

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 4/8/2024 (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 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 Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

NAME ADDRESS
ANDREW BLEAKLEY
5625 95TH ST NE
MARYSVILLE WA 98270
RACHEL CONYERS
5625 95TH ST NE
MARYSVILLE WA 98270

by both first class and certified mail on 10/30/2023, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 10/30/2023, 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 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 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-occupied 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, mediation 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 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 recommended by the Housing Finance Commission: Telephone: 1-877-894HOME (1-877-894-4663) Web site: <http://www.dfi.wa.gov/consumers/homeownership/> The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287 Web site: <http://portal.hud.gov/hudportal/HUD> The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/> This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation. DATED: 12/12/2023 North Star Trustee, LLC, as Trustee Lisa Hackney, Vice President of Trustee Operations of North Star Trustee, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument. Dated: 12/12/2023 Kellie Barnes NOTARY PUBLIC in and for the State of Washington, residing at Lynnwood, WA My commission expires 6/10/2024 EPP 38882 Pub Dates 03/20 & 04/10/2024

TS No WA07000139-22-1 TO No 220478119-WA-MSI NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: LISA

M. CRUZ, AN UNMARRIED INDIVIDUAL Current Beneficiary of the Deed of Trust: Carrington Mortgage Services, LLC Original Trustee of the Deed of Trust: FNTIC, A CA CORP Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: Celink Reference Number of the Deed of Trust: Instrument No. 202110050914 Parcel Number: 280610-002-001-00 I. NOTICE IS HEREBY GIVEN that on April 19, 2024, 10:00 AM, outside The North Plaza Entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave, Everett, WA, 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 Snohomish, State of Washington, to-wit: PARCEL A: THE SOUTH HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 28 NORTH, RANGE 6 EAST, W.M.; EXCEPT THE WEST 30 FEET THEREOF FOR ROAD CONVEYED TO SNOHOMISH COUNTY BY INSTRUMENTS RECORDED UNDER AUDITOR'S FILE NOS. 1721225 AND 8011140230. PARCEL A1: THAT PORTION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 28 NORTH, RANGE 6 EAST, W.M., LYING NORTH OF A LINE ESTABLISHED BY SNOHOMISH SUPERIOR COURT CAUSE NO. 90-2-02420-1. PARCEL B: THE WEST 25 FEET OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 28 NORTH, RANGE 6 EAST, W.M., LYING NORTH OF A LINE ESTABLISHED BY SNOHOMISH SUPERIOR COURT CAUSE NO. 90-2-02420-1. NOTE FOR INFORMATIONAL PURPOSES ONLY: THE FOLLOWING MAY BE USED AS AN ABBREVIATED LEGAL DESCRIPTION ON THE DOCUMENTS TO BE RECORDED, PER AMENDED RCW 65.04. SAID ABBREVIATED LEGAL DESCRIPTION IS NOT A SUBSTITUTE FOR A COMPLETE LEGAL DESCRIPTION WITHIN THE BODY OF THE DOCUMENT. PORTION NORTHWEST QUARTER 10-28-6 APN: 280610-002-001-00 More commonly known as 15428 SE 69TH ST SE, SNOHOMISH, WA 98290 which is subject to that certain Deed of Trust dated January 15, 2021,

executed by LISA M. CRUZ, AN UNMARRIED INDIVIDUAL as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, recorded October 5, 2021 as Instrument No. 202110050914 and the beneficial interest was assigned to Reverse Mortgage Funding, LLC and recorded June 15, 2022 as Instrument Number 202206150006 of official records in the Office of the Recorder of Snohomish County, Washington. II. No action commenced by Carrington Mortgage Services, LLC, 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: Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 7 under the Note, and pursuant to paragraph 10 of the Deed of Trust. PRINCIPAL AND INTEREST DUE INFORMATION Principal Balance as of April 26, 2022 \$0.00 Interest due through December 11, 2023 \$8,442.45 TOTAL PRINCIPAL BALANCE AND INTEREST DUE \$8,442.45 PROMISSORY NOTE INFORMATION Note Dated: January 15, 2021 Note Amount \$630,000.00 Interest Paid To: March 26, 2022 Next Due Date: April 26, 2022 Current Beneficiary: Carrington Mortgage Services, LLC Contact Phone No: 800-441-4428 Address: 101 West Louis Henna Blvd. Suite 450, Austin, TX 78728 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$116,484.14, 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 April 19, 2024. The defaults referred to in Paragraph III must be paid by April 8, 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 April 8, 2024 (11 days before the sale) the default as set forth in Paragraph III is paid 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 April 8, 2024 (11 days before the sale date) and before the sale, by the Borrower or Grant-

or 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, Carrington Mortgage Services, LLC or Trustee to the Borrower and Grantor at the following address(es): ADDRESS LISA M CRUZ 15428 SE 69TH ST SE, SNOHOMISH, WA 98290 LISA M CRUZ 15428 69TH ST SE, SNOHOMISH, WA 98290 by both first class and certified mail on September 12, 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 September 12, 2022 on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting. VII. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale. VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property. IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustees' Sale. X. Notice to Occupants or Tenants. The purchaser at the Trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. Notice to Borrower(s) who received a letter under RCW 61.24.031: THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. Dated: December 11 ,2023 MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trustee By: Alan Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032 Toll Free Number: (844) 367-8456 TDD: (800) 833-6388 For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 98378, Pub Dates: 3/20/2024, 4/10/2024, SNOHOMISH COUNTY TRIBUNE