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IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR KITSAP COUNTY

NATIONAL COOPERATIVE BANK, N.A.,  
Plaintiff,

vs.

JOSEPH A. MORALES JR. and AMANDA L. MORALES, husband and wife;  
WASHINGTON STATE HOUSING FINANCE COMMISSION; SECRETARY OF HOUSING AND URBAN DEVELOPMENT; AND OCCUPANTS OF THE PREMISES,  
Defendants.

SHERIFF'S NOTICE TO JUDGEMENT DEBTOR OF SALE OF REAL PROPERTY

CAUSE NO: 25-2-01275-18

JUDGEMENT RENDERED ON: 12/15/2025

ORDER OF SALE ISSUED: 01/09/2026

DATE OF LEVY: 02/02/2026

TO: JOSEPH A. MORALES JR. and AMANDA L. MORALES, husband and wife  
Judgment Debtor(s)

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

LEGAL DESCRIPTION:

LOTS 5 AND 6, BLOCK 14, NAVY YARD CITY, ACCORDING TO THE PLAT  
RECORDED IN VOLUME 3 OF PLATS, PAGE 75, RECORDS OF KITSAP  
COUNTY, WASHINGTON;  
EXCEPT THE WEST 6 FEET THEREOF

Post Office Address: 1111 Evans Avenue W., Bremerton, WA 98312;

Assessor's Property Tax Parcel or Account Number: 4600-014-005-0002.

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

Time: 09:00 a.m.  
Date: Friday, March 13, 2026  
Place: Main Entrance, Kitsap County Courthouse, 614 Division Street,  
Port Orchard, Washington

The judgment debtor can avoid the sale by paying the judgment amount of \$276,924.71 together with interest, costs, and fees, before the sale date. For the exact amount, contact the Sheriff at the address stated below.

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This property is subject to:

A redemption period of twelve months, which will expire at 4:30 p.m. on the 13th day of March, 2027.

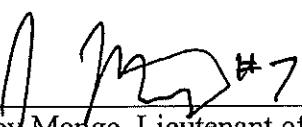
The judgment debtor or debtors or any of them may redeem the above-described property at any time up to the end of the redemption period by paying the amount bid at the Sheriff's Sale plus additional costs, taxes, assessments, certain other amounts, fees and interest. If you are interested in redeeming the property, contact the undersigned Sheriff at the address stated below to determine the exact amount necessary to redeem.

IMPORTANT NOTICE: IF THE JUDGMENT DEBTOR OR DEBTORS DO NOT REDEEM THE PROPERTY BY 4:30 P.M. ON THE 13th DAY OF MARCH 2027 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 MAY 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 IF THE PROPERTY 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 of foreclosure of a mortgage or a statutory lien, 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 2<sup>nd</sup> day of February 2026.

John Gese, Sheriff  
Kitsap County, Washington

By  #7  
Jeffrey Menge, Lieutenant of Investigations and Support Services  
Kitsap County Sheriff's Office  
614 Division Street, MS #37  
Port Orchard, Washington 98366-4688  
(360) 337-7104

1  
2 26 FEB -2 AM 10:06  
3

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4 JAN 09 2026  
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KITSAP COUNTY CLERK  
DAVID T LEWIS III

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7  
8 IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON  
9

10 IN AND FOR KITSAP COUNTY

11 NATIONAL COOPERATIVE BANK, N.A.,

12 Plaintiff,

13 vs.

14 JOSEPH A. MORALES JR. and AMANDA L.  
15 MORALES, husband and wife; WASHINGTON  
16 STATE HOUSING FINANCE COMMISSION;  
17 SECRETARY OF HOUSING AND URBAN  
18 DEVELOPMENT; AND OCCUPANTS OF  
19 THE PREMISES,

20 Defendants.

No.: 25-2-01275-18

21 ORDER OF SALE ON REAL PROPERTY

22 TO KITSAP COUNTY SHERIFF'S DEPARTMENT:

23 On December 15, 2025, an Default Judgment and Decree of Foreclosure in favor of  
24 Plaintiff NATIONAL COOPERATIVE BANK, N.A. was entered in the Superior Court of  
25 Washington, County of Kitsap, against defendants JOSEPH A. MORALES JR. and AMANDA  
26 L. MORALES, husband and wife ("Judgment Debtors, In Rem"); WASHINGTON STATE  
27 HOUSING FINANCE COMMISSION; SECRETARY OF HOUSING AND URBAN  
28 DEVELOPMENT; AND OCCUPANTS OF THE PREMISES ("Judgment Defendants, In Rem").

29 ORDER OF SALE

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25-2-01275-18  
ORSI 32  
Order of Sale Issue  
20239324



*Paul*  
\$20.00

1 It is ordered, adjudged, and decreed that the land and premises legally described as  
2 follows:

3 LOTS 5 AND 6, BLOCK 14, NAVY YARD CITY, ACCORDING TO THE PLAT  
4 RECORDED IN VOLUME 3 OF PLATS, PAGE 75, RECORDS OF KITSAP COUNTY,  
5 WASHINGTON;

6 EXCEPT THE WEST 6 FEET THEREOF.

7 APN: 4600-014-005-0002

8 Commonly referred to as: 1111 Evans Avenue W., Bremerton, WA 98312 referred to in  
9 the Judgment, be sold at public auction, as particularly set out in said Judgment.

10 The total amount due and owing on the Judgment through December 30, 2025 is  
11 \$308,614.91 consisting of the following: the judgment amount of \$297,883.39, principal and  
12 interest; \$10,219.42 awarded for attorneys' fees and costs; plus pre-judgment interest accruing  
13 from December 13, 2025 through December 15, 2025, \$85.35 (\$28.45 per diem x 3 days); plus  
14 post-judgment interest accruing from December 16, 2025 through December 30, 2025, at the rate  
15 of 3.75% per annum, of \$426.75 (\$28.45 per diem x 15 days); pursuant to the Judgment, post-  
16 judgment amounts advanced for attorneys' fees, and costs for publication and Sheriff's fees of an  
17 unknown amount.

18 It is ordered, adjudged, and decreed that the Sheriff is hereby authorized to make the  
19 return within 60 days after issuance by the court. For purposes of the sale, the Order may be  
20 automatically extended for 30 days, pursuant to RCW 6.21.050.

21 In the name of the State of Washington, you are hereby commanded and required to  
22 proceed to notice for sale and to sell the Subject Property, which is more particularly described in  
23 the Notice of Sale, and apply the proceeds of said sale as in said Judgment and Decree directed,  
24 and to make and file your report of such sale with the Clerk of this Court, and do all things  
25 according to the terms and requirements of said Judgment, and the provisions of Washington  
26 Law.

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1 Plaintiff waives deficiency rights related to the Subject Property, the court will establish a  
2 twelve-month redemption period from the date of the Sheriff's foreclosure sale, and the Sheriff  
3 should be ordered to issue a Sheriff's Deed to the successful bidder at the termination of the  
4 redemption period pursuant to RCW 6.23.020.

5 WITNESS, the Honorable KEVIN HULL, Judge of  
6 the above entitled Court, and the seal thereof, this 9<sup>th</sup> day of January, 2026

7  
8 SUPERIOR COURT, KITSAP COUNTY



9 By: DAVID T. LEWIS III  
10 CLERK OF THE COURT

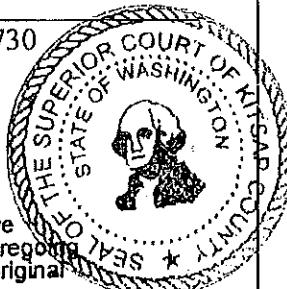
11 By: Patricia Croston  
12 DEPUTY

13  
14 KEVIN HULL  
15 By: JUDGE/COURT COMMISSIONER

16  
17 DATED: December 30, 2025

ZBS LAW, LLP

18  
19 By: Tom B. Pierce  
20 Tom B. Pierce, WSBA #26730  
21 Attorneys for Plaintiff



22 STATE OF WASHINGTON  
23 COUNTY OF KITSAP

24 I, DAVID T. LEWIS III, Clerk of the above  
25 entitled County do hereby certify that the foregoing  
26 instrument is a true and exact copy of the original  
now on file in my office.

In witness whereof, I hereunto set my hand and  
the seal of said Court this 2<sup>nd</sup> day of Feb, 2026  
DAVID T. LEWIS III, COUNTY CLERK

27 BY: Deputy