

**IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
FOR COWLITZ COUNTY**

DATA MORTGAGE INC., DBA ESSEX
MORTGAGE,

Plaintiff,

vs.

ROSEMARY CARDENAS; MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC.,
ACTING SOLELY AS NOMINEE FOR SECURITY
NATIONAL MORTGAGE COMPANY,
SECRETARY OF HOUSING AND URBAN
DEVELOPMENT, OCCUPANTS OF THE
PROPERTY,

Defendants.

Case No.: 24-2-00637-08

**NOTICE TO JUDGMENT
DEBTOR
OF SALE OF REAL PROPERTY**

TO: ROSEMARY CARDENAS; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OCCUPANTS OF THE PROPERTY, Judgment Debtors.

The Superior Court of Cowlitz County has directed the undersigned Sheriff of Cowlitz County to sell the property described below to satisfy a judgment in the above-entitled action. The property to be sold is described at the end of this notice.

If developed, the property address is: 1406 N 4TH AVE, KELSO, WA 98626-3833

The sale of the above-described property is to take place:

Time: 10:00 AM

Date: Friday, January 3, 2025

Place: Hall of Justice , 312 SW 1st Ave., Kelso, Washington

The judgment debtor can avoid the sale by paying the judgment amount of \$216,392.11 together with interest, costs, and fees before the sale date. For the exact amount, contact the Sheriff's Office at 312 SW 1st Ave., Kelso, Washington, ATTN: Undersheriff.

This property is subject to a redemption period of twelve months which will expire at 4:30 PM on the 3rd day of January, 2026.

The judgment debtor or debtors or any of them may redeem the above property at any time up to the end of the redemption period by paying the amount bid at the Sheriff's Sale plus additional costs, taxes, assessments, statutory interests, and fees. If you are interested in redeeming the property, contact the Cowlitz County Sheriff's Office, ATTN: Undersheriff, at 312 SW 1st Ave., Kelso, Washington, to determine the exact amount necessary to redeem.

IMPORTANT NOTICE:

IF THE JUDGMENT DEBTOR OR DEBTORS DOES NOT REDEEM THE PROPERTY BY 4:30 PM ON JANUARY 3, 2026, THE END OF THE REDEMPTION PERIOD, THE PURCHASER AT THE SHERIFF'S SALE WILL BECOME THE OWNER AND MAY EVICT THE OCCUPANT FROM THE PROPERTY UNLESS THE OCCUPANT IS A TENANT HOLDING UNDER AN UNEXPIRED LEASE. IF THE PROPERTY TO BE SOLD IS OCCUPIED AS A PRINCIPAL RESIDENCE BY THE JUDGMENT DEBTOR OR DEBTORS AT THE TIME OF SALE, HE, SHE, THEY, OR ANY OF THEM HAVE THE RIGHT TO RETAIN POSSESSION DURING THE REDEMPTION PERIOD, IF ANY, WITHOUT PAYMENT OF ANY RENT OR OCCUPANCY FEE. THE JUDGMENT DEBTOR MAY ALSO HAVE A RIGHT TO RETAIN POSSESSION DURING ANY REDEMPTION PERIOD OF THE PROPERTY IF IT IS USED FOR FARMING OR IF THE PROPERTY IS BEING SOLD UNDER A MORTGAGE THAT SO PROVIDES.

If the sale is not pursuant to a judgment or foreclosure of a mortgage, or if the Sheriff has been informed that there is not sufficient personal property to satisfy the judgment and that if the judgment debtor or debtors do have sufficient personal property to satisfy the judgment, the judgment debtor or debtors should contact the Sheriff's Office immediately.

Dated this 19TH Day of November, 2024 BRAD THURMAN, Sheriff
Cowlitz County, Washington

BY _____ /S/
David Handy, Undersheriff
312 SW 1st Ave., Kelso, WA 98626
Telephone: (360) 577-3092

LEGAL DESCRIPTION

THE NORTH 10.00 FEET OF LOT 3, ALL OF LOT 4, AND THE SOUTH 10.00 FEET OF LOT 5, BLOCK 13, HOMESITE ADDITION, AS RECORDED IN VOLUME 4 OF PLATS, PAGE 58, RECORDS OF SAID COUNTY. SITUATE IN COWLITZ

COUNTY, STATE OF WASHINGTON.