

AFTER RECORDING MAIL TO:

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
AFC# 20-126899

Document Title: Notice of Trustee's Sale

Reference number of document: Instrument No. 201904120087

Grantor(s): Wilmington Savings Fund Society, FSB, as trustee of Spruce Hill Mortgage Loan Trust A

Grantee(s): Aztec Foreclosure Corporation of Washington

Original Mortgagor(s): PK Homes LLC, a Limited Liability Company

Legal: Lot 54, "MADDOX CREEK PUD PHASE 1", according to the: plat thereof recorded in Volume 16 of Plats, pages 121 through 130, records of Skagit County, Washington.

Abbreviated Legal: LOT 54, MADDOX CREEK PUD PHASE 1

Assessor's Parcel number: P109348

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.:20-126899 Title Order No.:8795106

Grantor: PK Homes LLC, a Limited Liability Company
Current beneficiary of the deed of trust: Wilmington Savings Fund Society, FSB, as trustee of Spruce Hill Mortgage Loan Trust A
Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington
Current mortgage servicer of the deed of trust: Carrington Mortgage Services, LLC
Reference number of the deed of trust: 201904120087
Parcel number(s): P109348
Abbreviated legal description: LOT 54, MADDOX CREEK PUD PHASE 1
Commonly known as: 1809 Lindsay Loop, Mount Vernon, WA 98274

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **February 20, 2026, at the hour of 10:00 AM** at the main entrance of the Skagit County Courthouse, 3rd & Kincaid Street, located at 205 W. Kincaid Street, in the City of 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:

Lot 54, "MADDOX CREEK PUD PHASE 1", according to the: plat thereof recorded in Volume 16 of Plats, pages 121 through 130, records of Skagit County, Washington.

which is the subject of that certain Deed of Trust dated April 10, 2019, recorded April 12, 2019, under Auditor's File No. 201904120087, records of Skagit County, Washington, from PK Homes LLC, a Limited Liability Company as Grantor, to First American Title - Tacoma as Trustee, to secure an obligation in favor of Mortgage

File No.: 20-126899

Electronic Registration Systems, Inc., as nominee for Carrington Mortgage Services, LLC, its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC, its successors and assigns to Wilmington Savings Fund Society, FSB, as trustee of Spruce Hill Mortgage Loan Trust A under an assignment recorded at Instrument No. 202012290063.

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 July 1, 2020 installment on in the sum of \$180,816.00 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 \$3,821.73 as of October 9, 2025. The amount to cure the default payments as of the date of this notice is \$199,321.15. 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 \$303,771.25, together with interest in the Note or other instrument secured from June 1, 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 \$485,381.63. 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 February 20, 2026. 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 February 9, 2026 (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 February 9, 2026 (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 February 9, 2026 (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:

Peter Kuzmenko
13116 53rd Street Court E
Edgewood, WA 98372

Peter Kuzmenko
1809 Lindsay Loop
Mount Vernon, WA 98274

PK Homes LLC
R/A: Peter Kuzmenko
13116 53rd Street Court E
Edgewood, WA 98372

PK Homes LLC
R/A: Peter Kuzmenko
1809 Lindsay Loop
Mount Vernon, WA 98274

Unknown Spouse and/or Domestic Partner of
Peter Kuzmenko
13116 53rd Street Court E
Edgewood, WA 98372

Unknown Spouse and/or Domestic Partner of
Peter Kuzmenko
1809 Lindsay Loop
Mount Vernon, WA 98274

Occupant(s)
1809 Lindsay Loop
Mount Vernon, WA 98274

by both first class and certified mail on August 28, 2023 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on August 29, 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. 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 August 28, 2023, 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 **90 calendar days BEFORE the date of sale** listed in the Notice of Trustee's Sale. If an amended Notice of Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than **25 days BEFORE the date of sale** listed in the 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 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.homeownership-wa.org/>.

The United States Department of Housing and Urban Development: Telephone (Toll-free): 1-800-569-4287 or local counseling agencies:

https://answers.hud.gov/housingcounseling/s/?language=en_US

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/home>

XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WASHINGTON is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 16 day of October, 2025

AZTEC FORECLOSURE
CORPORATION OF WASHINGTON

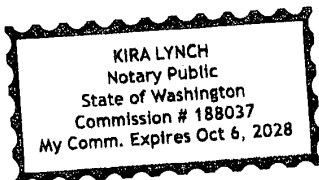
By: Kathy Zagariya
Kathy Zagariya
Vice President
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
(360) 253-8017 / (877) 430-4787

ADDRESS FOR PERSONAL SERVICE

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683

STATE OF WASHINGTON)
) SS.
COUNTY OF CLARK)

This instrument was acknowledged before me this 16th day of October, 2025, by Kathy Zagariya, Vice President.



Notary Public in and
for the State of Washington
My Commission Expires: 10/6/2028