

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: FAILURE TO PAY WHEN DUE THE FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS: DELINQUENT PAYMENT INFORMATION From July 1, 2018 To September 15, 2021 Number of Payments 8 \$1,928.41 3 \$1,998.48 14 \$1,989.85 10 \$2,004.75 4 \$2,038.62 Total \$77,482.60 LATE CHARGE INFORMATION July 1, 2018 September 15, 2021 \$0.00 PROMISSORY NOTE INFORMATION Note Dated: May 25, 2006 Note Amount: \$230,000.00 Interest Paid To: June 1, 2018 Next Due Date: July 1, 2018 Current Beneficiary: U.S. Bank National Association as Trustee on behalf of the Holders of the Home Equity Asset Trust 2006-7, Home Equity Pass-Through Certificates, Series 2006-7 Contact Phone No: (888) 349-8955 Address: 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$254,030.49, 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 January 21, 2022. The defaults referred to in Paragraph III must be cured by January 10, 2022, (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 January 10, 2022 (11 days before the sale) the default as set forth in Paragraph III is cured 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 January 10, 2022 (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 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, U.S. Bank National Association as Trustee on behalf of the Holders of the Home Equity Asset Trust 2006-7, Home Equity Pass-Through Certificates, Series 2006-7 or Trustee to the Borrower and Grantor at the following address(es): ADDRESS RICHARD ALAN GIEBEL 25628 121ST AVENUE NORTHEAST, ARLINGTON, WA 98223 RICHARD ALAN GIEBEL 26113 119TH AVE NE, ARLINGTON, WA 98223 RICHARD ALAN GIEBEL C/O BAILEY, DUSKIN & PEIFFLE, P O BOX 188, ARLINGTON, WA 98223 RICHARD A GIEBEL 25628 121ST AVENUE NORTHEAST, ARLINGTON, WA 98223-8508 RICHARD A GIEBEL 26113 119TH AVE NE, ARLINGTON, WA 98223 RICHARD A GIEBEL C/O BAILEY, DUSKIN & PEIFFLE, P O BOX 188, ARLINGTON, WA 98223 UNKNOWN SPOUSE OF RICHARD A GIEBEL 25628 121ST AVENUE NORTHEAST, ARLINGTON, WA 98223 by both first class and certified mail on August 16, 2021, 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 August 16, 2021 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. 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 might be 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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org The United States Department of Housing and Urban Develop-

ment: Telephone: (800) 569-4287 Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: September 15, 2021 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 98032-5744 Toll Free Number: (844) 367-8456 TDD: (800) 833-6388 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 77604, Pub Dates: 12/22/2021, 1/12/2022, SNOHOMISH COUNTY TRIBUNE