

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: (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, EATONVILLE 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 beneficiary, 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 Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; 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, Washington; 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 declared 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 Mortgage 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 Lender 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 Avenue 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 conveying 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 to 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 Diego 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, 2024

District Court- CLARK COUNT NV CASE NO: D-24-684259-D DEPT: A TIFFANY INGRAM PLAINTIFF vs QURAN INGRAM DEFENDANT NOTICE! 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.familylawselfhelpcenter.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 or via livestream (city website, Zoom, or YouTube). 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

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 Biennial 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 YouTube). 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

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 YouTube). 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 Tempa has been appointed and has qualified as personal representative of the above estate. Persons having claims against the 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 PUBLICATION: October 23, 2024 /s/ Donald N. Powell, WSBA #120555 Attorney for Jodi Tempa, 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



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

Dear 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

Dear 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 out-of-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.

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

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 low-income subsidy that helps pay Part D premiums, deductibles and copayments.

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.