

After Recording Return to:

Selby Morgan & Born, PLLC
P.O. Box 65315
University Place, WA 98464

Deed of Trust Grantors: Ogle, Bryan S.
Alduaij, Rakan
Current Beneficiary: Heritage Bank
Current Trustee: Selby Morgan & Born, PLLC
Current Servicer: Heritage Bank
Deed of Trust Reference No.: 202108020056
Tax Parcel ID No.: P19303 / 340112-3-002-0007
Abbrev. Legal: PTN N 1/2 SW 1/4 Sec 12, Twn 34 N, Rng 1, EWM
Page Number of Full Legal: 3

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET SEQ.**

- TO: Bryan S. Ogle Rakan Alduaij
5285 Campbell Lake Rd 5285 Campbell Lake Rd
Anacortes, WA 98221 Anacortes, WA 98221
- TO: Other purported owners, junior lienholders or encumbrancers interested in
the real property described below; and
- TO: Tenants or occupants of the real property described below.

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's Sale to be referred to mediation. If 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 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.

Toll-free: **1-877-894-HOME (1-877-894-4663)**

Web site: <http://www.wshfc.org/buyers/counseling.htm>

- The United States Department of Housing and Urban Development:

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:

Toll-free: **1-800-606-4819**

Web site: <http://nwjustice.org/get-legal-help>

If you filed bankruptcy or have been discharged in bankruptcy, this communication is not intended as an attempt to collect a debt from you personally, but is notice of enforcement of the deed of trust lien against the property.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will, at 10:00 am on the 27th day of March 2026, in the main lobby of the Skagit County Courthouse, 205 West Kincaid St., Mount Vernon, WA 98273, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit:

All that portion of the North 1/2 of the Northwest 1/4 of the Southwest 1/4 in Section 12, Township 34 North, Range 1 East, W.M., lying East and North of the main County road.

EXCEPT that portion conveyed for right of way by deed recorded July 26, 1956, under Auditor's File No. 539268.

and commonly known as 5285 Campbell Lake Rd Anacortes, WA, and which is subject to that certain deed of trust, as amended from time to time (the "Deed of Trust") dated July 27, 2021 and recorded on August 2, 2021 under Auditor's File No. 202108020056, records of Skagit County, Washington from Bryan S. Ogle and Rakan Alduaij, as grantors (collectively "Grantors"), to Guardian Northwest Title & Escrow, as original Trustee, to secure an obligation in favor of Heritage Bank, as beneficiary. On September 16, 2025, the beneficiary appointed Selby Morgan & Born, PLLC as successor Trustee, pursuant to an Appointment of Successor Trustee recorded with the Skagit County Auditor on September 16, 2025, under Auditor's File No. 202509160141.

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 borrowers' or Grantors' default on the obligation secured by the Deed of Trust.

III.

The default for which this foreclosure is made is as follows:

1. Failure to pay when due the following amounts which are now in arrears:

Arrearage:

A.	Past due loan payments (through 11/5/25):	\$12,047.46
B.	Late charges:	\$ 1,903.14
C.	Past due escrow payments:	<u>\$ 3,524.55</u>
	Total Arrearage:	\$ 17,475.15

Trustee's Expenses:

A.	Title report:	\$ 1,230.53
B.	Trustee's Fee & Attorney fee:	\$ 3,500.00
C.	Statutory Mailings:	\$ 50.00
D.	Postings & copies:	\$ 133.00
E.	Recording costs:	<u>\$ 638.43</u>
	Total Expenses:	\$ 5,551.96

Total Amount Past Due: \$ 23,027.11

Plus additional interest, payments, late charges, expenses and fees from November 5, 2025 to date of cure.

IV.

The sum owing on the obligation secured by the Deed of Trust is: principal of \$392,887.15 together with interest, attorney's fees, costs, and property taxes 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the 27th day of March, 2026. The defaults referred to in Paragraph III, together with any subsequent payments, late charges, property taxes, advanced costs and fees thereafter due must be cured by the 16th day of March, 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 the 16th day of March, 2026 (11 days before the sale date), the defaults as set forth in Paragraph III, together with any subsequent payments, late charges, property taxes, advanced costs and fees thereafter due are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 16th day of March, 2026 (11 days before the sale date) and before the sale by the borrowers, Grantors, any guarantor 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 Beneficiary to the Grantors at the following addresses:

Bryan S. Ogle
5285 Campbell Lake Rd
Anacortes, WA 98221

Rakan Alduaij
5285 Campbell Lake Rd
Anacortes, WA 98221

by both first class and certified mail on the 26th day of September, 2025, proof of which is in the possession of the Trustee; and the written notice of default was posted in a conspicuous place on the real property described in Paragraph I above on September 27, 2025 and the Trustee has possession of proof of such service or posting.

VII.

The Trustee whose name and address is 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 Grantors and all those who hold by, through or under the Grantors 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 the 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 61.24.060.

XI.

NOTICE TO GUARANTORS

GUARANTORS: Please take notice that: (1) the guarantor(s) may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust; (2) the guarantor(s) has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) the guarantor will have no right to redeem the property after the trustee's sale; (4) subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt; and (5) in any action for a deficiency, the guarantor(s) will have the right to establish the fair value of the property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between

the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and costs.

DATED: November 12, 2025.

SELBY MORGAN & BORN, PLLC, Trustee

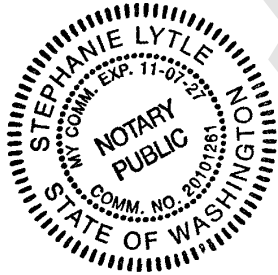
By [Signature]

Brian M. Born, Authorized Representative
1019 Regents Blvd., Ste. 103
Fircrest, WA 98466
(253) 446-8610

STATE OF WASHINGTON)
) ss.
COUNTY OF PIERCE)

I certify that I know or have satisfactory evidence that Brian M. Born is the person who appeared before me and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Authorized Representative of Selby Morgan & Born, PLLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 12 day of November, 2025



[Signature]
NOTARY PUBLIC in and for the State of Washington,
residing at Auburn
My commission expires: 11.7.2027