

Skamania County, WA
Total: \$307.50 Pgs=5
NTS
Request of: MCCALLA RAYMER LEIBERT PIERCE - NORTH
eRecorded by: ~~WEST~~file

2025-002027
12/16/2025 09:09 AM

After recording return to:
Affinia Default Services, LLC
16000 Christensen Rd., Suite 310
Tukwila, WA 98188

File No: 25-01861WA

NOTICE OF TRUSTEE'S SALE
Pursuant to RCW 61.24 et seq.

Grantor(s) of Deed of Trust	Bertha M. Bell
Current Beneficiary	Freedom Mortgage Corporation
Current Trustee	Affinia Default Services, LLC
Current Mortgage Servicer	Freedom Mortgage Corporation
Deed of Trust Recording Number (Ref. #)	2021001620
Parcel Number(s)	02070210020000

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on May 1, 2026, at 10:00 AM sell at public auction located At the main entrance to the Skamania County Courthouse, 240 Vancouver Ave., Stevenson, WA 98648, to the highest and best bidder, payable at the time of sale, the following-described real property, situated in the County of Skamania, State of Washington, to wit:

A TRACT OF LAND IN THE IMAN D.L.C., IN SECTION 2, TOWNSHIP 2 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON,
DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT MARKING THE INTERSECTION OF THE NORTH LINE OF SECTION 2,
TOWNSHIP 2 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, WITH THE CENTER OF
THAT CERTAIN COUNTY ROAD KNOWN AND DESIGNATED AS THE RED BLUFF ROAD; THENCE
WEST FOLLOWING THE NORTH LINE OF THE SAID SECTION 2, A DISTANCE OF 290 FEET;

THENCE SOUTH 150 FEET; THENCE EAST PARALLEL TO THE NORTH LINE OF SAID SECTION 2,
TO INTERSECTION WITH SAID RED BLUFF ROAD; THENCE IN A NORTHERLY DIRECTION FOLLOWING SAID ROAD TO THE POINT OF BEGINNING.

Commonly known as: 35 SW Ryan Allen Rd., Stevenson, WA 98648

The above property is subject to that certain Deed of Trust dated November 11, 2020, recorded May 10, 2021, under Auditor's File No. 2021001620, records of Skamania County, Washington, from Bertha M. Bell, as Grantor, to First American Title Insurance Company as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as designated nominee for Freedom Mortgage Corporation, beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to Freedom Mortgage Corporation, under an Assignment recorded under Auditor's File No. 2025001056.

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 defaults for which this foreclosure is made are as follows:

1. Failure to pay when due the following amounts which are now in arrears:
 - o \$11,286.94 which included the monthly payments, late charges, and accrued fees and costs.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$143,240.04, together with interest as provided in the Note or other instrument secured from April 1, 2025, 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 May 1, 2026. The default(s) referred to in paragraph III must be cured by April 20, 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 April 20, 2026 (11 days before the sale date), the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after April 20, 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 Trustee to the Borrower and Grantor at the following addresses:

Bertha M. Bell
35 SW Ryan Allen Rd.
Stevenson, WA 98648

by both first class and certified mail on November 10, 2025; and the notice of default was personally served upon the Borrower and Grantor, or was posted in a conspicuous place on the real property described in paragraph I above on November 12, 2025. The Trustee has possession of proof of mailing, and 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the 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 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: 1-877-894-HOME (1-877-894-4663)

Website: <https://www.homeownership-wa.org/>

The **United States Department of Housing and Urban Development:**

Telephone: 1-800-569-4287

Website: 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: 1-800-606-4819

Website: <https://nwjustice.org/home>

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT AFFINIA DEFAULT SERVICES, LLC MAY BE DEEMED TO BE A DEBT COLLECTOR AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

DATED 12-14-25.

By: Hector Solorzano

Name: Hector Solorzano

Title: Foreclosure Specialist of Affinia Default Services, LLC

16000 Christensen Rd., Suite 310

Tukwila, WA 98188

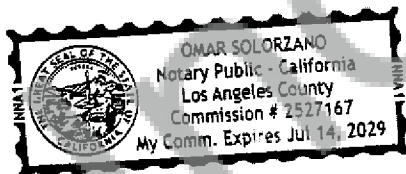
(425) 800-4703

STATE OF California)

COUNTY OF Los Angeles)

I certify that I know or have satisfactory evidence that Hector Solorzano is the person who appeared before me, and said person acknowledged that they signed this instrument, on oath stated that they were authorized to execute the instrument and acknowledged it as the Foreclosure Specialist of Affinia Default Services, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 12-14-25



Notary Public

Print Name

Omar Solorzano

My commission expires

7-14-29