5

Chehalis Tribal Court for the Chehalis Reservation Oakville, Washington Guardianship of J.WE. DOB: 11/29/2013, An Indian Child. Case No. J-8/14/114 NOTICE OF GUARDIANSHIP HEARING

TO: Elizabeth Brown You are hereby no-ticed that petition for guardianship of J.WE. DOB:11/29/2013 has been filed in the Chehalis Tribal Court, for entry of a guardianship order of the child. You are hereby required to appear in court for a hearing on the matter on Decem-ber 3,2024 at 10:30am in the Chehalis Tribal Court, Located at 30 Niederman Road Oakville, WA 98568. The court clerk may be contacted at court@chehalistribe.org or (360)709-1615. Should you fail to appear or respond the court may enter a default order as to you, and grant the relief requested in the petition. Published in the Dispatch October 16, 23 & 30, 2024

File No: 24-01053WA NOTICE OF TRUST-EE'S SALE Pursuant to RCW 61.24 et seq. Grantor(s) of Deed of Trust Dustin Lahr Current Beneficiary Lakeview Loan Servicing, LLC Current Trustee Affinia Default Services, LLC Current Mortgage Servicer LoanCare, LLC Deed of Trust Recording Number (Ref. #) 202105281059 Parcel Number(s) 3440200610 I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on November 1, 2024. at 10:00 AM sell at public auction located At the Second Floor Entry Plaza Outside Pierce County Courthouse, 930 Tacoma Ave South, Tacoma, WA, to the highest and best bidder, payable at the time of sale, the following-deof Pierce, State of Washington, to wit: LOT 12, BLOCK 3, DEBRA JANE LAKE DIVISION NO. 2, ACCORDING TO PLAT RECORDED IN BOOK 19 OF PLATS AT PAGE 38, IN PIERCE COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF PIERCE, STATE OF WASHING-TON. Commonly known as: 19401 67th St. E., Bonney Lake, WA 98391 The above property is subject to that certain Deed of Trust dated May 28, 2021, recorded May 28, 2021, under Audi-tor's File No. 202105281059, records of Pierce County, Washington, from Dustin Lahr, as Grantor, to Chicago Title Company of Washington as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as designated nominee for Fairway Independent Mortgage Corporation, beneficiary of the security instrument, its successors and as-signs, as Beneficiary, the beneficial interest in which was assigned to Lakeview Loan Servicing, LLC, under an Assignment recorded under Auditor's File No. 202403120033. II. No action commenced by the Beneficiary of the Deed of Trust 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 se-cured by the Deed of Trust. III. The defaults for which this foreclosure is made are as follows: 1. Failure to pay when due the following amounts which are now in arrears: o \$33,074.64 which included the monthly payments, late charges, and accrued fees and costs. IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$469,341.30, together with interest as provided in the Note or other instrument secured from November 1, 2023, 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 November 1, 2024. The default(s) referred to in paragraph III must be cured by October 21, 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 October 21, 2024 (11 days before the sale date), the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 21, 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 paying the entire princi-pal 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 Trustee to the Borrower and Grantor at the following addresses: Dustin Lahr 19401 67th Street East Bonney Lake, WA 98391 by both first class and certified mail on May 15, 2024; and the notice of default was personally served upon the Borrower and Grantor, or was posted in a conspicuous place on the real property described in paragraph I above on May 15, 2024. The Trustee has possession of proof of mailing, and 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the 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. 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 chapter 59.12 RCW. For tenantoccupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. THIS NOTICE IS THE FINAL

STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. You have only until 90 calendar days BEFORE the date of sale listed in this Notice of Trustee Sale to be referred to mediation. If this is an amended Notice of Trustee Sale providing a 45-day notice of the sale, me diation must be requested no later than 25 calendar days BEFORE the date of sale listed in this amended Notice of Trustee Sale, DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHING TON NOW to assess your situation and refer you to mediation if you are 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 house, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Telephone: 1-877-894-HOME (1-877-894-4663) Website: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure. htm The United States Department of Housing and Urban Development: Telephone: 1-800 569-4287 Website: http://www.hud.gov/offices/ hsg/sfh/hcc/fc/index.cfm?webListAction=sear ch&searchstate=WA&filterSvc=dfc The statewide civil legal aid hotline for assistance and referrals to other housing counselors and at-torneys: Telephone: 1-800-606-4819 Website: http://nwjustice.org/what-clear \emspace PUR-SUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT AFFINIA DEFAULT SERVICES, LLC MAY BE DEEMED TO BE A DEBT COLLECTOR AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. DATED June 28, 2024. By: Reina Rivas Name: Reina Rivas Title: Foreclosure Specialist of Affinia Default Services, LLC Current Address: 320 120th Ave. NE, Suite B203 Bellevue, WA 98005 *Please note that our offices are moving the Summer of 2024. To confirm our address, please contact our office by phone or email info@affiniade-fault.com. (425) 800-4703 NPP0462068 To: DISPATCH (PIERCE) 10/02/2024, 10/23/2024

IN ACCORDANCE WITH THE REVISED CODE OF WASHINGTON (RCW 46.55.130), READY SET TOW #11850 WILL SELL ABAN-DONED VEHICLES TO THE HIGHEST BID-DER ON October 29, 2024. VIEWING STARTS AT 9:00 AM AND AUCTION STARTS AT 10:00 AM. FOR A LIST OF VEHICLES OR QUES TIONS CALL 253-290-8479. YOU MAY ALSO VISIT OUR FACEBOOK PAGE, READY SET TOW TACOMA, THE FRIDAY PRIOR, TO VIEW THE AUCTION LIST. THE SALE LOCA-TION IS: 2253 LINCOLN AVE TACOMA, WA 98421 Published in the Dispatch October 23, 2024

IN ACCORDANCE WITH THE REVISED CODE OF WASHINGTON (rcw46.55.130), GRAHAM TOWING #5124 WILL SELL ABAN-DONED VEHICLES TO THE HIGHEST BID DER ON October 29, 2024 AT 11:00am. PRI-OR INSPECTION WILL BE FROM 10:00am UNTIL 11:00am. THIS COMPANY CAN BE CONTACTED AT 253-262-2869. FOR QUES-TIONS REGARDING THE AUCTION. THE SALE IS LOCATION IS: 10015 213TH ST E GRAHAM, WA 98338 Published in the Dispatch October 23, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR THE COUNTY OF PIERCE M&T BANK, Plaintiff, vs. MICHAEL SHERIDAN; SECRETARY OF HOUSING AND URBAN DEVELOPMENT, CAPITAL ONE BANK USA, NA, OCCUPANTS OF THE PROPERTY, Defendants. Case No.: 24-2-10113-1 SUMMONS BY PUBLICATION To: MICHAEL SHERIDAN; OCCUPANTS OF THE PROPERTY, THE STATE OF WASHINGTON TO THE SAID DEFENDANTS: You are hereby summoned to appear within sixty days after the date of the first publication of this summons, to wit, within sixty days after the 2nd day of Oc-tober, 2024, and defend the above entitled action in the above entitled court, and answer the complaint of the Plaintiff, M&T Bank, and serve a copy of your answer upon the undersigned attorneys for Plaintiff, McCarthy & Holthus, LLP at the office below stated; and in case of your failure so to do, judgment will be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court The basis for the complaint is a foreclosure of the property commonly known as 2521 S M STREET, TACOMA, WA 98405, Pierce County, Washington as a result of a default under the terms of the note and deed of trust. DATED: September 25, 2024 McCarthy & Holthus 11 P s/Grace Chu Grace Chu WSBA No. 51256 David Swartley WSBA No. 51732 108 1st Avenue South, Ste. 400 Seattle, WA 98104 Attorneys for Plaintiff Published in the Dispatch October 2, 9, 16, 23, 30 & November 6, 2024 IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR PIERCE COUNTY In Re the Matter of the Estate of BEATRICE D. CARMICHAEL, Deceased. NO 24-4-02248-4 PROBATE NOTICE TO CREDI-TORS RCW 11.40.030 The Personal Representative named below has been appointed as Personal Representative of this Estate Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below, a copy of the claim and filing the original of the claim with the Court. The claim must be presented within the later of: (1) Thirty (30) days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(3); or (2)

Legal Notices

four (4) months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the Decedent's Probate and nonprobate assets. DATE OF FILING COPY OF NOTICE TO CREDITORS with the Clerk of Court: 10/2/24 DATE OF FIRSTPUBLICATION: 10/9/24 /s/ SHANNON M. ZIA Personal Representative of the Estate of BEATRICE D. CAR-MICHAEL JAMES F. CHRISTNACHT, WSBA # 14726 JAMES F. CHRISTNACHT, PLLC 2554 LOCUST AVE. W. UNIVERSITY PLACE, WA 98466 (253) 565-0270 Published in the Dispatch October 9, 16 & 23, 2024

IN THE SUPERIOR COURT OF THE STATE WASHINGTON IN AND FOR PIERCE COUNTY In Re the Matter of the Estate of: RONALD A. KOECKE, Deceased, NO, 24-4 02341-3 PROBATE NOTICE TO CREDITORS RCW 11.40.030 The Co-Personal Representatives named below has been appointed as Co-Personal Representatives of this Estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below, a copy of the claim and filing the original of the claim with the Court. The claim must be presented within the later of: (1) Thirty (30) days after the Personal Representa-tive served or mailed the notice to the creditor as provided under RCW 11.40.020(3); or (2) four (4) months after the date of first publication tion of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the Decedent's Probate and non-probate assets. DATE OF FILING COPY OF NOTICE TO CREDITORS with the Clerk of Court: 10-15-24 DATE OF FIRST PUBLICATION: 10-23-24 /s/ JOSHUA RONALD KOECKE Co-Personal Representative of the Estate /s/ MARIE KRISTIN KOECKE SLADE Co-Personal Representative of the Estate JAMES F. CHRISTNACHT, WSBA # 14726 JAMES F. CHRISTNACHT, PLLC 2554 LOCUST AVE. W. UNIVERSITY PLACE, WA 98466 (253) 565-0270 Published in the Dispatch October 23, 30 & November 6, 2024

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUN-TY OF KING IN THE ESTATE OF RAY KUNI-MOTO Deceased. NO. 24-4-06950-7 KNT PROBATE NOTICE TO CREDITORS (RCW 11.40.030) PROBATE NOTICE TO CREDI-TORS The personal representative named below has been appointed as personal representative of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the personal represen tative or the personal representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of (1) Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(3); or (2) Four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of filing: October 10, 2024 Date of first publication: October 16, 2024 /s/ Kayla Kunimoto KAYLA KUNIMOTO Personal Representative for the Estate of RAY KUNI-MOTO c/o Marine View Law & Escrow PLLC 22021 7th Avenue South Suite 6 Des Moines, WA 98198 Tel: (206) 878-8777 /s/ Renee Roman Renee Roman, WSBA #17728 Attorney for the Estate of RAY KUNIMOTO Marine View Law & Escrow PLLC 22021 7th Avenue South Suite 6 Des Moines, WA 98198 Tel: (206) 878-8777 Published in the Dispatch October 16, 23 & 30, 2024

IN THE SUPERIOR COURT OF THE STATE

South Suite 6 Des Moines, WA 98198 Tel: (206) 878-8777 Published in the Dispatch October 23, 30 & November 6, 2024

IN THE SUPERIOR COURT OF WASHING-TON FOR PIERCE COUNTY In the Matter of the Estate of: NANCY A. WEBBER, Deceased. 24-4-02380-4 PROBATE NOTICE TO NO CREDITORS (RCW 11.40.030) The Personal Representatives named below have been appointed as personal representatives of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the personal representative or the personal representative's attorney at the address stated below a copy of the claim and fil-ing the original of the claim with the court. The claim must be presented within the later of (1) Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(3); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of filing copy of notice to creditors: 10/17/2024 Date of first publication: 10/23/2024 DATED this 16 day of October, 2024. CRAIG WEBBER, Co-Personal Representative KAREN DELUNA Co-Personal Representative BURNS LAW, PLLC 3711 Center Street Tacoma, Washington 98409 Telephone: (253) 507-5586 Facsimile: (253) 507-5713 Published in the Dispatch October 23, 30 & November 6, 2024

WASHINGTON JEFFERSON COUNTY. STATE SUPERIOR COURT ESTATE OF CAR-ROLL BARLOW, Deceased No. 24-4-00105-16 PROBATE NOTICE TO CREDITORS RCW 11.40.030. The person named below has been appointed as personal representative of the above-named estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the personal representative at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The claim must be presented within four months after the date of first publication of this notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and non-probate assets. Date of First Publication: 23 October 2024 Personal Representative of Estate: Nancy Hutson Attorney & Service Address: David J. Faber, Faber Feinson PLLC, 800 Polk St Ste B, Port Townsend, WA 98368 Court for Probate Proceedings & Cause Number: Jefferson County Superior Court # 24-4-00105-16 Published in the Dispatch October 23, 30 & November 6,

Loan No: **8124 TS No: 24-11092 NOTICE OF TRUSTEE'S SALE PURSUANT TO THE RE-VISED CODE OF WASHINGTON CHAPTER 61.24 RCW Grantor: Mary A Johnson Current Beneficiary of Deed of Trust: U.S. Bank Trust National Association as Trustee of the Cabana Series III Trust Current Mortgage Servicer for Check of Trust: SN Servicing Corporation Current Trustee for the Deed of Trust: MI-CHELLE R. GHIDOTTI, ESQ. Trustee's address is 144 Railroad Avenue, Suite 236, Ed-WA 98020-4100 (206) 331-3280 monds, Trustee's agent for service is Gary Krohn, Reg. Agent, whose address is 144 Railroad Avenue, Suite 236 Edmonds, WA 98020-4100 Phone: (206) 525-1925 If there are any questions re-garding this Notice, please contact (206) 331-3280 Reference Number of Dood of T 3280 Reference Number of Deed of Trust: 201002010167 Parcel Number(s): 2570000040 Abbr. Legal Description: Lot 1, Block 2, Boulevard Terrace, as per Plat recorded in Volume 16 of Plats, Page 70, records of Pierce County THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME You have only until 90 calendar days BEFORE the date of sale listed in this Notice of Trustee Sale to be referred to mediation. If this is an amended Notice of Trustee Sale providing a 45-day notice of the sale, mediation must be requested no later than 25 calendar days BE-FORF the date of sale listed in this amended Notice of Trustee Sale. DO NOT DELAY. CON-TACT A HOUSING COUNSELOR OR AN AT-TORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are 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 house, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors rec-Commission Telephone: 1-877-894-HOME(1-877-894-4663) Web site: http://www.dfi. wa.gov/consumers/homeownership/post_purchase counselors foreclosure.htm The United States Department of Housing and Urban De-velopment Telephone: 1-800-569-4287 Web site: http://www.hud.gov/offices/hsg/sfh/hcc/fc/ index.cfm?webListAction=search&searchstate =WA&filterSvc=dfc The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: 1-800-606-4819 Web site: http://nwjustice.org/ what-clear I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 11/1/2024, at 10:00 AM at At the Second Floor Entry Plaza Outside Pierce County Courthouse, 930 Taco-

ma Ave 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 property, situated in the County of Pierce, State of Washington, to-wit: Lot 1, Block 2, Boulevard Terrace, as per Plat recorded in Volume 16 of Plats, Page 70, records of Pierce County auditor. Commonly known as: 8323 TERRACE RD SOUTHWEST LAKEWOOD WASHINGTON 98498 which is subject to that certain Deed of Trust dated 1/22/2010, recorded 2/1/2010, under Auditor's File No. 201002010167, in Book , Page records of Pierce County, Washington, from Mary A John-son, As Her Separate Estate, as Grantor(s), to Recontrust Company, N.A., as Trustee, to se-cure an obligation in favor of Bank Of America, N.A., as Beneficiary, the beneficial interest in which was assigned to U.S. Bank Trust National Association as Trustee of the Cabana Series III Trust. II. No action commenced by the Beneficiary of the Deed of Trust 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: Failure to pay when due the following amounts which are now in arrears: PAYMENT INFORMATION: FROM 11/1/2023 THRU NO.PMT 8 AMOUNT \$1,480.64 TOTAL \$11,845.12 BENEFICIARY'S \$1,480.64 IOTAL \$11,845.12 BENEFICIARY S ADVANCES, COSTS AND EXPENSES: DE-SCRIPTION ADVANCE AMOUNT: 5/15/2024 Attorney Fee \$630.00 5/15/2024 Foreclosures Fees \$2,562.48 5/15/2024 Late Charges \$1,068.15 5/15/2024 Miscellaneous \$2,255.00 ESTIMATED FORECLOSURE FEES & COCCTS: 04/06/0024 Truttor FORE 527 50 COSTS: 04/05/2024 Trustee's Fees \$577.50 COSTS: 04/05/2024 Trustee's Fees \$577.50 04/08/2024 NOD Posting Fee \$125.00 04/08/2024 Record Substitution of Trustee \$18.00 04/08/2024 T.S.G. Fee \$1,000.00 04/08/2024 Notice of Default Mailings \$8.48 TOTAL DUE AS OF: 6/19/2024 \$20,089.73 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$235,177.74, together with interest as provided in the Note or other instrument secured from 10/1/2023 and such other costs and fees as 10/1/2023, 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 expressed or implied, regarding title, posses-sion or encumbrances on 11/1/2024. The defaults referred to in Paragraph III must be cured by 10/21/2024, (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 10/21/2024 (11 days before the sale) the default 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 the 10/21/2024 (11 days before the sale date) and before the sale, by the Borrower, or Grantor or any Guarantors or the holder of any recorded junior lien or encumbrance by paying the entire principal and inter-est 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 Beneficiary or Trustee to the Borrower(s) and Grantor(s) at the following address(es): NAME ADDRESS Mary A Johnson 8323 TERRACE RD SOUTHWEST Lakewood, WA 98498 by both first class and certified mail on 5/15/2024, proof of which is in the possession of the Trustee; and on 5/15/2024 the Borrower and Grantor were personally served, if applicable, 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 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 onportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursu-ant 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. 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 chap-ter 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. Service of Process should be sent to: Michelle Ghidotti, Esq., c/o Gary Krohn, Reg. Agent, 144 Railroad

WASHINGTON IN AND FOR THE COUN TY OF KING IN THE ESTATE OF VIRGINIA A MANCINI Deceased. NO. 24-4-07102-1 KNT PROBATE NOTICE TO CREDITORS (RCW 11.40.030) PROBATE NOTICE TO CREDI-TORS The personal representative named below has been appointed as personal representative of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the personal representative or the personal representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court. The claim must be presented within the later of Thirty days after the personal representative served or mailed the notice to the creditor as provided under RCW 11.40.020(3); or (2) Four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of filing: October 16, 2024 Date of first publication: October 23, 2024 /s/ Richard Staley RICHARD STALEY Personal Representative for the Estate of VIRGINIA A MANCINI c/o Marine View Law & Escrow PLLC 22021 7th Avenue South Suite 6 Des Moines, WA 98198 Tel: (206) 878-8777 /s/ Renee Roman Renee Roman, WSBA #17728 Attorney for the Estate of VIRGINIA A. MANCINI Marine View Law & Escrow PLLC 22021 7th Avenue

Avenue, Suite 236, Edmonds, WA 98020-4100 and faxed to (949) 427-2732. If there are any guestions regarding this Notice, please contact 206) 331-3280. SĂLE INFORMATION CAN BE OBTAINED ONLINE AT www.nationwidepost-ing.com FOR AUTOMATED SALES INFORMA-TION PLEASE CALL: (916) 939-0772 THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. DATED: 06/19/2024 Michelle Ghidotti, Esq. 144 Railroad Avenue, Suite 236 Edmonds, WA 98020-4100 Phone: (206) 331-3280 Fax: (949) 427-2732 Michelle R. Ghidotti, Esq., as Trustee 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))ss County of Orange) On 06/19/2024 before me, Tina Sui-hkonen, Notary Public personally appeared Michelle Ghidotti-Gonsalves, Esq who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/ her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) 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. WIT-NESS my hand and official seal. Signature Tina Suihkonen (Seal) TINA SUIHKONEN Notary Public California Orange County Commission # 2453258 My Comm. Expires Jul 15, 2027 NPP0462106 To: DISPATCH (PIERCE) 10/02/2024, 10/23/2024

NOTICE OF TRUSTEE'S SALE TS No-166312 Grantor: Debbie Jean Henderson, an unmarried woman Current beneficiary of the deed of trust: Rocket Mortgage, LLC I/k/a Quicken Loans, LLC Current trustees of the deed of trust: Jason L. Cotton, Attorney and Eric Marshack, Attorney Current mortgage servicer of the deed of trust: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC Reference number of the deed of trust: 202201070069 and Re-Recorded on 07/17/2023 as Instrument No.202307170482 Parcel number(s): 6725000290 I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on 11/22/2024, at the hour of 9:00 AM At the 2nd Floor Entry Plaza Outside the County Superior Courthouse, 930 Tacoma Avenue South, Tacoma WA 98402 in the City of Tacoma, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real prop-erty, situated in the County of Pierce, State of Washington, to-wit: LOT 3 AND THE NORTH 29 FEET OF LOT 4, BLOCK 4, PARK ADDI-TION TO SUMNER, ACCORDING TO PLAT RECORDED IN BOOK 12 OF PLATS, PAGE 5, IN PIERCE COUNTY, WASHINGTON... The postal address of which is more commonly known as: 512 Boyd Ave, Sumner, WA 98390, which is subject to that certain Deed of Trust dated January 3, 2022, recorded January 7, 2022, under Auditor's File No. 202201070069 and Re-Recorded on 07/17/2023 as Instrument No. 202307170482, records of Pierce County, Washington, from Debbie Jean Henderson, an unmarried woman, as Grantor, to First American Title, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Sys-tems, Inc. as nominee for Rocket Mortgage, LLC. FKA Quicken Loans, LLC, as Beneficiary, the beneficial interest in which was assigned, under an Assignment recorded 02/06/2023, un-der Auditor's File No. 20230260178 of official records in the Office of the Auditor of Pierce County, Washington. II. No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obli-gation 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: Failure to pay when due the following amounts which are now in arrears: \$46,853.34; IV. The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$304,211.57, together with interest as provided in the note or other instrument secured from 10/01/2022, and such other costs and fees as are due under the Note or other instrument se-cured, 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 the 22nd day of November, 2024. The defaults) referred to in paragraph III must be cured by the 11th day of No-vember, 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 the 11th day of November, 2024 (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 11th day of November, 2024 (11 days be-fore the sale date), and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance 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 de-fault was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses: Current Occupant 512 Boyd Ave Sumner, WA 98390 All Unknown Persons, Parties, or Occupants 512 Boyd Ave Sumner, WA 98390 Debbie Henderson 512 Boyd Ave Sumner, WA 98390 Debbie Henderson 12111 104th Ave E Puyallup, WA 98374 Debbie Jean Henderson 512 Boyd Ave Sumner, WA 98390 Debbie Jean Henderson 12111 104th Ave E Puyallup, WA 98374 The Heirs and Devisees of Debbie Henderson 512 Boyd Ave Sumner, WA 98390 The Heirs and Devisees of Debbie Hen-derson 12111 104th Ave E Puyallup, WA 98374 Heidi J. Bickel 512 Boyd Ave Sumner, WA

98390 Rebecca J Voss 512 Boyd Ave Sumner WA 98390 Rebecca J Voss c/o Law Offices o Carl Colber, LTD., PC 3206 50th Street Ct NW Gig Harbor, WA 98335 Rebecca J Voss c/o Law Offices of Carl Colbert LTD., PC PO Box 327 Gig Harbor, WA 98335 Debbie Jean Hen-derson c/o Law Offices of Carl Colber, LTD., PC 3206 50th Street Ct NW Gig Harbor, WA 98335 Debbie Jean Henderson c/o Law Offices of Carl Colbert LTD., PC PO Box 327 Gig Harbor, WA 98335 The Estate of Debbie Jean Henderson 512 Boyd Ave Sumner, WA 98390 Heidi J Bick-el 180 E. Terry Road Ducan, OK 93533 by both first-class and certified mail on the 12th day of June, 2024, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 12th day of June, 2024, with said written notice of default or the written notice of default was posted in a conspicuous place on the real property de-scribed in paragraph I above, and the Trustee has possession of proof of such service or post-ing. 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 objection 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 re-strain 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 Trustee's sale. Jason L. Cotton, Attorney and Eric Marshack, Attorney 1330 N. Washington Street, Suite 3575 Spokane, WA 99201 Phone: (509) 866-5375 COMPLIANCE WITH RCW 61.24.031, RCW 61.24.040 AND RCW 61.24.163, IF APPLICABLE: For owner-occupied residential real property, before the Notice of Trustee's Sale is recorded, transmitted, or served, the beneficiary has complied with RCW 61.24.031, RCW 61.24.040, and, if applicable, RCW 61.24.163. Jason L. Cotton, Attorney and Eric Marshack, Attorney Dated: 7/19/2024Jason L. Cotton, Attorney THS NO-TICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. You have only until 90 days BEFORE the date of sale listed in this Notice of Trustee's Sale to be referred to medicitien. It this is a Amended No. referred to mediation. It this is an Amended Notice of Trustee's Sale 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 this Amended Notice of Trustee's 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 are 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 house, you may contact the following: The statewide foreclosure hotline for assis tance and referral to housing counselors recby the Housing Finance Telephone: 1-877-894-HOME ommended Commission. (4663) Website: https://dfi.wa.gov/homeowuership/mortgage-assistance-programs The Unit-ed States Department of Housing and Urban Development. Telephone: 1-800-225-5342 Website: https://www.hud.gov/prograni offices/ housing/sfh/fharesourcectr The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys. Tele-phone: 1-800-606-4819 Website: https:// nwjustice.org/get-legal-help 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 occu-pants who are not tenants by summary pro-ceedings under chapter 59.12 RCW. For tenantoccupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. A-4821464 10/23/2024, 11/13/2024

South Pierce Fire & Rescue will be holding its FIRST Public Hearing on the 2025 Proposed Budget at a Special Board Meeting to be held on Tuesday, October 29, 2024 at 3pm at 129 Mashell Ave N, Eatonville, WA 98328 to consider the District's preliminary budget and consider authorizing a property tax increase resolution, based on an increase in assessed property valuation, to comply with RCW 84.55.010. Published in the Dispatch October 16 & 23, 2024 law library (for a fee). 3. Serve (give) a copy of your Response to the person who filed this Summons at the address below, and to any other parties. You may use certified mail with return receipt requested. For more information on how to serve, read Superior Court Civil Rule 5. 4. File your original Response with the court clerk at this address: Superior Court Clerk, Pierce County 930 Tacoma Ave. S. Tacoma, WA 98402 5. Lawyer not required: It is a good idea to talk to a lawyer, but you may file and serve your Response without one. Person filing this Summons or his/her lawyer fills out below /s/ Gertie Snow Date 9/26/2024 I accept legal papers for this case at (check one): [x] the following address (this does not have to be your home address): P.O. Box 1112 Renton, WA 97057 (If this address changes before the case ends, you must notify all parties and the court in writing. You may use the Notice of Address Change form (FL All Family 120). You must also update your Confidential Information Form (FL All Family 001) if this case involves parentage or child support.) Note: You and the other party/ ies may agree to accept legal papers by email under Superior Court Civil Rule 5 and local to Rule 4.1 of the Superior Court Civil Rules of the state of Washington. Published in the Dis-patch October 2, 9, 16, 23, 30 & November 6, 2024

TS No WA08000198-22-1 TO No 220628114-WA-MSI AMENDED NOTICE OF TRUSTEE'S SALE PURSUANT TO THE RE VISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: GARRY D. KUYKEN-DALL AND KRISTINE E. KUYKENDALL, HUS-BAND AND WIFE Current Beneficiary of the Deed of Trust: The Bank of New York Mellon FKA The Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2007 Original Trustee of the Deed of Trust: ECOM TITLE Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing Reference Number of the Deed of Trust: Instrument No. 200612110740 Parcel Number: 7000090430 Pursuant to RCW 61.24.130, this amended notice supersedes Instrument No. 20240625022 recorded June 25, 2024. I. NOTICE IS HERE-BY GIVEN that on November 22, 2024, 09:00 AM, 2nd Floor Entry Plaza Outside the County Courthouse, Pierce County Superior Court house, 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 at the time of sale the following described real property, situated in the County of Pierce, State of Washington, to-wit: LOT 43 OF CEDAR RIDGE, ACCORDING TO THE PLAT RE-CORDED MARCH 15, 1990 UNDER AUDI-TORS NO. 9003150404 IN PIERCE COUNTY, WASHINGTON, APN: 7000090430 More commonly known as 11101 203RD AVENUE EAST BONNEY LAKE, WA 98391 which is subject to that certain Deed of Trust dated November 22 2006, executed by GARRY D. KUYKENDALL AND KRISTINE E. KUYKENDALL, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGIS-TRATION SYSTEMS, INC. ("MERS"), as desig-nated nominee for QUICK LOAN FUNDING, Beneficiary of the security instrument, its successors and assigns, recorded December 11, 2006 as Instrument No. 200612110740 and that said Deed of Trust was modified by Modification Agreement and recorded November 3, 2016 as Instrument Number 201611030341 and the beneficial interest was assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLD-ERS OF THE CWABS INC., ASSET BAAKED CERTIFICATES, SERIES 2007-BC2 and recorded December 30, 2011 as Instrument Number 201112300036 of official records in the Of-fice of the Recorder of Pierce County, Washington. II. No action commenced by The Bank of New York Mellon FKA The Bank of New York as Trustee for the Benefit of the Certifi-cateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2007-BC2, 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: DELIN-QUENT PAYMENT INFORMATION From April 1. 2021 To October 7. 2024 Number of Pavments 2 \$2,317.12 2 \$2,216.89 6 \$2,234.35 \$2,228.02 8 \$2,232.61 4 \$2,418.16 9 \$2,407.63 Total \$98,412.55 LATE CHARGE INFORMA TION April 1, 2021 October 7, 2024 0 \$0.00 \$0.00 PROMISSORY NOTE INFORMATION Note Dated: November 22, 2006 Note Amount \$320,400.00 Interest Paid To: March 1, 2021 Next Due Date: April 1, 2021 Current Beneficiary: The Bank of New York Mellon FKA The Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2007-BC2 Contact Phone No: 800-365-7107 Address: 75 Beattie Place, Suite 300, Greenville, SC 29601 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$389,374.72, 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 encum-brances on November 22, 2024. The defaults referred to in Paragraph III must be cured by November 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 before November 11, 2024 (11 days before the sale) the default as set forth in Para graph 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 ter minated any time after the November 11, 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, The Bank of New York Mellon FKA The Bank of New York as Trustee for the Benefit of the Certificateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2007-BC2 or Trustee to the Borrower and Grantor at the following address(es): ADDRESS GARRY D KUYKEND-ALL 11101 203RD AVENUE EAST, BONNEY LAKE, WA 98391 KRISTINE E KUYKENDALL 11101 203RD AVENUE EAST, BONNEY LAKE WA 98391 by both first class and certified mail on December 27, 2022, 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 December 28, 2022 on the real property described in Paragraph I above, and the Trustee has pos-session of proof of such service or posting. VII. The Trustee whose name and address are set forth below will provide in writing to anyone re-questing 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 Trust-ees' 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 BE-FORE 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 AS-SISTANCE 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 house, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Tele-phone: (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 counsel ors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: October 7, 2024 MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trust-ee By: Alan Burton, Vice President MTC Finan-cial 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

records of Pierce County, Washington. Except the West 10 feet thereof conveyed to the City of Sumner as per deed recorded under record-ing No. 201808090262. Situate in the County of Pierce, State of Washington. APN: 052019 3221 More commonly known as 5703 PARK-ER RD E, SUMNER, WA 98390-2794 which is subject to that certain Deed of Trust dated April 22, 2022, executed by CHRISTOPHER FIZGERALD, A SINGLE MAN as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for CALIBER HOME LOANS, INC., Beneficiary of the security instrument, its successors and assigns, recorded April 27, 2022 as Instrument No. 202204270282 and the beneficial interest was assigned to NewRez LLC DBA Shellpoint Mortgage Servicing and recorded April 25, 2024 as Instrument Number 202404250035 of Difficial records in the Office of the Recorder of Pierce County, Washington. II. No action com-menced by NewRez LLC DBA Shellpoint Mortgage Servicing, the current Beneficiary of the Deed of Trust is now pending to seek satisfac-tion 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 WHEN DUE THE FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS: DELIN-QUENT PAYMENT INFORMATION From De-cember 1, 2023 To June 17, 2024 Number of Payments 7 Monthly Payment \$2,616.66 Total \$18,316.62 PROMISSORY NOTE INFORMA-TION Note Dated: April 22, 2022 Note Amount \$285,309.00 Interest Paid To: November 1, 2023 Next Due Date, December 1, 2023 Cur-2023 Next Due Date: December 1, 2023 Cur-rent Beneficiary: NewRez LLC DBA Shellpoint Mortgage Servicing Contact Phone No: 800-365-7107 Address: 75 Beattie Place, Suite 300, Greenville, SC 29601 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$264,080.89, 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 October 25. 2024 The defaults referred to in Paragraph III must be cured by October 14, 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 October 14, 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 October 14, 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 all other defaults. VI. A written Notice of Default was transmitted by the current Beneficiary, Ne-wRez LLC DBA Shellpoint Mortgage Servicing or Trustee to the Borrower and Grantor at the following address(es): ADDRESS CHRISTO-PHER FITZGERALD 5703 PARKER RD E, SUMNER, WA 98390-2794 CHRISTOPHER FITZGERALD 5703 E PARKER RD, SUMNER, WA 98390-2794 by both first class and certified mail on May 23, 2024, proof of which is in the possession of the Trustee: and the Borrower 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 May 23, 2024 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 andfees 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 ounds for invalidating the Trust any proper ees' 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 chap-ter 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

Superior Court of Washington, County of Pierce In re: Petitioner/s (person/s who started this case): Gertie Snow And Respondent/s (other party/parties): John Doe No. 24-4-02218-2 ummons Served by Publication (SMPB) Summons Served by Publication To (other party's name/s): John Doe I have started a court case by filing a petition. The name of the Petition is: Minor Guardianship. You must respond in writing if you want the court to consider your side. Deadline! Your Response must be filed and served within 60 days of the date this Summons is published: October 2, 2024. If you do not file and serve your Response or a Notice of Appearance by the deadline: • No one has to notify you about other hearings in this case, and • The court may approve the requests in the Petition without hearing your side (called a default judgment). Follow these steps: 1. Read the Petition and any other documents that were filed at court with this Summons. Those documents explain what the other party is asking for 2. Fill out a Response on this form (check the Response that matches the Petition): [x] Other (specify): Minor Guardianship You can get the Response form and other forms you may need at: • The Washington State Courts' website: www.courts.wa.gov/forms · Washington LawHelp: www.washingtonlawhelp.org, or The Superior Court Clerk's office or county

Inc. DBA Trustee Corps Order Number 106926, Pub Dates: 10/23/2024, 11/13/2024, EATON-VILLE DISPATCH

TS No WA09000038-24-1 TO No DEF-630463 NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: CHRISTO-PHER FITZGERALD, A SINGLE MAN Current Beneficiary of the Deed of Trust: NewRez LLC DBA Shellpoint Mortgage Servicing Original Trustee of the Deed of Trust: STEWART TITLE COMPANY Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing Reference Number of the Deed of Trust: Instrument No. 202204270282 Parcel Number: 052019-3221 I. NOTICE IS HEREBY GIVEN that on October 25, 2024, 09:00 AM,***THE SALE WAS POST-PONED TO 11/22/24 AT 9:00AM.*** 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: Parcel D, City of Sumner Boundary Line Adjustment No. PLN-2015-0055, according to the Map thereof recorded October 11, 2017 under recording No. 201710115002,

October 23, 2024

your rights and opportunities to keep your house, you may contact the following: The statewide foreclosure hotline for assistance and referral to housing counselors recom-mended 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: June 24, 2024 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 103361, Pub Dates: 10/23/2024, 11/13/2024, EATON-VILLE DISPATCH

TS No. 241009676 Notice Of Default And Foreclosure Sale

U.S. Department Of Housing And Urban Development Recorded in accordance with 12 USCA 3764 (c) APN 747003-1470 Property Address 3617 Tacoma Avenue S Tacoma, WA 98418 Whereas, on 12/19/2007, a certain Deed of Trust was executed by Carole L. Miller as trustor in favor of Twin Capital Mortgage as ben-eficiary, and LSI, a Division of Fidelity National Financial as trustee, and was recorded on 12/28/2007, as Instrument No. 200712280865, in the Office of the County Recorder of Pierce County, Washington; and Whereas, the Deed of Trust was insured by the United States Sec-retary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family hous-ing; and Whereas, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an Assignment of Deed of Trust dated 3/14/2016, recorded on 4/27/2016, as instrument number 201604270013, in the Office of the County Recorder, Pierce County, Wash-ington; and Whereas, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on 9/8/2024, was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency and Whereas, the entire amount delinquent as of 12/6/2024 is \$429,579.92; and Whereas, by virtue of this default, the Secretary has de-clared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable; Now Therefore, pursuant to powers vested in me by the Single Family Mort-gage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of Mortgage Lend-er Services, Inc. as Foreclosure Commissioner, recorded on 5/18/2017 as instrument number 201705180168, notice is hereby given that on 12/6/2024 at 10:00 AM local time, all real and personal property at or used in connection with the following described property will be sold at public auction to the highest bidder: Legal Description: Beginning 170 Feet South Of The Northwest Corner Of Block 95, Amended Map Of First School Land Addition To The City Of Tacoma, According To Plat Recorded In Book 7 Of Plats, Page 77, In Pierce County, Washington; Thence East 142 Feet; Thence South 50 Feet; Thence West 142 Feet To The West Line Of Said Block; Thence North 50 Feet Along Said West Line To The Point Of Beginning. Situate In The County Of Pierce, State Of Washington. Abbreviated Legal: PRTN BLK 95, Amended Map Of First School Land Addition To The City Of Tacoma Commonly known as: 3617 Tacoma Avenue S, Tacoma, WA 98418 The sale will be held at At the Second Floor Entry Plaza Outside Pierce County Courthouse, 930 Tacoma Ave-nue South, Tacoma. The Secretary of Housing and Urban Development will bid an estimate of \$429,579.92. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling \$42,957.99 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of \$42,957.99 must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD field office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered

by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant the Act. Therefore, the Foreclosure commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein HUD does not guarantee that the property will be vacant. The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is \$429,579.92, as of 12/5/2024, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Date 10/9/2024 Mortgage Lender Services, Inc.U.S Dept. of HUD Foreclosure Commissioner By Rachel Seropian 10505 Sorrento Valley Road Suite 125 San Diego, CA, 92121 Phone: 866-535-3736 Fax: 866-242-8599 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 CA County Of San Di ego On 10/10/2024 before me, Kimberly Alise Lokey, a notary public personally appeared Rachel Seropian who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/ she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) 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. Kimberly Alise Lokey (Seal) Published in the Dispatch October 23, 30 & November 6,

District Court- CLARK COUNT NV CASE NO: D-24-684259-D DEPT: A TIFFANY INGRAM PLAINTIFF vs QURAN INGRAM DEFEN-DANTNOTICE! YOU HAVE BEEN SUED. THE COURT MAY DECIDE AGAINST YOU WITHOUT YOUR BEING HEARD UNLESS YOU RESPOND IN WRITING WITHIN 21 DAYS. READ THE INFORMATION BELOW VERY CAREFULLY. To the Defendant named above: The plaintiff has filed a civil complaint or petition against you. Read that document (or get a copy at the court listed above) to find out the specific relief requested. The subject of this case is: Divorce. If you want to defend this lawsuit, you must do all of the following within 21 days after this summons is served on you (not counting the day of service) 1. File a formal written answer to the complaint or petition with the clerk of court (address listed below) 2 Pay the required filing fee to the court, or request a fee waiver by filling out an application to proceed in formal pauperis. 3. serve a copy of your answer to the plaintiff whose name and address is shown below. If you do not respond, Plaintiff can request a default against you. The court can then enter a judgment against you for the relief demanded in the complaint or petition. STEVEN D GRIERSON CLERK OF COURT BY: ASHLEY ALLEN DATE 2/29/2024 FAMILY COURTS AND SERVICES CENTER 601 N. PECOS RD LAS VEGAS, NV 89155 ISSUED ON BEHALF OF PLAINTIFF: TIFFANY RENE INGRAM ADDRESS: 8053 RETRIEVER AVE LAS VEGAS, NV 89147. Forms are available for free of charge at the family law self-help center at 601 N. Pecos Rd. Las Vegas, NV, and at www.familylawselfhelcenter.org Published in the Tacoma Weekly & Dispatch October 9, 16, 23 & 30 2024

NOTICE CITY OF PUYALLUP PUBLIC HEARINGS City of Puyallup, Washington Notice is given that the Puyallup City Council will hold a public hearing for the 2025 Property Tax Levy. This public hearing is scheduled to take place on Tuesday, October 29, 2024 The public hearing will be held in the City Council Chambers located on the 5th floor of City Hall at 333 S. Meridian. The meeting will start at 6:30 p.m. and can be viewed in person

For additional information please contact the City Clerk by phone at 253-841-5480 or email at Dvessels@puyallupwa.gov. DAN VESSELS JR. CITY CLERK Published in

the Tacoma Weekly & Dispatch October 16 & 23 2024

NOTICE CITY OF PUYALLUP PUBLIC

HEARINGS City of Puyallup, Washington Notice is given that the Puyallup City Council will hold a public hearing on the formation of a Transportation Benefit District. This public hearing is scheduled to take place on Tuesday, October 29, 2024.

The public hearings will be held in the City Council Chambers located on the 5th floor of City Hall at 333 S. Meridian. The meeting will start at 6:30 p.m. and can be viewed in person or via livestream (city website, Zoom, or You-Tube). Information on how to access the meeting virtually will be added to the agenda and published on the City's website by 3:00 p.m., on the Thursday preceding the meeting.

Written comments will be accepted at info@ puyallupwa.gov until 5:30 p.m. on October 29 and distributed to the City Council before the meeting.

For additional information please contact the City Clerk by phone at 253-841-5480 or email

at Dvessels@puyallupwa.gov. DAN VESSELS JR. CITY CLERK Published in the Tacoma Weekly & Dispatch October 16 & 23 2024

SUPERIOR COURT OF WASHINGTON COUNTY OF PIERCE In re the Estate of: Diane Davis Deceased. NO. 19-4-00645-8 NOTICE TO CREDITORS The Personal Representative Jodi Tempi has been appointed and has quali-fied as personal representative of the above Persons having claims against the estate. deceased must, prior to the time such claims would be barred by any otherwise applicable statute of limitations, serve their claims on the personal representative or the attorney of record in the address stated below and file an executed copy of the claim with the Clerk of this Court within four (4) months after the date of the filing of the copy of this Notice with the Clerk of the Court, whichever is later or, except under those provisions included in RCW 11.40.011 or 11.40.013, the claim will be forever barred. This bar is effective as to claims against both the probate assets and the non-probate assets of the decedent. DATE OF FILING COPY OF NOTICE TO CREDITORS with the Clerk of Court: 10/18/2024 DATE OF FIRST PUBLICA-TION: October 23, 2024 /s/ Donald N. Powell, WSBA #120555 Attorney for Jodi Tempi, Personal Representative DONALD N. POWELL Attorney and Counselor at Law 818 S. Yakima, 1st Floor Tacoma, Washington 98405-4865 (253) 274-1001 (253) 383-6029 FAX Published in the Tacoma Weekly & Dispatch October 23, 30 & November 6, 2024



DISPATCH Published Since 1893

Savvy Senior: How to find a cheaper Medicare prescription drug plan

ear Savvy Senior, What's the easiest way to compare Medicare Part D prescription drug plans? My Part D premium is increasing again in 2025, so I would like to use the fall open enrollment to find and sign up for a cheaper plan.

Shopping Around

ear Shopping, I'm happy to hear you're comparing your Medicare coverage options this fall! Research shows that many Medicare beneficiaries with Part D coverage can lower their prescription drug costs by shopping among plans each year during the open enrollment season, which runs Oct. 15 to Dec. 7.

There could be another Part D plan in your area that covers the drugs you take with fewer restrictions or with lower costs. You never know until you look.

You'll also be happy to know that thanks to the Inflation Reduction Act, in 2025 annual outof-pocket costs will be capped at \$2,000 for all Medicare Part D beneficiaries.

Here are some tips and tools to help you shop and compare Part D plans.

PLAN FINDER TOOL

If you have internet access and are comfortable using a computer, you can easily shop for and compare all Medicare drug plans in your area and enroll in a new plan online, and it only takes a few minutes.

not cover all the drugs you take, but it may cover alternatives. It will also tell you if the plan has a deductible and how much the monthly premium is.

Initially, the plans will be sorted by "lowest drug + premium costs." This is the closest estimate to what you may pay out of pocket for your Part D coverage for the year. You can select "plan details" to find out more specifics about coverage, including any coverage restrictions that might apply to your drugs.

Before enrolling, it is a good idea to call the plan directly to confirm any information you read on plan finder, as information may not be completely up to date.

If you need help, you can call Medicare at 800-633-4227 and they can do this for you over the phone. Or contact your State Health Insurance Assistance Program (SHIP), which provides free unbiased Medicare counseling. To find a local SHIP counselor call 877-839-2675 or see ShipHelp.org.

Any changes to coverage you make will take effect Jan. 1, 2025. If you take no action during open enrollment, your current coverage will continue next year.

EXTRA HELP

If you're lower-income and having a hard time paying your medication costs, you may be eligible for Medicare's "Extra Help" program. This is a federal lowincome subsidy that helps pay Part D premiums, deductibles and copayments.

or via livestream (city website, Zoom, or You-Tube). Information on how to access the meeting virtually will be added to the agenda and published on the City's website by 3:00 p.m., on the Thursday preceding the meeting. Written comments will be accepted at info@

puyallupwa.gov until 5:30 p.m. on October $\overrightarrow{29}$ and distributed to the City Council before the meeting.

For additional information please contact the City Clerk by phone at 253-841-5480 or email at Dvessels@puyallupwa.gov. DAN VESSELS JR. CITY CLERK Published in

the Tacoma Weekly & Dispatch October 16 & 23.2024

NOTICE CITY OF PUYALLUP PUBLIC HEARINGS City of Puyallup, Washington Notice is given that the Puyallup City Council will hold a public hearing for the 2025-2026 Bi-ennial Budget. This public hearing is scheduled to take place on Tuesday, October 29, 2024. The public hearing will be held in the City Council Chambers located on the 5th floor of City Hall at 333 S. Meridian. The meeting will start at 6:30 p.m. and can be viewed in person or via livestream (city website, Zoom, or You-Tube). Information on how to access the meeting virtually will be added to the agenda and published on the City's website by 3:00 p.m., on the Thursday preceding the meeting. Written comments will be accepted at info@ puyallupwa.gov until 5:30 p.m. on October 29

and distributed to the City Council before the meeting.

Just go to Medicare's Plan Finder Tool at Medicare.gov/ find-a-plan. You can do a general search on the right side of the page, under the title "Continue without logging in." If you wish to save your drugs and pharmacy information, you can log into or create your Medicare account on the left side of the page.

Next, type in your ZIP code and choose the type of coverage you're looking for, enter the drugs you take, choose the pharmacies you use, and indicate whether you are interested in a mail order option.

The plan finder will then display results for plans in your area. Be aware that a plan may

To be eligible, your annual income must be under \$22,590 or \$30,660 for married couples living together, and your assets (not counting your home, personal possessions, vehicles, life insurance policies or burial expenses) must be below \$17,220 or \$34,360 for married couples. For more information or to apply, call Social Security at 800-772-1213 or visit SSA.gov/medicare/ part-d-extra-help.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.