

COUNTY CLERK OFFICE  
FILED

APR 16 2018 ✓

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

Case No. 18-2-05026-28

NOTICE OF DEFENDANT KATHLEEN E.  
McNAY, aka KATHY McNAY,  
BANKRUPTCY FILING

COMES NOW the Plaintiff, LAKE CITY FEDERAL BANK, by and through its counsel,  
Schweet Linde & Coulson, PLLC, and Michael M. Sperry, and gives notice to the Court that  
Defendant, KATHLEEN E. McNAY, aka KATHY McNAY ("Defendant"), filed a voluntary  
Chapter 7 bankruptcy case on March 24, 2018, in the United States Bankruptcy Court for the  
District of Minnesota, Case Number 18-30860-WJF. A true and correct copy of Defendant's  
Notice of Chapter 7 Bankruptcy Case is attached hereto as **Exhibit A** and incorporated herein by  
this reference. The filing of the bankruptcy case operates as a stay against the continuation of  
this action against Defendant, 11 U.S.C. §§362(a)(1) and (6), enforcement against actions against  
the Defendant and property of her bankruptcy estate, 11 U.S.C. §362(a)(2), any act to obtain

NOTICE OF DEFENDANT BANKRUPTCY FILING - 1

**ORIGINAL**

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.

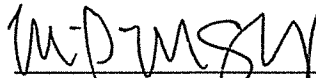
SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

1 control of property of Defendant's bankruptcy estate, 11 U.S.C. §362(a)(3), any act to create or  
2 enforce a lien against property of the estate, 11 U.S.C. §362(a)(4), and any act to create or  
3 enforce a lien against the property of the Defendant for a claim that arose before the  
4 commencement of Defendant's bankruptcy, 11 U.S.C. §362(a)(5). Plaintiff therefore requests  
5 that this Court stay this matter, including any applicable deadlines that had not expired upon the  
6 commencement of the case, with regard to Defendant and property of the Defendant pending  
7 further notification, from either Plaintiff or Defendant, that the bankruptcy stay no longer applies  
8 to the continuation of this action, subject to the potential discharge of Defendant under 11 U.S.C.  
9 §727.  
10

11 DATED this 12<sup>th</sup> day of April, 2018.


12 SCHWEET LINDE & COULSON, PLLC

13 

14 Laurin S. Schweet, WSBA 16431

15 Michael M. Sperry, WSBA 43760

16 Attorneys for Plaintiff  
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<b>Information to identify the case:</b>			
Debtor 1	<b>Kathleen E McNay</b>		Social Security number or ITIN xxx-xx-7004
	First Name	Middle Name	Last Name
Debtor 2			EIN ---
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN ---
			EIN ---
United States Bankruptcy Court District of Minnesota			
Case number: 18-30860 - WJF			
<b>You can receive court notices and orders by email instead of U.S. Mail via these two options:</b>		<b>For creditors:</b> Register for Electronic Bankruptcy Noticing at <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a> .	<b>For debtors:</b> Register for Debtor Electronic Bankruptcy Noticing (DeBN) at <a href="http://www.mnb.uscourts.gov/debn">www.mnb.uscourts.gov/debn</a> 

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen E McNay	
2. All other names used in the last 8 years		
3. Address	904 East Avenue Red Wing, MN 55066	
4. Debtor's attorney Name and address	Larry D. Johnson Johnson Law RW, LLC 2000 West Main St Ste 346 Red Wing, MN 55066	Contact phone 651-327-2520 Email: <a href="mailto:johnsonlawrw@gmail.com">johnsonlawrw@gmail.com</a>
5. Bankruptcy trustee Name and address	Mary Jo A Jensen-Carter Buckley & Jensen 1257 Gun Club Road White Bear Lake, MN 55110	Contact phone 651-486-7475 Email: <a href="mailto:trustee@buckleyjensen.comcastbiz.net">trustee@buckleyjensen.comcastbiz.net</a>

Debtor Kathleen E McNay

Case number 18-30860

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	200 Warren E Burger Federal Building and US Courthouse 316 N Robert St St Paul, MN 55101	Hours open: Monday - Friday: 8:00am - 5:00pm Contact phone: 651-848-1000 Web address: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 3/26/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 26, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  U S Courthouse Rm 402, 316 N Robert St, St Paul, MN 55101
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• If you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• If you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Certificate of Completion of Financial Management Course due:</b> Credit Counseling and Debtor Education Information can be found at <a href="http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm">http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</a>	
	<b>Filing deadline: 6/25/18</b>  <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• If you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>  <b>Filing deadline: 6/25/18</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

COUNTY CLERK OFFICE  
FILED

APR 02 2018 ✓

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON  
FOR SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

v.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant.

KEVIN RANKER, aka KEVIN M. RANKER,  
aka KEVIN M.M. RANER,

Garnishee Defendant.

<sup>2</sup>  
No. 18-3-05026-28

**CERTIFICATE OF SERVICE**

The undersigned certifies that under penalty of perjury under the laws of the State of Washington, that on the date stated below, I caused delivery of a true and correct copy of the *Answer to Writ of Garnishment* and this *Certificate of Service* to the parties listed via First Class / US Mail.

Laurin S. Schweet, WSBA #16431  
Schweet Linde & Coulson, PLLC  
575 S. Michigan Street  
Seattle, WA 98108  
Attorney for Plaintiff / Judgment Creditor

Kathleen E. McNay  
Aka Kathy McNay  
904 East Avenue  
Red Wing, MN 55066  
Defendant

CERTIFICATE OF SERVICE - Page 1

ORIGINAL



CARMICHAEL CLARK, P.S.  
ATTORNEYS AT LAW

P.O. Box 5226  
Bellingham, WA 98227  
P. 360 647 1500 • F. 360 647 1501

1 DATED this 28<sup>th</sup> day of March 2018 in Bellingham, Washington.

2 CARMICHAEL CLARK, P.S.

3  
4 

5 SHELLY RIDD, Paralegal



COUNTY CLERK OFFICE  
FILED

APR 02 2018

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

KEVIN RANKER, aka KEVIN M. RANKER,  
aka KEVIN M.M. RANKER,

Garnishee Defendant.

Case No. 18-2-05026-28

ANSWER TO WRIT OF GARNISHMENT

SECTION I. On the date the writ of garnishment was issued as indicated by the date appearing on the last page of the writ:

- (A) The Defendant/Judgment Debtor KATHLEEN E. McNAY, aka KATHY McNAY (check one): ☐ was/were, ☒ was/were not employed by garnishee. If not employed and you have no possession or control of any funds of Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay indicate the last day of employment: \_\_\_\_\_; and complete section III of this answer and mail or deliver the forms as directed in the writ;
- (B) The Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay. (check one): ☐ did, ☒ did not maintain a financial account with Garnishee Defendant; and
- (C) The Garnishee Defendant (check one): ☐ did, ☒ did not have possession of or control over any funds, personal property, or effects of the Defendant Kathleen E. McNay, aka Kathy McNay, (List all of Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay's, personal property or effects in your possession or control on the last page of this answer form or attach a schedule if necessary.)

ANSWER TO WRIT OF GARNISHMENT - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.  
SEATTLE, WA 98108  
P (206) 275-1010 F (206) 381-0101

ORIGINAL

The Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, is the Garnishee Defendant Kevin Ranker's mother. Ms. McNay loaned money to Mr. Ranker in 2013, but there are no written agreements.

In early 2013, Ms. McNay loaned Mr. Ranker \$40,000.00 with the intent of loaning more. Later that year Mr. Ranker and his wife requested the remainder of the loan to purchase a lot next to their house and Ms. McNay agreed to help with that purchase. Ms. McNay provided \$109,026.64 towards the purchase, and Mr. Ranker and his wife provided an earnest money deposit in the amount of \$3,000.00. The total cost of the lot, including escrow costs, was \$112,026.64. At the time of purchase, Mr. Ranker and his wife owned a 25% interest in the lot (\$27,500.00) and Ms. McNay owned a 75% interest in the lot as security for the loan. The total loan amount at this time was \$40,000.00 + Ms. McNay's 75% share of the lot held as security (\$82,500.00) less the \$3,000.00 earnest money payment by Mr. Ranker = \$119,500.00. At the time of the purchase on August 1, 2013, it was agreed that Mr. Ranker and his wife would begin paying Ms. McNay \$1,000.00 beginning in the summer of 2014.

In June 2014, Mr. Ranker and his wife began their \$1,000.00 per month payments. As of March 15, 2018, Mr. Ranker and his wife have made 46 \$1,000.00/month payments towards the loan. The total payments made by Mr. Ranker is \$48,200.00. In October 2015, Ms. McNay quit claimed her interest in the property to Mr. Ranker and his wife as a sufficient amount of the loan had been paid. The total expenses Mr. Ranker and his wife covered for the lot while under joint ownership including taxes, road dues, upgrades, etc. was \$7,081.07. Therefore, the total amount Mr. Ranker and his wife have paid toward the loan is \$55,281.07. Thus, Mr. Ranker calculates the remaining amount owed to Ms. McNay on the loan is \$64,218.93.





COUNTY CLERKS OFFICE  
FILED

FEB 05 2018

Received 06-23-2017  
FILED  
06-28-2017  
Clerk of Circuit Court  
Pierce County, WI  
2018CV000100

STATE OF WISCONSIN

CIRCUIT COURT OF PIERCE COUNTY  
SAN JUAN COUNTY, WASHINGTON

PIERCE COUNTY

Lake City Federal Bank  
201 E. Marion Street  
Lake City, MN 55041,

File No: 16-CV-100

Plaintiff,

18 2 0502628

vs.

ORDER CONFIRMING SHERIFF'S SALE,  
DISCHARGING RECEIVER AND FOR  
ENTRY OF DEFICIENCY JUDGMENT

Kathleen E. McNay  
a/k/a Kathy McNay  
904 East Avenue  
Red Wing, MN 55066  
Maiden Rock, WI 54750,

Case Type: Foreclosure of  
Mortgage/ Other Contracts/  
Money Judgment

Midland Funding, LLC  
c/o Corporation Service Company, Registered Agent  
8040 Excelsior Dr., Suite 400  
Madison, WI 53717,

Code No.: 30301/30303/30404

Target National Bank  
3701 Wayzata Blvd.  
Minneapolis, MN 55416

County of Pierce  
I hereby certify that this document is a full  
true and correct copy of the original on file  
and of record in my office and has been  
compared by me.

Attest January 31, 2018  
Kenneth J. Huns, Deputy

United States of America  
Department of the Treasury- Internal Revenue Service  
c/o United States Attorney's Office  
Western District of Wisconsin  
222 West Washington Ave., Suite 700  
Madison, WI 53703, and

LVNV Funding LLC  
c/o Corporation Service Company, Registered Agent  
2711 Centerville Rd, Suite 400  
Wilmington, DE 19808

Defendants.

This matter having duly come on for hearing on June 28, 2017, before the Honorable Joseph D. Boles, Circuit Court Judge, pursuant to Notice of Application for Confirmation of Sheriff's Sale.

The Plaintiff appeared by Speight & Lappegaard, P.A., by Kent W. Speight, its attorney. Defendant, Kathleen E. McNay, appeared in person. There were no other appearances by any other Party.

NOW, THEREFORE, on the application of Speight & Lappegaard, P.A., attorneys' for Plaintiff, the Court hereby makes the following Findings and Order.

#### **FINDINGS**

1. The Findings of Fact, Conclusions of Law, Order for Judgment and Judgment of foreclosure were entered in the above-entitled action on the 19th day of October, 2016 (the "Judgment") awarding the Plaintiff the sum of One Hundred Twenty-Three Thousand Three Hundred Twenty-Six and 75/100 Dollars (\$123,326.75) from the Defendant, Kathleen E. McNay, plus additional amounts added to the Judgment as provided herein, and foreclosing the mortgage of the Plaintiff on the Property owned by the Defendant, Kathleen E. McNay.
2. In accordance with paragraphs 3 and 10 of the Conclusions of Law contained in the Judgment, the Court issued its Order of Additional Amounts Due filed May 30, 2017 adding the sum of \$23,425.35 to the amount owing by the Defendant, Kathleen E. McNay, to the Plaintiff.
3. At the time of the sale the amount due the Plaintiff by the Defendant Kathleen E. McNay on said Judgment was One Hundred Forty-Six Thousand Seven Hundred Fifty-Two and 10/100 Dollars (\$146,752.10), including additional amounts added to the Judgment in accordance with the May 30, 2017 Order of the Court;

4. The premises described in the Judgment were sold at public auction pursuant to the said Judgment, and upon due notice as required by law, under the direction of the Sheriff of Pierce County, Wisconsin, on the 6<sup>th</sup> day of June, 2017, at the front entrance of the Pierce County Courthouse in the City of Ellsworth, Pierce County, State of Wisconsin;

5. The successful bidder at said sale was Lake City Federal Bank, who bid the sum of Sixty-Two Thousand and no/100 Dollars (\$62,000.00);

6. There is a deficiency due and owing the Plaintiff in the amount of Eighty-Four Thousand Seven Hundred Fifty-Two and 10/100 Dollars (\$84,752.10)

7. The Sheriff of Pierce County Wisconsin has filed with the court her Report of Sale and her Sheriff's Deed.

NOW THEREFORE IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

#### **ORDER**

1. As of the date of the Sheriff's Sale, there was due and owing to Plaintiff from Defendant, Kathleen E. McNay, the total sum of One Hundred Forty-Six Thousand Seven Hundred Fifty-Two and 10/100 Dollars (\$146,752.10), including additional amounts added to the Judgment as provided herein.

2. The sale of the mortgaged premises involved in the above-entitled action to Plaintiff for the amount bid of Sixty-Two Thousand Dollars (\$62,000.00) and the Sheriff's Report of Sale are hereby in all things approved and confirmed.

3. The Court finds that the fair market value of the mortgaged premises which is to be credited to the mortgage loan indebtedness found by the Court to be due is the sum of Sixty-Two Thousand Dollars (\$62,000.00), and represents fair market value to be applied to the total indebtedness found to be due Plaintiff.

4. The receiver, Bruce Carlstrom, President of Lake City Federal Bank, is discharged without any further liability hereunder.

5. The Clerk of Court shall immediately deliver the Sheriff's Deed to Plaintiff or its attorneys.

6. The Clerk shall enter a deficiency judgment herein against the Defendant, Kathleen E. McNay, in the sum of Eighty-Four Thousand Seven Hundred Fifty-Two and 10/100 Dollars (\$84,752.10) and the Plaintiff may have execution thereof. Plaintiff is not relinquishing any other rights or remedies it may have, including the right to enforce the Judgment and collect the amounts owing on the deficiency.

Electronically signed by Joseph D. Boles, Pierce County Circuit Judge

Dated \_\_\_\_\_, 2017  
Circuit Court Judge

06/28/2017

BY THE COURT:

\_\_\_\_\_

Joan P. White  
San Juan County Clerk

PAY TO THE ORDER OF  
SAN JUAN COUNTY CLERK  
125107820 212012349  
2/5/2018 2:48:17 PM  
TRANS AMT \$240.00  
RECEIPT # 28-2018-00265  
CASE # 18-2-05026-28

COUNTY CLERKS OFFICE  
FILED

FEB 09 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

SUPERIOR COURT OF THE STATE OF WASHINGTON  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,  
Plaintiff,

vs.

KATHLEEN McNAY,  
Defendant.

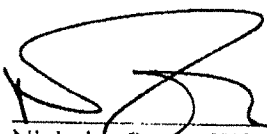
18-2-05026-28  
NO. 18-2-0602628

AFFIDAVIT OF ADDRESS OF  
JUDGMENT CREDITOR AND  
DEBTOR

I certify on penalty of perjury that the following is true and correct to the best of my knowledge.

1. The name of the Judgment Debtor is Kathleen E. McNay a/k/a Kathy McNay, a/k/a Kathleen McNay Espinosa, Judgment Debtor. The last known address of the Judgment Debtor is 904 East Avenue, Red Wing, MN 55066.
2. The name of the Judgment Creditor is Lake City Federal Bank. The Judgment Creditor's address is 201 E. Marion Street, Lake City, MN 55041.
3. The deficiency judgment was filed on June 28, 2017. Under Section 806.15 of the Wisconsin Statutes the judgment is a lien on all real property of the judgment debtor for a period of 10 years from the date of entry.

Signed on 9 day of February 2019 in Friday Harbor, WA.

  
Nicholas Power WSBA #45974

THE LAW OFFICE OF NICHOLAS POWER  
540 GUARD ST., SUITE 150  
FRIDAY HARBOR, WA 98250  
360.298.0464

COUNTY CLERKS OFFICE  
FILED

FEB 09 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

SUPERIOR COURT OF THE STATE OF WASHINGTON  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,  
Plaintiff,

vs.

KATHLEEN E. McNAY, a/k/a KATHY  
McNAY,  
Defendant.

18-2-6502628  
NO. ~~18-2-0602628~~

JUDGMENT SUMMARY

JUDGMENT SUMMARY

JUDGMENT CREDITOR: Lake City Federal Bank

ATTORNEY FOR JUDGMENT CREDITOR: Nicholas Power WSBA #45974, 540  
Guard St., Suite 150, Friday Harbor, WA 98250. Foreign Counsel, Kent Speight,  
Speight & Lappegaard, P.A., 411 West Third Street, Red Wing, MN 55066

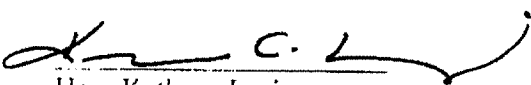
JUDGMENT DEBTOR: Kathleen E. McNay, a/k/a Kathy McNay.

TOTAL AMOUNT OF JUDGMENT: Eighty-Four Thousand Seven Hundred Fifty-Two  
and 10/100 (\$84,752.10).

DATE OF ENTRY OF FOREIGN JUDGMENT: June 28, 2017

EXPIRATION DATE OF JUDGMENT: June 28, 2027, per Wisc. Code § 806.15.

ENTERED in open Court this 9<sup>th</sup> day of February 2018.

  
Hon. Kathryn Loring

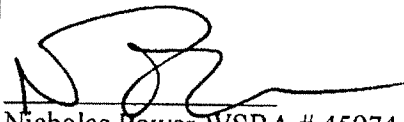
JUDGMENT ASSIGNED

JUDGMENT SUMMARY-1

THE LAW OFFICE OF NICHOLAS POWER  
540 GUARD ST., SUITE 150  
FRIDAY HARBOR, WA 98250  
360.298.0464



1 Presented by:

2 

3 Nicholas Power WSBA # 45974

4 Attorney for Judgment Creditor

5 540 Guard St., Suite 150

6 Friday Harbor, WA 98250

nickedpower@gmail.com

360.298.0464

COUNTY CLERKS OFFICE  
FILED

FEB 12 2018

JOAN R. WHITE  
SAN JUAN COUNTY, WASHINGTON

SUPERIOR COURT OF THE STATE OF WASHINGTON  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,  
Plaintiff,

NO. 18-2-0502628

vs.


DECLARATION OF SERVICE

KATHLEEN McNAY, a/k/a KATHY  
McNAY

Defendant.

I declare under penalty of perjury that I caused to be mailed via First Class U.S. Mail a true and correct copy of the following documents to Ms. Kathleen McNay 904 East Avenue, Red Wing, MN 55066: 1) Letter of Notice of Domestication of Judgment, 2) Copy of the Judgment Filed in San Juan Superior Court, 3) Judgment Summary, and 4) Affidavit of Addresses.

DATED this 12th day of February 2018 in Friday Harbor, WA.



Nicholas Power WSBA 45974  
Attorney for Plaintiff

THE LAW OFFICE OF NICHOLAS POWER  
540 GUARD ST., SUITE 150  
FRIDAY HARBOR, WA 98250  
360.298.0464

COUNTY CLERKS OFFICE  
FILED

MAR 05 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

Case No. 18-2-05026-28

MOTION AND DECLARATION FOR  
SUPPLEMENTAL PROCEEDINGS OF  
KEVIN M. RANKER

Plaintiff Lake City Federal Bank moves pursuant to RCW 6.32.010 and RCW 6.32.030 for an order directing Kevin M. Ranker to appear at proceedings supplemental to execution herein. Plaintiff requests that, pursuant to RCW 6.32.130 and 4.28.080, the order may be served upon any person upon whom a summons can be served.

This motion is supported by the records and files herein, the Declaration of Laurin S. Schweet subjoined.

DATED this 2nd day of March, 2018.

SCHWEET LINDE & COULSON, PLLC

*Laurin S. Schweet*

Laurin S. Schweet, WSBA 16431  
Attorney for Plaintiff

MOTION AND DECLARATION FOR  
SUPPLEMENTAL PROCEEDINGS - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.  
SEATTLE, WA 98108  
P (206) 275-1010 F (206) 381-0101

 ORIGINAL

DECLARATION

I, Laurin S. Schweet, declare as follows:

I am over the age of 18, and I make this declaration in that capacity based on personal knowledge.

Plaintiff has judgment against Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, an individual, which was entered in this Court on February 9, 2018, of which an amount exceeding \$25.00 remains unpaid; I have reason to believe and do believe that Kevin M. Ranker, son of the Judgment Debtor, has knowledge concerning assets of the Judgment Debtor Kathleen E. McNay, aka Kathy McNay, which she is unjustly concealing and refusing to apply to the satisfaction of the judgment herein.

As counsel for Plaintiff, I am authorized to make this declaration on behalf of Plaintiff, and I am competent to testify to the facts contained herein.

I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct.

Signed on March 2nd, 2018 in Seattle, Washington.



Laurin S. Schweet, WSBA 16431  
Attorney for Plaintiff

COUNTY CLERKS OFFICE  
FILED

MAR 05 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR THE  
COUNTY OF SAN JUAN

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

Case No. 18-2-05026-28

NOTE FOR MOTION DOCKET

TO: Kevin Ranker, aka Kevin M. Ranker, aka Kevin M.M. Ranker

TO: Clerk of the Court.

Please take note that the issue of law in this case will be heard on the date below and the clerk is  
requested to note this issue on the motion docket for that day.

Hearing date: March 30, 2018 at 10:30 AM ✓

Nature of Motion: Supplemental Proceedings

Place: As Assigned: San Juan County Superior Court  
San Juan County Courthouse  
350 Court Street, 2<sup>nd</sup> Floor  
Friday Harbor, WA 98250-0909

NOTE FOR MOTION DOCKET - 1

 ORIGINAL

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

1 DATED March 2, 2018.

2 Noted By:

3 Schweet Linde & Coulson, PLLC

4 

5  
6 Laurin S. Schweet, WSBA 16431  
7 John McIntosh, WSBA 43113  
8 Attorneys for Plaintiff  
9  
10  
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NOTE FOR MOTION DOCKET - 2

**SCHWEET LINDE & COULSON, PLLC**

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

SCHWEET LINDE & COULSON, PLLC  
575 South Michigan Street  
Seattle, WA. 98108

COUNTY CLERKS OFFICE  
FILED

MAR 05 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

March 2, 2018

SAN JUAN County Clerk  
ATTN: Lisa  
350 Court Street, #7  
Friday Harbor, WA 98250

RE: Lake City Federal Bank vs. Kathleen E. McNay  
San Juan County Cause No. 18-2-05026-28

PLEASE FIND ENCLOSED:

_____	Summons and Complaint & Cover Sheet
_____	Motion for Default
_____ XX _____	APPLICATION AND AFFID OF WRIT OF GARN
_____ XX _____	WRIT OF GARNISHMENT (2)
_____	Declaration of Sum Certain
_____	Declaration of Service
_____	Default Judgment
_____	Other:
_____ XX _____	Check For: \$20.00
_____	Self-Addressed Stamped Envelope
_____	Note For Motion Docket
	<b>(Clerk, please note on calendar, copy is for Judge's working papers.)</b>

PLEASE:

_____ XX _____	File Documents
_____	And Present to Judge or Court
_____	Commissioner for approval & entry
_____ XX _____	And <del>return</del> issued WRITS AND
_____	conformed copy OF APPLICATION *****
_____	And return receipt and this
_____	cover letter
_____	Return 1 <b>certified copy</b> of Default Judgment

Your assistance is appreciated.

Yours very truly,

*Maureen A. Fitzgerald*  
Maureen A. Fitzgerald

Legal Assistant 206 381.0127

\*\*\*\*\* Hi Lisa: Please contact Leslie Brennan at Paperchase (360) 378-3345 when the Writs have been issued. I have provided 2 writs for issuance and an extra copy of the application to conform. Leslie will pick up the 2 issued writs and the conformed copy of the application. If you have any questions or concerns, please give me a call. Thank you so much.

*mo*

COUNTY CLERKS OFFICE  
FILED

MAR 05 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

ISLANDERS BANK,

Garnishee Defendant.

Case No. 18-2-05026-28

APPLICATION AND DECLARATION FOR  
WRIT OF GARNISHMENT

(FINANCIAL INSTITUTION)

THE UNDERSIGNED STATES:

Pursuant to RCW § 36.18.016(6), a fee of \$20 is submitted herewith, payable to the Clerk of the Court.

As attorney for the Plaintiff/Judgment Creditor, I am making this Application and Declaration for a Writ of Garnishment on Plaintiff/Judgment Creditor's behalf, pursuant to RCW § 6.27.060.

The facts are stated as follows:

1. Plaintiff/Judgment Creditor has a Judgment in this Court against Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay entered by Pierce County Circuit Court, Wisconsin, on June 28, 2017, and filed in this Court on February 9, 2018, which is wholly or partially unsatisfied.

APPLICATION FOR WRIT OF GARNISHMENT - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.  
SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

 ORIGINAL



1 2. The amount alleged to be due under the Judgment is \$84,752.10, plus the statutory  
2 attorney's fees and costs of \$357.00 to be awarded upon completion of a successful  
3 garnishment for a total amount due of \$85,109.10.

4 3. Plaintiff/Judgment Creditor has reason to believe, and does believe, that Garnishee  
5 Defendant, whose place of business is located at 545 Park Street, Friday Harbor, WA  
6 98250-0909, is indebted to Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy  
7 McNay in amounts exceeding those exempted from garnishment by any state or federal  
8 law.

9 4. Garnishee Defendant is not the employer of Defendant/Judgment Debtor Kathleen E.  
10 McNay, aka Kathy McNay.

11 I declare under penalty of perjury under the laws of the state of Washington that the foregoing is  
12 true and correct:

13 March 1, at Seattle, Washington  
14 (Date and Place)

15 Laurin S. Schweet  
16 Laurin S. Schweet, WSBA #16431  
17 Schweet Linde & Coulson, PLLC  
18 575 S. Michigan ST  
19 Seattle, WA 98108  
20 Telephone (206) 275-1010  
21 Fax: (206) 381-0101  
22 E-Mail: [laurins@schweetlaw.com](mailto:laurins@schweetlaw.com)

SCHWEET LINDE & COULSON , PLLC  
575 South Michigan Street  
Seattle, WA. 98108

COUNTY CLERKS OFFICE  
FILED

MAR 05 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

March 2, 2018

SAN JUAN County Clerk  
ATTN: Lisa  
350 Court Street, #7  
Friday Harbor, WA 98250

RE: Lake City Federal Bank vs. Kathleen E. McNay  
San Juan County Cause No. 18-2-05026-28

PLEASE FIND ENCLOSED:

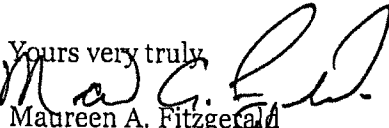
_____	Summons and Complaint & Cover Sheet
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_____ <u>XX</u> _____	APPLICATION AND AFFID OF WRIT OF GARN
_____ <u>XX</u> _____	WRIT OF GARNISHMENT (2)
_____	Declaration of Sum Certain
_____	Declaration of Service
_____	Default Judgment
_____	Other:
_____ <u>XX</u> _____	Check For: \$20.00
_____	Self-Addressed Stamped Envelope
_____	Note For Motion Docket
	<b>(Clerk, please note on calendar, copy is for Judge's working papers.)</b>

PLEASE:

_____ <u>XX</u> _____	File Documents
_____	And Present to Judge or Court
_____	Commissioner for approval & entry
_____ <u>XX</u> _____	And <del>return</del> issued WRITS AND
_____	conformed copy OF APPLICATION *****
_____	And return receipt and this
_____	cover letter
_____	Return 1 <b>certified copy</b> of Default Judgment

Your assistance is appreciated.

Yours very truly

  
Maureen A. Fitzgerald  
Legal Assistant 206 381.0127

\*\*\*\*\* Hi Lisa: Please contact Leslie Brennan at Paperchase (360) 378-3345 when the Writs have been issued. I have provided 2 writs for issuance and an extra copy of the application to conform. Leslie will pick up the 2 issued writs and the conformed copy of the application. If you have any questions or concerns, please give me a call. Thank you so much.

mo



COUNTY CLERKS OFFICE  
FILED

MAR 05 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

KEVIN RANKER, aka KEVIN M. RANKER,  
aka KEVIN M.M. RANKER,

Garnishee Defendant.

Case No. 18-2-05026-28

APPLICATION AND DECLARATION FOR  
WRIT OF GARNISHMENT

THE UNDERSIGNED STATES:

Pursuant to RCW § 36.18.016(6), a fee of \$20 is submitted herewith, payable to the Clerk of the Court.

As attorney for the Plaintiff/Judgment Creditor, I am making this Application and Declaration for a Writ of Garnishment on Plaintiff/Judgment Creditor's behalf, pursuant to RCW § 6.27.060.

The facts are stated as follows:

1. Plaintiff/Judgment Creditor has a Judgment in this Court against Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay entered by Pierce County Circuit Court, Wisconsin, on June 28, 2017, and filed in this Court on February 9, 2018, which is wholly or partially unsatisfied.

APPLICATION FOR WRIT OF GARNISHMENT - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P (206) 275-1010, F (206) 381-0101

 ORIGINAL

1 2. The amount alleged to be due under the Judgment is \$84,752.10, plus the statutory  
2 attorney's fees and costs of \$357.00 to be awarded upon completion of a successful  
3 garnishment for a total amount due of \$85,109.10.

4 3. Plaintiff/Judgment Creditor has reason to believe, and does believe, that Garnishee  
5 Defendant, whose physical address is 611 Channel Road, Orcas Island, WA and whose  
6 mailing address is P.O. Box 165, Deer Harbor, WA 98243-0165, is indebted to  
7 Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay in amounts  
8 exceeding those exempted from garnishment by any state or federal law.

9 4. Garnishee Defendant is not the employer of Defendant/Judgment Debtor Kathleen E.  
10 McNay, aka Kathy McNay.

11 I declare under penalty of perjury under the laws of the state of Washington that the foregoing is  
12 true and correct:

13 March 2, 2018 at Seattle, Washington  
14 (Date and Place)

15 

16 Laurin S. Schweet, WSBA #16431  
17 Schweet Linde & Coulson, PLLC  
18 575 S. Michigan ST  
19 Seattle, WA 98108  
20 Telephone (206) 275-1010  
21 Fax: (206) 381-0101  
22 E-Mail: [laurins@schweetlaw.com](mailto:laurins@schweetlaw.com)

COUNTY CLERKS OFFICE  
FILED

MAR 07 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

ISLANDERS BANK,

Garnishee Defendant.

Case No. 18-2-05026-28

WRIT OF GARNISHMENT

(FINANCIAL INSTITUTION)

**STATEMENT OF PLAINTIFF'S ATTORNEY TO FINANCIAL INSTITUTION**

1. The Defendant/Judgment Debtor's last known residential address is 904 East Avenue, Red Wing, MN 55066
2. The Defendant/Judgment Debtor's Social Security Number is: xxx-xx-7004
3. The Defendant's account number is: any and all accounts, including but not limited to account #xxxxxxx8571 and #xxxxxxx5821

THE STATE OF WASHINGTON TO: ISLANDERS BANK

Garnishee Defendant

AND TO: KATHLEEN E. McNAY, aka KATHY McNAY

Debtor

Defendant/Judgment

The above-named Plaintiff/Judgment Creditor has applied for a writ of garnishment against you, claiming that the above-named Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, is indebted to Plaintiff/Judgment Creditor and that the amount to be held to satisfy that indebtedness is \$85,109.10, consisting of:

WRIT OF GARNISHMENT - 1

**SCHWEET LINDE & COULSON, PLLC**

575 S. MICHIGAN ST.  
SEATTLE, WA 98108  
P (206) 275-1010 F (206) 381-0101

1	Balance on Judgment or Amount of Claim	\$ 84,752.10
2	Interest under Judgment from 06/28/2017 to 3/01/2018	\$ .00
3	Per Day Rate of Estimated Interest	\$.00 per day
4	Taxable Costs and Attorneys' Fees	\$-0-
5	Estimated Garnishment Costs:	
6	Filing and Ex Parte Fees	\$20
7	Service and Affidavit Fees	\$30
8	Postage and Costs of Certified Mail	\$7
9	Answer Fee or Fees	\$-0-
10	Garnishment Attorney Fee	\$300
11	Other	\$-0-

12 YOU ARE HEREBY COMMANDED, unless otherwise directed by the court, by the attorney of  
 13 record for the Plaintiff/Judgment Creditor, or by this writ, not to pay any debt, whether earnings  
 14 subject to this garnishment or any other debt, owed to the Defendant/Judgment Debtor Kathleen  
 15 E. McNay, aka Kathy McNay, at the time this writ was served and not to deliver, sell, or transfer,  
 16 or recognize any sale or transfer of, any personal property or effects of the Defendant/Judgment  
 17 Debtor Kathleen E. McNay, aka Kathy McNay, in your possession or control at the time when  
 18 this writ was served. Any such payment, delivery, sale, or transfer is void to the extent necessary  
 19 to satisfy the Plaintiff/Judgment Creditor's claim and costs for this writ with interest.

20 YOU ARE FURTHER COMMANDED to answer this writ according to the instructions in this  
 21 writ and in the answer forms and, within twenty days after the service of the writ upon you, to  
 22 mail or deliver the original of such answer to the court, one copy to the Plaintiff/Judgment  
 23 Creditor or the Plaintiff/Judgment Creditor's attorney, and one copy to the Defendant/Judgment  
 24 Debtor Kathleen E. McNay, aka Kathy McNay, at the address listed at the bottom of this writ.

25 If you owe the Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, a debt  
 26 payable in money in excess of the amount set forth in the first paragraph of this writ, hold only  
 the amount set forth in the first paragraph and any processing fee if one is charged and release all  
 additional funds or property to Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy  
 McNay.

IF YOU FAIL TO ANSWER THIS WRIT AS COMMANDED, A JUDGMENT MAY BE  
 ENTERED AGAINST YOU FOR THE FULL AMOUNT OF THE PLAINTIFF/JUDGMENT  
 CREDITOR'S CLAIM AGAINST THE DEFENDANT/JUDGMENT DEBTOR KATHLEEN E.  
 McNAY, aka KATHY McNAY, WITH ACCRUING INTEREST, ATTORNEY FEES, AND  
 COSTS WHETHER OR NOT YOU OWE ANYTHING TO THE DEFENDANT/JUDGMENT  
 DEBTOR KATHLEEN E. McNAY, aka KATHY McNAY, IF YOU PROPERLY ANSWER  
 THIS WRIT, ANY JUDGMENT AGAINST YOU WILL NOT EXCEED THE AMOUNT OF  
 ANY NONEXEMPT DEBT OR THE VALUE OF ANY NONEXEMPT PROPERTY OR  
 EFFECTS IN YOUR POSSESSION OR CONTROL.

JUDGMENT MAY ALSO BE ENTERED AGAINST THE DEFENDANT/JUDGMENT  
 DEBTOR KATHLEEN E. McNAY, aka KATHY McNAY, FOR COSTS AND FEES  
 INCURRED BY THE PLAINTIFF/JUDGMENT CREDITOR.

Kathryn C. Loring

Witness, the Honorable \_\_\_\_\_, Judge of the above-entitled Court, and the  
seal thereof, this \_\_\_\_\_ day of \_\_\_\_\_, 2018.

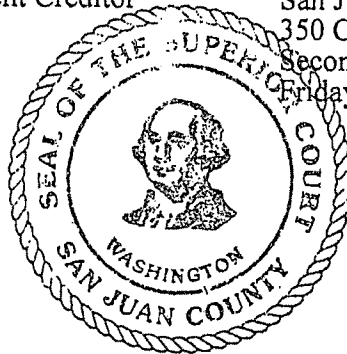
*Laurin S. Schweet*

Laurin S. Schweet, WSBA #16431  
Schweet Linde & Coulson, PLLC  
575 S. Michigan ST  
Seattle, WA 98108  
Telephone (206) 275-1010  
Fax: (206) 381-0101  
E-Mail: [laurins@schweetlaw.com](mailto:laurins@schweetlaw.com)  
Attorney for Plaintiff/Judgment Creditor

*Jason P. White*  
Clerk of the Court

*Yvonne A. Henderson*  
By

San Juan County Superior Court  
350 Court Street  
Second Floor  
Friday Harbor, WA 98250



Kathleen E. McNay  
aka Kathy McNay  
904 East Ave.  
Red Wing, MN 55066

Joan P. White  
San Juan County Clerk

PAY TO THE ORDER OF  
SAN JUAN COUNTY CLERK  
125107820 212012348  
3/7/2018 3:00:22 PM  
TRANS AMT \$20.00  
RECEIPT # 28-2018-00474  
CASE # 18-2-05026-28



COUNTY CLERKS OFFICE  
FILED

MAR 07 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

KEVIN RANKER, aka KEVIN M. RANKER,  
aka KEVIN M.M. RANKER,

Garnishee Defendant.

Case No. 18-2-05026-28

WRIT OF GARNISHMENT

STATEMENT OF PLAINTIFF'S ATTORNEY

1. The Defendant/Judgment Debtor's last known residential address is 904 East Avenue, Red Wing, MN 55066;
2. The Defendant/Judgment Debtor's Social Security Number is: xxx-xx-7004
3. The Defendant's account number is: any and all payments due to Defendant/Judgment Debtor, Kathleen McNay, by virtue of a written or oral contract or agreement for purchase of real estate or on account of any loan made by the Judgment Debtor to or on behalf of Kevin Ranker, aka Kevin M. Ranker, aka Kevin M.M. Ranker, Garnishee Defendant

THE STATE OF WASHINGTON TO: KEVIN RANKER, aka KEVIN M. RANKER, aka  
KEVIN M.M. RANKER

Garnishee Defendant

AND TO: KATHLEEN E. McNAY, aka KATHY McNAY

Defendant/Judgment Debtor

WRIT OF GARNISHMENT - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P(206) 275-1010 F(206) 381-0101

The above-named Plaintiff/Judgment Creditor has applied for a writ of garnishment against you, claiming that the above-named Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, is indebted to Plaintiff/Judgment Creditor and that the amount to be held to satisfy that indebtedness is \$85,109.10, consisting of:

Balance on Judgment or Amount of Claim	\$ 84,752.10
Interest under Judgment from 06/28/2017 to 3/1/2018	\$ .00
Per Day Rate of Estimated Interest	\$.00 per day
Taxable Costs and Attorneys' Fees	\$-0-
Estimated Garnishment Costs:	
Filing and Ex Parte Fees	\$20
Service and Affidavit Fees	\$30
Postage and Costs of Certified Mail	\$7
Answer Fee or Fees	\$-0-
Garnishment Attorney Fee	\$300
Other	\$-0-

YOU ARE HEREBY COMMANDED, unless otherwise directed by the court, by the attorney of record for the Plaintiff/Judgment Creditor, or by this writ, not to pay any debt, whether earnings subject to this garnishment or any other debt, owed to the Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, at the time this writ was served and not to deliver, sell, or transfer, or recognize any sale or transfer of, any personal property or effects of the Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, in your possession or control at the time when this writ was served. Any such payment, delivery, sale, or transfer is void to the extent necessary to satisfy the Plaintiff/Judgment Creditor's claim and costs for this writ with interest.

YOU ARE FURTHER COMMANDED to answer this writ according to the instructions in this writ and in the answer forms and, within twenty days after the service of the writ upon you, to mail or deliver the original of such answer to the court, one copy to the Plaintiff/Judgment Creditor or the Plaintiff/Judgment Creditor's attorney, and one copy to the Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, at the address listed at the bottom of this writ.

If you owe the Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, a debt payable in money in excess of the amount set forth in the first paragraph of this writ, hold only the amount set forth in the first paragraph and any processing fee if one is charged and release all additional funds or property to Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay.

IF YOU FAIL TO ANSWER THIS WRIT AS COMMANDED, A JUDGMENT MAY BE ENTERED AGAINST YOU FOR THE FULL AMOUNT OF THE PLAINTIFF/JUDGMENT CREDITOR'S CLAIM AGAINST THE DEFENDANT/JUDGMENT DEBTOR KATHLEEN E. McNAY, aka KATHY McNAY, WITH ACCRUING INTEREST, ATTORNEY FEES, AND COSTS WHETHER OR NOT YOU OWE ANYTHING TO THE DEFENDANT/JUDGMENT DEBTOR KATHLEEN E. McNAY, aka KATHY McNAY. IF YOU PROPERLY ANSWER THIS WRIT, ANY JUDGMENT AGAINST YOU WILL NOT EXCEED THE AMOUNT OF ANY NONEXEMPT DEBT OR THE VALUE OF ANY NONEXEMPT PROPERTY OR EFFECTS IN YOUR POSSESSION OR CONTROL.

JUDGMENT MAY ALSO BE ENTERED AGAINST THE DEFENDANT/JUDGMENT DEBTOR KATHLEEN E. McNAY, aka KATHY McNAY, FOR COSTS AND FEES INCURRED BY THE PLAINTIFF/JUDGMENT CREDITOR.

WRIT OF GARNISHMENT - 2

**SCHWEET LINDE & COULSON, PLLC**

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

1  
2 **Kathryn C. Loring**  
3 Witness, the Honorable \_\_\_\_\_, Judge of the above-entitled Court, and the  
4 seal thereof, this 17 day of March, 2018.

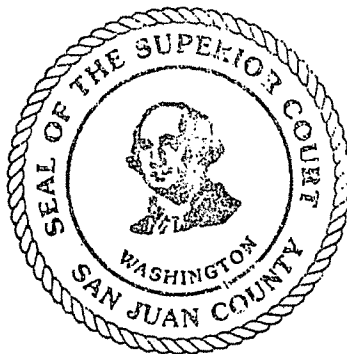
5 Laurin S. Schweet  
6 Laurin S. Schweet, WSBA #16431  
7 Schweet Linde & Coulson, PLLC  
8 575 S. Michigan ST  
9 Seattle, WA 98108  
10 Telephone (206) 275-1010  
11 Fax: (206) 381-0101  
12 E-Mail: [laurins@schweetlaw.com](mailto:laurins@schweetlaw.com)  
13 Attorney for Plaintiff/Judgment Creditor

James A. White  
Clerk of the Court

By Yina A. Hinder

San Juan County Superior Court  
350 Court Street  
Second Floor  
Friday Harbor, WA 98250

14 Kathleen E. McNay  
15 aka Kathy McNay  
16 904 East Ave.  
17 Red Wing, MN 55066



26 WRIT OF GARNISHMENT - 3

**SCHWEET LINDE & COULSON, PLLC**  
575 S. MICHIGAN ST.  
SEATTLE, WA 98108  
P (206) 275-1010 F (206) 381-0101

Jean P. White  
San Juan County Clerk

PAY TO THE ORDER OF  
SAN JUAN COUNTY CLERK  
125107820 212012348  
3/7/2018 2:58:03 PM  
TRANS AMT \$20.00  
RECEIPT # 28-2018-00473  
CASE # 18-2-05026-28

MAR 12 2018

JOAN P. WHITE  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

ISLANDERS BANK,

Garnishee Defendant.

Case No. 18-2-05026-28

ANSWER TO WRIT OF GARNISHMENT

(FINANCIAL INSTITUTION)

SECTION I. On the date the writ of garnishment was issued as indicated by the date appearing on the last page of the writ:

- (A) The Defendant/Judgment Debtor KATHLEEN E. McNAY, aka KATHY McNAY (check one): ☐ was/were, ☒ was/were not employed by garnishee. If not employed and you have no possession or control of any funds of Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay indicate the last day of employment: \_\_\_\_\_; and complete section III of this answer and mail or deliver the forms as directed in the writ;
- (B) The Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay. (check one): ☒ did, ☐ did not maintain a financial account with Garnishee Defendant; and
- (C) The Garnishee Defendant (check one): ☐ did, ☒ did not have possession of or control over any funds, personal property, or effects of the Defendant Kathleen E. McNay, aka Kathy McNay, (List all of Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay's, personal property or effects in your possession or control on the last page of this answer form or attach a schedule if necessary.)

APPLICATION FOR WRIT OF GARNISHMENT - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

1 SECTION II. At the time of service of the writ of garnishment on the Garnishee Defendant there  
2 was due and owing from the garnishee to the above-named Defendant/Judgment Debtor  
Kathleen E. McNay, aka Kathy McNay, \$ 0.00.

3 If there is any uncertainty about your answer, give an explanation on the last page or on an  
4 attached page.

5 SECTION III. An attorney may answer for the Garnishee Defendant.

6 Under penalty of perjury, I affirm that I have examined this answer, including accompanying  
7 schedules, and to the best of my knowledge and belief it is true, correct, and complete.

8 Islanders Bank  
Signature of Garnishee Defendant

3-9-18  
Date

9 [Signature]  
Signature of person answering for Garnishee  
10 Defendant

Operations Department  
Connection with Garnishee Defendant

11 Vito Bayas  
Print name of person signing  
12  
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COUNTY CLERK OFFICE  
FILED

APR 02 2018

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

KEVIN RANKER, aka KEVIN M. RANKER,  
aka KEVIN M.M. RANKER,

Garnishee Defendant.

Case No. 18-2-05026-28

ANSWER TO WRIT OF GARNISHMENT

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- (B) The Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay. (check one): ☐ did, ☒ did not maintain a financial account with Garnishee Defendant; and
- (C) The Garnishee Defendant (check one): ☐ did, ☒ did not have possession of or control over any funds, personal property, or effects of the Defendant Kathleen E. McNay, aka Kathy McNay, (List all of Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay's, personal property or effects in your possession or control on the last page of this answer form or attach a schedule if necessary.)

ANSWER TO WRIT OF GARNISHMENT - 1

SCHWEET LINDE & COULSON, PLLC

575 S. MICHIGAN ST.

SEATTLE, WA 98108

P (206) 275-1010 F (206) 381-0101

ORIGINAL

1 SECTION II. At the time of service of the writ of garnishment on the Garnishee Defendant there  
2 was due and owing from the garnishee to the above-named Defendant/Judgment Debtor  
Kathleen E. McNay, aka Kathy McNay, \$ 64,218.93 - see attached explanation


3 If there is any uncertainty about your answer, give an explanation on the last page or on an  
4 attached page.

5 SECTION III. An attorney may answer for the Garnishee Defendant.

6 Under penalty of perjury, I affirm that I have examined this answer, including accompanying  
7 schedules, and to the best of my knowledge and belief it is true, correct, and complete.

8 Signature of Garnishee Defendant

Date

9  3/28/18  
Signature of person answering for Garnishee  
Defendant

Attorney

Connection with Garnishee Defendant

11 Bryan L. Page WSBA #38358  
12 Print name of person signing

PO Box 165

Deer Harbor, WA 98243

Address of Garnishee Defendant



The Defendant/Judgment Debtor Kathleen E. McNay, aka Kathy McNay, is the Garnishee Defendant Kevin Ranker's mother. Ms. McNay loaned money to Mr. Ranker in 2013, but there are no written agreements.

In early 2013, Ms. McNay loaned Mr. Ranker \$40,000.00 with the intent of loaning more. Later that year Mr. Ranker and his wife requested the remainder of the loan to purchase a lot next to their house and Ms. McNay agreed to help with that purchase. Ms. McNay provided \$109,026.64 towards the purchase, and Mr. Ranker and his wife provided an earnest money deposit in the amount of \$3,000.00. The total cost of the lot, including escrow costs, was \$112,026.64. At the time of purchase, Mr. Ranker and his wife owned a 25% interest in the lot (\$27,500.00) and Ms. McNay owned a 75% interest in the lot as security for the loan. The total loan amount at this time was \$40,000.00 + Ms. McNay's 75% share of the lot held as security (\$82,500.00) less the \$3,000.00 earnest money payment by Mr. Ranker = \$119,500.00. At the time of the purchase on August 1, 2013, it was agreed that Mr. Ranker and his wife would begin paying Ms. McNay \$1,000.00 beginning in the summer of 2014.

In June 2014, Mr. Ranker and his wife began their \$1,000.00 per month payments. As of March 15, 2018, Mr. Ranker and his wife have made 46 \$1,000.00/month payments towards the loan. The total payments made by Mr. Ranker is \$48,200.00. In October 2015, Ms. McNay quit claimed her interest in the property to Mr. Ranker and his wife as a sufficient amount of the loan had been paid. The total expenses Mr. Ranker and his wife covered for the lot while under joint ownership including taxes, road dues, upgrades, etc. was \$7,081.07. Therefore, the total amount Mr. Ranker and his wife have paid toward the loan is \$55,281.07. Thus, Mr. Ranker calculates the remaining amount owed to Ms. McNay on the loan is \$64,218.93.

COUNTY CLERK OFFICE  
FILED

APR 02 2018 ✓

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON  
FOR SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

v.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant.

KEVIN RANKER, aka KEVIN M. RANKER,  
aka KEVIN M.M. RANER,

Garnishee Defendant.

No. 18-<sup>2</sup>05026-28

CERTIFICATE OF SERVICE

The undersigned certifies that under penalty of perjury under the laws of the State of Washington, that on the date stated below, I caused delivery of a true and correct copy of the *Answer to Writ of Garnishment* and this *Certificate of Service* to the parties listed via First Class / US Mail.

Laurin S. Schweet, WSBA #16431  
Schweet Linde & Coulson, PLLC  
575 S. Michigan Street  
Seattle, WA 98108  
Attorney for Plaintiff / Judgment Creditor

Kathleen E. McNay  
Aka Kathy McNay  
904 East Avenue  
Red Wing, MN 55066  
Defendant

CERTIFICATE OF SERVICE - Page 1

ORIGINAL

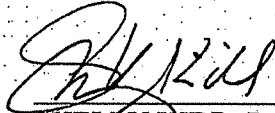


CARMICHAEL CLARK, P.S.  
ATTORNEYS AT LAW

P.O. Box 5226  
Bellingham, WA 98227  
P. 360 647 1500 • F. 360 647 1501

1 DATED this 28<sup>th</sup> day of March 2018 in Bellingham, Washington.

2 CARMICHAEL CLARK, P.S.

3 

4 SHELLY RIDD, Paralegal



COUNTY CLERK OFFICE  
FILED

APR 16 2018

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

IN THE SUPERIOR COURT OF WASHINGTON FOR  
SAN JUAN COUNTY

LAKE CITY FEDERAL BANK,

Plaintiff,

vs.

KATHLEEN E. McNAY, aka KATHY  
McNAY,

Defendant(s),

Case No. 18-2-05026-28

NOTICE OF DEFENDANT KATHLEEN E.  
McNAY, aka KATHY McNAY,  
BANKRUPTCY FILING

COMES NOW the Plaintiff, LAKE CITY FEDERAL BANK, by and through its counsel,  
Schweet Linde & Coulson, PLLC, and Michael M. Sperry, and gives notice to the Court that  
Defendant, KATHLEEN E. McNAY, aka KATHY McNAY ("Defendant"), filed a voluntary  
Chapter 7 bankruptcy case on March 24, 2018, in the United States Bankruptcy Court for the  
District of Minnesota, Case Number 18-30860-WJF. A true and correct copy of Defendant's  
Notice of Chapter 7 Bankruptcy Case is attached hereto as **Exhibit A** and incorporated herein by  
this reference. The filing of the bankruptcy case operates as a stay against the continuation of  
this action against Defendant, 11 U.S.C. §§362(a)(1) and (6), enforcement against actions against  
the Defendant and property of her bankruptcy estate, 11 U.S.C. §362(a)(2), any act to obtain

NOTICE OF DEFENDANT BANKRUPTCY FILING

**ORIGINAL**

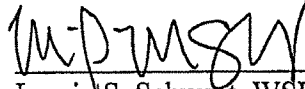
SCHWEET LINDE & COULSON, PLLC  
575 S. MICHIGAN ST.  
SEATTLE, WA 98108  
P (206) 275-1010 F (206) 381-0101

16px

1 control of property of Defendant's bankruptcy estate, 11 U.S.C. §362(a)(3), any act to create or  
2 enforce a lien against property of the estate, 11 U.S.C. §362(a)(4), and any act to create or  
3 enforce a lien against the property of the Defendant for a claim that arose before the  
4 commencement of Defendant's bankruptcy, 11 U.S.C. §362(a)(5). Plaintiff therefore requests  
5 that this Court stay this matter, including any applicable deadlines that had not expired upon the  
6 commencement of the case, with regard to Defendant and property of the Defendant pending  
7 further notification, from either Plaintiff or Defendant, that the bankruptcy stay no longer applies  
8 to the continuation of this action, subject to the potential discharge of Defendant under 11 U.S.C.  
9 §727.  
10

11 DATED this 12<sup>th</sup> day of April, 2018.

12 SCHWEET LINDE & COULSON, PLLC

13 

14 Laurin S. Schweet, WSBA 16431

15 Michael M. Sperry, WSBA 43760

16 Attorneys for Plaintiff  
17  
18  
19  
20  
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23  
24  
25  
26

**Information to identify the case:**

Debtor 1 Kathleen E McNay Social Security number or ITIN xxx-xx-7004  
First Name Middle Name Last Name EIN \_\_\_\_\_  
Debtor 2 \_\_\_\_\_ Social Security number or ITIN \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_\_  
United States Bankruptcy Court District of Minnesota Date case filed for chapter 7 3/24/18  
Case number: 18-30860 - WJF

**You can receive court notices and orders by email instead of U.S. Mail via these two options:**

**For creditors:** Register for Electronic Bankruptcy Noticing at [ebn.uscourts.gov](http://ebn.uscourts.gov).

**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at [www.mnb.uscourts.gov/debn](http://www.mnb.uscourts.gov/debn)



**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen E McNay	
2. All other names used in the last 8 years		
3. Address	904 East Avenue Red Wing, MN 55066	
4. Debtor's attorney Name and address	Larry D. Johnson Johnson Law RW, LLC 2000 West Main St Ste 346 Red Wing, MN 55066	Contact phone 651-327-2520 Email: <a href="mailto:johnsonlawrw@gmail.com">johnsonlawrw@gmail.com</a>
5. Bankruptcy trustee Name and address	Mary Jo A Jensen-Carter Buckley & Jensen 1257 Gun Club Road White Bear Lake, MN 55110	Contact phone 651-486-7475 Email: <a href="mailto:trustee@buckleyjensen.comcasibiz.net">trustee@buckleyjensen.comcasibiz.net</a>

For more information, see page 2 >

Debtor Kathleen E McNay

Case number 18-30860

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	200 Warren E Burger Federal Building and US Courthouse 316 N Robert St St Paul, MN 55101	Hours open: Monday - Friday: 8:00am - 5:00pm Contact phone: 651-848-1000 Web address: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 3/26/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 26, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  U S Courthouse Rm 402, 316 N Robert St, St Paul, MN 55101
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>If you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>If you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul>	<b>Filing deadline: 6/25/18</b>  <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>If you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
	<b>Certificate of Completion of Financial Management Course due:</b> Credit Counseling and Debtor Education Information can be found at: <a href="http://www.usdoj.gov/ust/ao/bapcpa/ccde/index.htm">http://www.usdoj.gov/ust/ao/bapcpa/ccde/index.htm</a>	<b>Filing deadline: 6/25/18</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

18-2-05026-28  
SHRTS 17  
Sheriff's Return on Service  
3908628



COUNTY CLERK OFFICE  
FILED

SEP 25 2018

LISA A. HENDERSON  
SAN JUAN COUNTY, WASHINGTON

Office of the Sheriff of San Juan County, Washington  
SHERIFF'S RETURN OF SERVICE

STATE OF WASHINGTON )

SS.

Cause No. 18-2-0512628

Sheriff CD# 18-0280

COUNTY OF SAN JUAN )

CITIBANK, N.A.

vs

Steven A. Siegel

Plaintiff

Defendant

I, RON KREBS, Sheriff of San Juan County, State of Washington, do hereby certify that I received: SUPERIOR COURT OF WASHINGTON COUNTY OF SAN JUAN; CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF NRZ PASS-THROUGH TRUST VI, its successors and/or assigns, Plaintiff, v. Steven A. Siegel, AND JOHN AND JANE DOE, UNKNOWN OCCUPANTS OF THE PREMISES, Defendant(s); Case No. 18-2-0512628; EVICTION SUMMONS; COMPLAINT FOR UNLAWFUL DETAINER; Declaration re: Service Members Civil Relief Act on the 21st day of September, 2018 and that I served the same on the 22nd day of September, 2018 at the hour of 2:43 PM within the County of San Juan, State of Washington, as follows:

PERSONAL: By delivering to and leaving with:

Steven A. Siegel

496 Lookout Loop, Eastsound, WA 98245

(Name)

(Address)

Dated this 25th day of September, 2018.

RON KREBS

Sheriff of San Juan County, Washington

FOR: Sam Fowler, Deputy

BY: [Signature]

SHERIFF'S FEES:

Service.....	\$ <u>30.00</u>
Travel .....	\$ <u>15.00</u>
Notary .....	\$ _____
Return .....	\$ <u>15.00</u>
Total	\$ <u>60.00</u>

FOR USE ON FEDERAL OR OUT OF STATE SERVICE

Subscribed and sworn to before me this

\_\_\_\_\_ day of \_\_\_\_\_, 2018

NOTARY PUBLIC in and for the State of Washington residing  
in Friday Harbor.

My commission expires \_\_\_\_\_

ORIGINAL

17/22