NOTICE OF TRUSTEE'S SALE

Grantor: AARON J. SMITH AND ROSALYND E. SMITH, HUSBAND AND WIFE

Current Beneficiary of the deed of trust: COLUMBIA BANK FKA UMPQUA BANK

Current Trustee of the deed of trust: KITTITAS TITLE

Current mortgage servicer of the deed of trust: COLUMBIA BANK

Reference number of the deed of trust: 201605180003

Parcel number(s): 601336

I. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee, NANCY K. CARY, will on April 24, 2026, at the hour of 11:00 a.m. at the front of the Kittitas County Courthouse, 205 West Fifth Ave, Ellensburg, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property situated in the County of Kittitas, State of Washington, to-wit:

Lot 1, of KYLLO SHORT PLAT, Kittitas County Short Plat No. SP-91-10, as recorded December 18, 1991, in Book D of Short Plats, pages 22 and 23, under Auditor's File No. 545436, records of Kittitas County, State of Washington; being a portion of the Southeast Quarter of Section 26, Township 18 North, Range 18 East, W.M. in the County of Kittitas, State of Washington.

which is subject to that certain Deed of Trust described as follows:

Dated: May 16, 2016
Recorded: May 18, 2016
Recording No.: 201605180003
Records of: Kittitas County, Washington
Trustee: KITTITAS TITLE
Successor Trustee: NANCY K. CARY
Beneficiary: COLUMBIA BANK FKA UMPQUA BANK
Assigned From: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Assignment Recorded as Recording
No.: 202401250018

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: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of $2,169.37 each, due the first of each month, for the months of April 2025 through December 2025; plus late charges in the amount of $64.22 each, assessed the sixteenth of each month, for the months of April 2025 through November 2025; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of $306,789.55, together with interest as provided in the note or other instrument secured from March 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 April 24, 2026. The Default(s) referred to in paragraph III must be cured by April 13, 2026, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before April 13, 2026, the defaults as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after April 13, 2026, 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:

Aaron J. Smith 611 E. Kyllo Road Ellensburg WA 98926

Aaron J. Smith 2211 N. Brooksfield St. Ellensburg WA 98926

Rosalynd E. Smith
611 E. Kyllo Road
Ellensburg WA 98926

by both first class and certified mail on October 7, 2025, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on October 10, 2025, 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 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 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 61.24.060.

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: 1-877-894-4663, Web site: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.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?webListActon=-search&searchstate=WA&filterSvc=dfc

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys, Telephone: 1-800-606-4819, Web site: http://nwjustice.org/what-clear

DATED: December 1, 2025.

/s/ Nancy K. Cary
NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-0345
TS #30057.31532

ADDRESS FOR SERVICE OF PROCESS:
NANCY K. CARY, Successor Trustee
Law Offices
1223 Commercial Street
Bellingham WA 98225
Telephone: (360) 715-1218

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE
This communication is from a debt collector.

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