

FILED FOR RECORD AT THE
REQUEST OF/RETURN TO:
Craig E. Cammock
Skagit Law Group, PLLC
P.O. Box 336 / 227 Freeway Drive, Ste B
Mount Vernon, WA 98273

NOTICE OF TRUSTEE'S SALE OF COMMERCIAL LOAN

Reference Nos.:	200410280228 (Deed of Trust) 201306040054 (Assignment of Deed of Trust) 202210210038 (Assignment of Deed of Trust) 202603270056 (Appointment of Successor Trustee) 9703170121 (Memorandum of Lease) 9902180111 (Assignment of Lease)
Grantor of the Deed of Trust:	RHODO DRONA, LLC, a Washington limited liability company; and ROSE POINT, LLC, a Washington limited liability company
Current Beneficiary of Deed of Trust:	ROBERT PETERSON
Current Trustee of the Deed of Trust:	SKAGIT LAW GROUP, PLLC, a Washington professional limited liability company
Current Loan Mortgage Servicer of the Deed of Trust:	ROBERT PETERSON
Abbreviated Legal:	Building, improvements and leasehold interest located on ptn Blocks 288 and 289, and vacated 2 nd Street, "City of Anacortes" and of Tract 8, Plate 9, "Tide and Shore Lands of Section 18, Township 35 N, Range 2 E.W.M.
Additional Legal on page:	2
Assessor's Tax Parcel No.:	3772-289-011-0200 / P128814

NOTICE IS HEREBY GIVEN that the undersigned Trustee, **SKAGIT LAW GROUP, PLLC**, a Washington professional limited liability company, will on **Friday, September 11, 2026, at 9:30 a.m.**, at the entrance/front steps of the Skagit County Courthouse located at 205 W. Kincaid Street, in the City of Mount Vernon, State of 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 Skagit, State of Washington, to-wit:

Building, Improvements and Leasehold Interest only, located on:

That portion of Blocks 288 and 289, "CITY OF ANACORTES", as per plat recorded in Volume 2 of Plats, page 4, records of Skagit County, Washington, and of vacated 2nd Street abutting thereon, and of Tract 8, Plate 9, "TIDE AND SHORE LANDS OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 2 EAST, W.M.", as per the official map thereof on file in the office of the Commissioner of Public Lands at Olympia, Washington, more particularly described as follows:

Beginning at the intersection of "T" Avenue and 6th Street, within the Plat of the "CITY OF ANACORTES";

thence North 0°35'27" East, along the centerline of "T" Avenue, 591.17 feet, to the intersection of 4th Street and "T" Avenue, in said Plat; thence continue North 0°35'27" East, 452.00 feet to a point of intersection with the North line of the 16 foot alley within said Block 288, produced Westerly; thence South 89°24'51" East, along said line, a distance of 15.29 feet to the true point of beginning; thence North 0°35'27" East, 243.07 feet; thence South 89°18'28" East, 109.61 feet; thence South 0°35'27" West, 242.85 feet to the North line of said alley; thence North 89°24'51" West, along said line and said line extended a distance of 109.60 feet to the true point of beginning.

EXCEPT any portions of "T" Avenue;

ALSO EXCEPT any portions of Block 288, "CITY OF ANACORTES", as per plat recorded in Volume 2 of Plats, page 4, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

(commonly known as 209 T Avenue, Anacortes, Washington 98221), which is subject to that certain Deed of Trust dated October 28, 2004, and recorded October 28, 2004, under Auditor's File Number 200410280228, records of Skagit County, Washington, between **RHODO DRONA, LLC**, a Washington limited liability company, as Grantor, and **OLAF GILDNES** and **GAYLE GILDNES**, husband and wife, as Beneficiaries, which beneficial interest was assigned to **GAYLE GILDNES**, a single woman, by

assignment recorded on July 4, 2013, under Auditor's File No. 201306040055, which beneficial interest was then assigned to **ROBERT PETERSON**, by assignment recorded on October 21, 2022, under Auditor's File Number 202210210038, records of Skagit County, Washington, to secure an obligation in favor of **ROBERT PETERSON**, as Beneficiary.

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 Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

Payments of \$2,000.00 due March 1, April 1, May 1, June 1, July 1, August 1, September 1, October 1, November 1, and December 1 of 2025, and January 1, February 1, March 1, April 1, May 1, and June 1 of 2026	\$32,000.00
Late Fees as of June 5, 2026:	\$3,200.00
TOTAL:	<u>\$35,200.00</u>

Demand having been given and no payment having been received, all principal, interest, and late fees are now due.

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults. Any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

<u>Other Default:</u>	<u>Action to Cure Default:</u>
TAXES/ASSESSMENTS	Deliver to Successor Trustee written proof that all taxes and assessments against the property are paid current.
FAILURE TO INSURE PROPERTY AGAINST HAZARD	Deliver to Successor Trustee written proof that the property is insured against hazard as required by the Deed of Trust.

LIENS

Deliver to Successor Trustee written proof that all senior liens are paid current and that no other defaults exist.

JUDGMENTS

Deliver to Successor Trustee written proof that all senior judgments are paid current and that no other defaults exist.

WASTE

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust.

**UNAUTHORIZED SALE
OF PROPERTY (DUE
ON SALE)**

Revert title to permitted vestee.

Costs and Fees:

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs, and fees:

Attorney's fees incurred by beneficiary (as of April 30, 2026)	\$10,000.00
Trustee's Fee:	\$1,500.00
Title report:	\$984.82
Recording fees:	\$308.71
Service/posting of foreclosure notices:	\$95.00
Mailing costs:	\$79.73

Subtotal: **\$12,968.26**

Total Current Estimated Amount: **\$48,168.26**

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$183,249.96, together with interest as provided in the note or other instrument secured from **October 28, 2004**, 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 without any warranty concerning the title to, or the condition of, the property, and also will be made without warranty, express or implied, regarding title, possession, or encumbrances on **September 11, 2026**. The default(s) referred to in paragraph III must be cured by **August**

30, 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 **August 30, 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 **August 30, 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 Beneficiary or Trustee to the Borrower or Grantor at the following addresses:

Rhodo-Drona LLC
209 T Avenue
Anacortes, WA 98221

Randy Barrett
3029 South Holden
Seattle, WA 98108

Rhodo-Drona LLC
c/o Tiffany A. Barrett,
registered agent
209 T Avenue
Anacortes, WA 98221

Tiffany Barrett
6124 Parkside Drive
Anacortes, WA 98221

Tiffany Barrett
6124 Parkside Drive
Anacortes, WA 98221

Jennifer Wingett
209 T Avenue
Anacortes, WA 98221

by both first class and certified mail on March 30, 2026, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally with said written Notice of Default or the Notice of Default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has in his possession proof of such service or posting.

VII

The Trustee whose name and address are set forth below will provide in writing, to any person 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 R.C.W. 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 the unlawful detainer act, chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

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)

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/lsg/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

Telephone: 1-800-606-4819

Web site: <http://nwjustice.org/what-clear>

DATED this 5th day of June, 2026.

SKAGIT LAW GROUP, PLLC,
a Professional Limited Liability Company,
Successor Trustee

By

Craig E. Cammock, WSBA #24185

Its: Member

227 Freeway Drive, Suite B

Mount Vernon, WA 98273

Telephone: (360) 336-1000

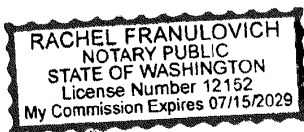
STATE OF WASHINGTON)

) ss.

COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that Craig E. Cammock 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 a Member of Skagit Law Group, PLLC, a Washington professional liability company, to be the free and voluntary act for such party for the uses and purposes mentioned in the instrument.

Given under my hand and official seal on this 5th day of June, 2026.



Printed Name Rachel Franulovich
NOTARY PUBLIC in and for the State of Washington
My Commission Expires 7.15.2029

NOTICE TO GUARANTORS, BORROWERS, AND/OR GRANTORS OF THE
COMMERCIAL OBLIGATION SECURED BY THE DEED OF TRUST:

IF YOU ARE A GUARANTOR, YOU MAY BE LIABLE FOR A DEFICIENCY JUDGMENT TO THE EXTENT THE SALE PRICE OBTAINED AT TRUSTEE'S SALE IS LESS THAN THE DEBT SECURED BY THE DEED OF TRUST.

YOU HAVE THE SAME RIGHT 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.

YOU WILL HAVE NO RIGHT TO REDEEM THE PROPERTY AFTER THE TRUSTEE'S SALE.

SUBJECT TO SUCH LONGER PERIODS AS ARE PROVIDED IN THE WASHINGTON DEED OF TRUST ACT, CHAPTER 61.24 RCW, ANY ACTION BROUGHT TO SEEK A DEFICIENCY JUDGMENT 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.

IN ANY ACTION FOR A DEFICIENCY, YOU 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 YOUR LIABILITY FOR A DEFICIENCY TO THE DIFFERENCE BETWEEN THE DEBT AND THE GREATER OF SUCH FAIR VALUE OR THE SALE PRICE PAID AT TRUSTEE'S SALE, PLUS INTEREST AND COSTS.

If you are a borrower or a grantor, then to the extent that the fair value of the property sold at trustee's sale to the beneficiary is less than the unpaid obligation secured by the deed of trust immediately prior to the trustee's sale, an action for a deficiency judgment may be brought against you for:

- any decrease in the fair value of the property caused by waste to the property committed by the borrower or grantor after the deed of trust was granted; and
- any decrease in the fair value of the property caused by the wrongful retention of any rents, insurance proceeds, or condemnation awards by the borrower or grantor that are otherwise owed to the beneficiary.

The deficiency judgment may also include interest, costs and attorneys fees.