiary hereby reserves its right to foreclose any or all additional security. XI Notice To Guarantors The guarantors may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's sale is less than the debt secured by the Deed of Trust. The guarantors have the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the Trustee's sale. The guarantors will have no rights to redeem the property after the Trustee's sale. Subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt. In any action for deficiency, the guarantors will have the right to establish the fair value of the property as of the date of the Trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's sale, plus interest and costs. XII Notice To Occupants Or Tenants - The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the Deed of Trust (the owner) and anyone having an interest junior to the Deed of Trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately. Additional disclaimers provided by the Trustee: If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholders rights against the real property only. Dated: 12/18/23 Michelle R. Ghidotti, Esq., as Successor Trustee /s/ Michelle R. Ghidotti By: Michelle R. Ghidotti, Esq. Address: Michelle R. Ghidotti, Esq. c/o Gary Krohn, Reg. Agent 144 Railroad Avenue, Suite 236 Edmonds, WA 98020-4100 Phone: (206) 331-3280 Sale Line: (877) 440-4460 Sales Website: www.mkconsultantsinc.com A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document. State Of California County Of Orange On 12/18/2023 before me, Tina Suihkonen, Notary Public, personally appeared Michelle R. Ghidotti who proved to me on the basis of satisfactory evidence to be the person

whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. I certify under Penalty Of Perjury under the laws of the State of California that the foregoing paragraph is true and correct. Witness my hand and official seal. /s/ Tina Suihkonen Notary Public My Comm. Expires July 15, 2027 Exhibit "A" Personal Property 1. All of Debtors-right, title and interest, whether now owned or hereafter acquired, in and to the following assets and personal property located upon or used in connection with the real property described herein (the "Real Property"): (a) All equipment, fixtures, and other articles of personal property now or hereafter owned by Debtors, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition thereof; (b) All present and future leases, rents, revenues, income, issues, royalties, profits, and other benefits derived from the Real Property together with the cash proceeds of thereof; 2. All of Debtors' right, title and interest, whether now owned or hereafter acquired, in and to the following (a) All Inventory, Chattel Paper, Accounts, Equipment and Fixtures (b) All accessions, attachments, accessories, tools, parts, supplies, replacements of and additions to any of the property described in this Paragraph 2, whether added now or later; (c) All products and produce of any of the property described in this Paragraph 2; (d) All accounts, general intangibles, instruments, rents, monies, payments, and all other rights, arising out of a sale, lease, consignment or other disposition of any of the property described in this Paragraph 2; (e) All proceeds (including insurance proceeds) from the sale, destruction, loss, or other disposition of any of the property described in this Paragraph 2, and sums due from a third party who has damaged or destroyed any of the property described in this Paragraph 2 or from that party's insurer, whether due to judgment, settlement or other process; and (f) All records and data relating to any of the property described in this Paragraph 2, whether in the form of a writing, photograph, microfilm, microfiche, or electronic media, together with all of Debtors right, title, and interest in and to all computer software required to utilize, create, maintain, and process any such records or data on electronic media. Published in the Dispatch February 21 & March 13, 2024

Trustee Sale No.:F23-00036 WA Notice Of Trustee's Sale Of Commercial Loan(s) Loan No.:TCCF-210816 Title Order No.:2273604WAD Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq. Grantor: Point Ruston Phase IV-16, LLC, a Washington limited liability company Current Beneficiary of Deed of Trust: TerraCotta Credit REIT, LLC, a Delaware limited liability company Reference Number of Deed of Trust: recorded on 11/04/2021 as Document No. 20211040880 Parcel Number(s): 022123-1087 I Notice Is Hereby Given that the undersigned trustee, Michelle R. Ghidotti, Esq. (the "Trustee"), will on 03/22/2024 at the hour of 10:00AM at the Second Floor Entry Plaza outside Pierce County Courthouse, 930 Tacoma Avenue South, Tacoma, WA 98402, sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real and personal property, situated in the County of Pierce, State of Washington, to-wit: Tract 11, Town of Ruston Boundary Line Adjustment Number 08-01, according to the survey thereof recorded February 6, 2009 under Recording Number 200902065003, in Pierce County, Washington; Except those portions thereof conveyed to the Town of Ruston for right of way by instrument recorded under Recording Number 201007130346; Situate in the City of Ruston, County of Pierce, State of Washington. Personal Property Description: See Attached Exhibit "A" Commonly known as: Commercial Lot (Vacant Land), Ruston, WA 98407 The Property is subject to that certain Deed of Trust, Assignment of Leases and Rents, Security Agreement, and Fixture Filing dated 11/04/2021 (the "Deed of Trust") granted by Point Ruston Phase IV-16, LLC, a Washington limited liability company, as grantor, for the benefit of TerraCotta Credit REIT, LLC, a Delaware limited liability company, as original beneficiary, recorded on 11/04/2021 as Document No. 20211040880, records of Pierce County, Washington. The Beneficiary hereby elects to conduct a unified foreclosure sale pursuant to the provisions of Revised Article 9 of the Uniform Commercial Code and to include in the nonjudicial foreclosure of the estate described in this Notice of Default all of the personal property and fixtures described in the Deed of Trust and in any other instruments in favor of the Beneficiary other than any escrows, reserves, impounds or deposits held by or on behalf of the Beneficiary. The Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the Beneficiary's sole election, from time to time and at any time until the consummation of the

of the Deed of Trust: CHICAGO TITLE COMPANY Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: Idaho Housing and Finance Association dba HomeLoanServ Reference Number of the Deed of Trust: Instrument No. 202009091015 Parcel Number: 6024880380 I. NOTICE IS HEREBY GIVEN that on March 1, 2024, 09:00 AM, 2nd Floor Entry Plaza Outside the County Courthouse, Pierce County Superior Courthouse, 930 Tacoma Avenue South, Tacoma WA 98402, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Pierce, State of Washington, to-wit: LOT 38 OF ROSEVIEW, A P.D.D. ACCORDING TO PLAT RECORDED FEBRUARY 10, 2005 UNDER RECORDING NUMBER 200502105006, RECORDS OF PIERCE COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF PIERCE, STATE OF WASHINGTON. APN: 6024880380 More commonly known as 15909 66TH AVENUE CT E, PUYALLUP, WA 98375 which is subject to that certain Deed of Trust dated September 8, 2020, executed by PATRICK TAU AH FOOK, AN UNMARRIED PERSON, UNKNOWN SPOUSE OF PATRICK TAU AH FOOK as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, Beneficiary of the security instrument, its successors and assigns, recorded September 9, 2020 as Instrument No. 202009091015 and the beneficial interest was assigned to Idaho Housing and Finance Association (which also dba HomeLoanServ) and recorded August 9, 2023 as Instrument Number 202308090123 of official records in the Office of the Recorder of Pierce County, Washington. II. No action commenced by Idaho Housing and Finance Association (which also dba HomeLoanServ), the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage. III. The default(s) for which this foreclosure is made is/are as follows: FAILURE TO PAY WHEN DUE THE FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS: DELINQUENT PAYMENT INFORMATION From February 1, 2023 To October 23, 2023 Total Monthly Payment \$23,800.20 Total \$23,800.20 LATE CHARGE INFORMATION FEBRUARY 1, 2023 October 23, 2023 \$620.82 PROMISSORY NOTE INFORMATION Note Dated: September 8, 2020 Note Amount \$402,573.00 Interest Paid To: January 1, 2023 Next Due Date: February 1, 2023 Current Beneficiary: Idaho Housing and Finance Association (which also dba HomeLoanServ) Contact Phone No: (800) 526-7145 Address: 565 W Myrtle St., Boise, ID 83702 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$383,685.20, together with interest as provided in the Note or other instrument secured, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. V. The above described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on March 1, 2024. The defaults referred to in Paragraph III must be cured by February 19, 2024, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before February 19, 2024 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' fees and costs are paid. Payment must be in cash or with cashiers' or certified checks from a State or federally chartered bank. The sale may be terminated any time after the February 19, 2024 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the entire principal and interest secured by the Deed of Trust, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults. VI. A written Notice of Default was transmitted by the current Beneficiary, Idaho Housing and Finance Association (which also dba HomeLoanServ) or Trustee to the Borrower and Grantor at the following address(es): ADDRESS PATRICK TAU AH FOOK 15909 66TH AVENUE CT E, PUYALLUP, WA 98375 PATRICK TAU AH FOOK C/O LALELEI CHOU LEE, AGENT, 15909 66TH AVENUE CT E, PUYALLUP, WA 98375 by both first class and certified mail on September 14, 2023, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place September 14, 2023 on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting. VII. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale. VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property. IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit

may result in a waiver of any proper grounds for invalidating the Trustees' Sale. X. Notice to Occupants or Tenants. The purchaser at the Trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. Notice to Borrower(s) who received a letter under RCW 61.24.031: THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. Mediation MUST be requested between the time you receive the Notice of Default and no later than 90 calendar days BEFORE the date of sale listed in the Notice of Trustee Sale. If an amended Notice of Trustee Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than 25 calendar days BEFORE the date of sale listed in the amended Notice of Trustee Sale. DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you might eligible and it may help you save your home. See below for safe sources of help. SEEKING ASSISTANCE Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your home, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Telephone: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: October 24, 2023 MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trustee By: Alan Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032 Toll Free Number: (844) 367-8456 TDD: 711 949.252.8300 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 96986, Pub Dates: 1/31/2024, 2/21/2024, EATONVILLE DISPATCH

TS No WA07000228-23-1 TO No 230389518-WA-MSI NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: PORSCHE Y PARNELL AND RONALD PARNELL JR, MARRIED COUPLE, PORSCHE Y PARNELL Current Beneficiary of the Deed of Trust: Idaho Housing and Finance Association (which also dba HomeLoanServ) Original Trustee of the Deed of Trust: CHICAGO TITLE - TACOMA Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: Idaho Housing and Finance Association dba HomeLoanServ Reference Number of the Deed of Trust: Instrument No. 202203070999 Parcel Number: 5625002259 I. NOTICE IS HEREBY GIVEN that on March 1, 2024, 09:00 AM, 2nd Floor Entry Plaza Outside the County Courthouse, Pierce County Superior Courthouse, 930 Tacoma Avenue South, Tacoma WA 98402, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Pierce, State of Washington, to-wit: THE SOUTH 54 FEET OF LOTS 1 TO 4, BLOCK 46, MCCOYS ADDITION TO TACOMA, W.T., ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 77, RECORDS OF PIERCE COUNTY. SITUATE IN THE COUNTY OF PIERCE, STATE OF WASHINGTON. APN: 5625002259 More commonly known as 6107 E M ST, TACOMA, WA 98404 which is subject to that certain Deed of Trust dated March 4, 2022, executed by PORSCHE Y PARNELL AND RONALD PARNELL JR, MARRIED COUPLE, as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for 1ST SECURITY BANK OF WASHINGTON, Beneficiary of the security instrument, its successors and assigns, recorded March 7, 2022 as Instrument No. 202203070999 and the beneficial interest was assigned to Idaho Housing and Finance Association (which also dba HomeLoanServ) and recorded August 23, 2023 as Instrument Number 202308230315 of official records in the Office of the Recorder of Pierce County, Washington. II. No action commenced by Idaho Housing and Finance Association (which also dba HomeLoanServ), the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage. III. The default(s) for which this foreclosure is made is/are as follows: FAILURE TO PAY WHEN DUE THE FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS: DELINQUENT PAYMENT INFORMATION From December 1, 2022 To October 27, 2023 Number of Payments 11 Monthly Payment Total \$23,772.10 LATE CHARGE INFORMATION December 1, 2022 October 27, 2023 \$1,296.60 PROMISSORY NOTE INFORMATION Note Dated: March 4, 2022 Note Amount \$402,573.00 Interest Paid To: November 1, 2022 Next

Due Date: December 1, 2022 Current Beneficiary: Idaho Housing and Finance Association (which also dba HomeLoanServ) Contact Phone No: (800) 526-7145 Address: 565 W Myrtle St., Boise, ID 83702 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$398,646.41, together with interest as provided in the Note or other instrument secured, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. V. The above described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on March 1, 2024. The defaults referred to in Paragraph III must be cured by February 19, 2024, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before February 19, 2024 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' fees and costs are paid. Payment must be in cash or with cashiers' or certified checks from a State or federally chartered bank. The sale may be terminated any time after the February 19, 2024 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the entire principal and interest secured by the Deed of Trust, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults. VI. A written Notice of Default was transmitted by the current Beneficiary, Idaho Housing and Finance Association (which also dba HomeLoanServ) or Trustee to the Borrower and Grantor at the following address(es): ADDRESS RONALD R PARNELL JR 6107 E M ST, TACOMA, WA 98404 PORSCHE Y PARNELL 6107 E M ST, TACOMA, WA 98404 PORSCHE Y PARNELL C/O C BAYLY MILLER, 818 YAKIMA AVE, TACOMA, WA 98405-4865 by both first class and certified mail on September 13, 2023, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place September 13, 2023 on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting. VII. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale. VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property. IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustees' Sale. X. Notice to Occupants or Tenants. The purchaser at the Trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor or under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. Notice to Borrower(s) who received a letter under RCW 61.24.031: THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. Mediation MUST be requested between the time you receive the Notice of Default and no later than 90 calendar days BEFORE the date of sale listed in the Notice of Trustee Sale. If an amended Notice of Trustee Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than 25 calendar days BEFORE the date of sale listed in the amended Notice of Trustee Sale. DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you might eligible and it may help you save your home. See below for safe sources of help. SEEKING ASSISTANCE Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your home, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Telephone: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: October 27, 2023 MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trustee By: Alan Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032 Toll Free Number: (844) 367-8456 TDD: 711 949.252.8300 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 97087, Pub Dates: 1/31/2024, 2/21/2024, EATONVILLE DISPATCH

HELP WANTED

Year-Round Opportunities with Rainier Guest Services serving beautiful Mount Rainier National Park.

Accounting Analyst

The right applicant will enjoy using their skills to identify and analyze performance opportunities across all lines of the business, ensuring accounting practices within the operation are conducted in an accurate and timely manner. Opportunities include forecasting and reporting, training, and improving accounting processes.

Assistant Human Resources Manager

This position provides personnel support to managers and employees, in the areas of recruitment, onboarding, recordkeeping, and management training. Strong knowledge of employment law, people management strategy, conflict management, and investigation skills are necessary. Successful applicants will have HR experience, preferably in seasonal operations or large recruitment efforts.

We are seeking applicants who are service and safety oriented, with a sense of awareness, timeliness, urgency, common sense, and a very strong attention to detail. Computer literacy with Windows operating system and Windows Office software required.

Based in our Ashford office, these positions are full-time with competitive health and PTO benefits. Visit mtrainierguestservices.com/about-us/careers/ for more information and to apply.

SENIOR from Page 2

Year 2023," or you can see it online at [IRS.gov/pub/irs-pdf/i1040gi.pdf](https://irs.gov/pub/irs-pdf/i1040gi.pdf).

CHECK HERE TOO

Be aware that there are other financial situations that can require you to file a tax return, even if your gross income falls below the IRS filing requirements. For example, if you earned more than \$400 from self-employment in 2023, owe any taxes on an IRA, Health Savings Account or an alternative minimum tax, or get premium tax credits because you, your spouse or a dependent is enrolled in a Health Insurance Marketplace plan, you'll need to file.

You'll also need to file if you're receiving Social Security benefits, and one-half of your benefits plus your other gross income and any tax-exempt interest exceeds \$25,000, or \$32,000 if you're married and filing jointly.

To figure all this out, the IRS offers an online tax tool that asks a series of questions that will help you determine if you're required to file, or if you should file because you're due a refund. It takes less than 15 minutes to complete.

You can access this tool

at [IRS.gov/Help/ITA](https://irs.gov/Help/ITA) – click on “Do I Need to File a Tax Return?” Or you can get assistance over the phone by calling the IRS helpline at 800-829-1040.

CHECK YOUR STATE

Even if you're not required to file a federal tax return this year, don't assume that you're also excused from filing state income taxes. The rules for your state might be very different. Check with your state tax agency before concluding that you're entirely in the clear. For links to state tax agencies see [Taxadmin.org/fta-members](https://taxadmin.org/fta-members).

TAX PREPARATION HELP

If you find that you do need to file a tax return this year, you can free file through the IRS at [IRS.gov/FreeFile](https://irs.gov/FreeFile) if your 2023 adjusted gross income was below \$79,000.

Or, if you need some help, contact the Tax Counseling for the Elderly (or TCE) program. Sponsored by the IRS, TCE provides free tax preparation and counseling to middle and low-income taxpayers, age 60 and older. Call 800-906-9887 or visit irs.treasury.gov/freetaxprep to locate services near you.

SPORTS from Page 1

Following this vital victory, the Lady Cruisers set their sights on the consolation bracket championship game in the double-elimination tournament. That game against the Elma Eagles took place on Saturday, Feb.17, but the outcome was not yet known at the time of press.

Having already triumphed over Elma twice this season

with scores of 58-43 and 54-44, Eatonville enters the matchup with confidence but remains wary of the unpredictable nature of postseason play. Coach Andersen emphasized the importance of maintaining focus and executing their game plan as they aim to continue their postseason journey and uphold the tradition of Lady Cruiser basketball.