

Notice of Trustee's Sale

Case No. WA06000028-25-1
CO. No. 250082975-WA-
MSI NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET SEQ. Grantor: MATTHEW K. SNYDER AND TESSALEE K. SNYDER, HUSBAND AND WIFE Current Beneficiary of the Deed of Trust: NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing Original Trustee of the Deed of Trust: FIDELITY NATIONAL TITLE INSURANCE CO., A NEBRASKA CORP. Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing Reference Number of the Deed of Trust: Instrument No. 4491889 Parcel Number: 83466 | R23123-180-3810 I. NOTICE HEREBY GIVEN that on May 22, 2026, 10:00 AM, At the main entrance to the City Hall located at 865 SE Barrington Drive, Oak Harbor WA 98277, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Island, State of Washington, to-wit: THAT PORTION OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 31 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, AS SHOWN ON MAP RECORDED MARCH 29, 1962 UNDER AUDITOR'S FILE NO. 143373 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS; COMMENCING AT AN EXISTING IRON PIPE AT THE NORTHEAST CORNER OF THE SOUTH-HALF OF SAID NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 23, THENCE SOUTH 0°11'56" EAST 165.00 FEET, THENCE SOUTH 89°51'29" WEST 147.16 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89°51'29" WEST 150.00 FEET; THENCE SOUTH 0°11'56" EAST 135.00 FEET; THENCE NORTH 89°51'29" EAST 150.00 FEET; THENCE NORTH 0°11'56" WEST 135.00 FEET TO THE POINT OF BEGINNING (ALSO KNOWN AS TRACT B OF SHORT PLAT NO. 71-109 RECORDED NOVEMBER 16, 1971 UNDER AUDITOR'S FILE NO. 245788) TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS AS DESCRIBED IN "EXHIBIT A" OF SHORT PLAT NO. 71-109 RECORDED UNDER AUDITOR'S FILE NO. 245788 SITUATE IN THE COUNTY OF ISLAND, STATE OF WASHINGTON. APN: 83466 | R23123-180-3810 More commonly known as 514 ROZEWAY PL, CAMANO ISLAND, WA 98282 which is subject to that certain Deed of Trust dated June 16, 2020, executed by MATTHEW K. SNYDER AND TESSALEE K. SNYDER, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for NEWREZ LLC, Beneficiary of the security instrument, its successors and assigns, recorded July 23, 2020 as Instrument No. 4491889 and the beneficial interest was assigned to NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING and recorded July 30, 2021 as Instrument Number 4525763 of official records in the Office of the Recorder of Island County, Washington. II. No action commenced by NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing, the current 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/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 December 1, 2023 To January 13, 2026 Number of Payments 2 Monthly Payment \$1,721.93 12 \$1,833.46 12 \$1,900.98 Total \$48,257.14 LATE CHARGE INFORMATION December 1, 2023 January 13, 2026 \$0.00 PROMISSORY NOTE INFORMATION Note Dated: June 16, 2020 Note Amount \$331,500.00 Interest Paid To: November 1, 2023 Next Due Date: December 1, 2023 Current Beneficiary: NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing Contact Phone No: 800-365-7107 Address: 75 Beattie Place, Suite 300, Greenville, SC 29601 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$308,959.25, 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 May 22, 2026. The defaults referred to in Paragraph III must be cured by May 11, 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 before May 11, 2026 (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 May 11, 2026 (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, NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing or Trustee to the Borrower and Grantor at the following address(es): ADDRESS OCCUPANT 514 ROZEWAY PL, CAMANO ISLAND, WA 98282 MATTHEW K. SNYDER 514 ROZEWAY PL, CAMANO ISLAND, WA 98282 TESSALEE K. SNYDER 514 ROZEWAY PL, CAMANO ISLAND, WA 98282 by both first class and certified mail on December 9, 2025, 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 December 8, 2025 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. Mediation MUST be requested between the time you receive the Notice of Default and no later than 90 calendar days BEFORE the date of sale listed in the Notice of Trustee Sale. If an amended Notice of Trustee Sale is recorded 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 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 might 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 Washington State Housing Finance Commission: Toll-free: 1-877-894-HOME (1-877-894-4663) Website: <https://www.homeship-wa.org/> The United States Department of Housing and Urban Development: Toll-free: 1-800-569-4287 Website: https://answers.hud.gov/housing-counseling/s/?language=en_US The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Toll-free: 1-800-606-4819 Website: <https://nwjustice.org/home> Effective March 1, 2026, new federal regulations (89 Fed. Reg. 70258) will impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> Dated: January 13, 2026 MTC Financial Inc. dba Trustee Corps, as Duty Appointed Successor Trustee By: Althe Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowdy Street Kent, WA 98032 Toll Free Number: (844) 367-8456 TDD: 711 949.252.8300 For Real Estate/Pay Off Quotes, Contact MTC Financial Inc. DBA Trustee Corps NPO483640 To: STANWOOD CAMANO NEWS 08/11/2026, 09/01/2026

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