

**AFTER RECORDING RETURN TO:**

Aztec Foreclosure Corporation of Washington  
1499 SE Tech Center Place, Suite 255  
Vancouver, WA 98683  
(360) 253-8017 / (877) 430-4787

**NOTICE OF TRUSTEE'S SALE**

File No.: 22-127959 Title Order No.: WA22112297

**Grantor: Steven R. Geiger and Lucinda F. Geiger, husband and wife**  
**Current beneficiary of the deed of trust: Wells Fargo Bank, N.A.**  
**Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington**  
**Current mortgage servicer of the deed of trust: Wells Fargo Bank, N.A.**  
**Reference number of the deed of trust: 200906250088**  
**Parcel number(s): P33102**  
**Abbreviated legal description: LOT 7, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M.**  
**Commonly known as: 3904 Fidalgo Bay Road, Anacortes, WA 98221**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **March 31, 2023, at the hour of 10:00 am** at the main entrance of the Skagit County Courthouse, 205 W. Kincaid Street (3rd & Kincaid Street), Mount Vernon, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

THAT PORTION OF THE FOLLOWING DESCRIBED PREMISES IN GOVERNMENT LOT 7, SECTION 30, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M., LYING EASTERLY OF MARINE DRIVE: BEGINNING AT A POINT WHICH IS NORTH 89°25' EAST 390.86 FEET AND SOUTH 0°35' EAST 491.4 FEET FROM THE NORTHWEST CORNER OF SAID GOVERNMENT LOT; THENCE EAST 472 FEET, MORE OR LESS, TO THE WESTERLY LINE OF OLD COUNTY ROAD; THENCE SOUTHERLY ALONG SAID WESTERLY LINE TO A POINT 780 FEET SOUTH OF THE NORTH LINE OF SAID GOVERNMENT LOT 7, SAID POINT BEING ON THE NORTH LINE OF THOSE PREMISES CONVEYED TO J. A. MITCHELL BY DEED DATED SEPTEMBER 7, 1905, FILED FEBRUARY 15, 1906, UNDER AUDITOR'S FILE NO. 55707 AND RECORDED IN VOLUME 61 OF DEEDS, PAGE 194; THENCE

WEST ALONG THE NORTH LINE OF SAID J. A. MITCHELL TRACT TO A POINT WHICH LIES SOUTH 0°35' EAST FROM THE POINT OF BEGINNING; THENCE NORTH 00°35' WEST TO THE POINT OF BEGINNING. EXCEPT THAT PORTION OF SAID PREMISES CONVEYED THE STATE OF WASHINGTON BY DEED DATED OCTOBER 8, 1956, FILED NOVEMBER 5, 1956, UNDER AUDITOR'S FILE NO.543751 AND RECORDED IN VOLUME 282 OF DEEDS, PAGE 565. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON.

which is the subject of that certain Deed of Trust dated June 12, 2009, recorded June 25, 2009, under Auditor's File No. 200906250088, records of Skagit County, Washington, from Steven R. Geiger and Lucinda F. Geiger, husband and wife as Grantor, to Wells Fargo Financial National Bank as Trustee, to secure an obligation in favor of Wells Fargo Bank, N.A. as Beneficiary.

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:

Delinquent monthly payments from the December 20, 2020 installment on in the sum of \$586,922.28 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$7,757.00 as of November 21, 2022. The amount to cure the default payments as of the date of this notice is \$28,323.78. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$172,425.57, together with interest in the Note or other instrument secured from November 20, 2020, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$201,387.21. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or

Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

## 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 March 31, 2023. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by March 20, 2023 (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 March 20, 2023 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 20, 2023 (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 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:

Estate of Cyndi F. Geiger aka Lucinda F. Geiger 3904 Fidalgo Bay Road Anacortes, WA 98221	Unknown Heirs & Devisees of Steven Raymond Geiger aka Steven R. Geiger 3904 Fidalgo Bay Road Anacortes, WA 98221	Anthony Geiger, son of Steven Raymond Geiger and Cyndi F. Geiger, deceased PO Box 1434 Burlington, WA 98233
Estate of Steven Raymond Geiger aka Steven R. Geiger 3904 Fidalgo Bay Road Anacortes, WA 98221	Anthony Geiger, son of Steven Raymond Geiger and Cyndi F. Geiger, deceased 3904 Fidalgo Bay Road Anacortes, WA 98221	Occupant(s) 3904 Fidalgo Bay Road Anacortes, WA 98221
Unknown Heirs & Devisees of Cyndi F. Geiger aka Lucinda F. Geiger 3904 Fidalgo Bay Road Anacortes, WA 98221	3904 Fidalgo Bay Road Anacortes, WA 98221	

by both first class and certified mail on October 20, 2022 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 21, 2022 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. The declaration by the beneficiary pursuant to RCW 61.24.030(7)(a) was

transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the above addresses on October 20, 2022, proof of which is in possession of the Trustee.

## VII.

The Trustee whose name and address are set forth above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 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, 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 61.24.60.

## XI.

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

You have only 20 DAYS from the recording date on this notice to pursue mediation.

**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 (Toll-free): 1-877-894-HOME (1-877-894-4663) or Web site:  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm).

The United States Department of Housing and Urban Development: Telephone (Toll-free): 1-800-569-4287 or National 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 (Toll-Free): 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>

