

RECORDING REQUESTED BY
Title365

AND WHEN RECORDED MAIL TO:
Michelle R. Ghidotti, Esq.
144 Railroad Avenue, Suite 236
Edmonds, WA 98020-4100

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: *****8637 TS No: 24-11649
Order No.: DEF-642598

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 RCW**

Grantor: ROY JOHN ALLEN
Current Beneficiary of Deed of Trust: U.S. Bank National Association
Current Mortgage Servicer for the Deed of Trust: U.S. Bank National Association

Current Trustee for the Deed of Trust: MICHELLE R. GHIDOTTI, ESQ.
Trustee's address is 1920 Old Tustin Avenue, Santa Ana, CA 92705 (206) 331-3280
If there are any questions regarding this Notice, please contact (206) 331-3280
Reference Number of Deed of Trust: 200512130098
Parcel Number(s): P45124 | 351012-0-024-0005
Abbr. Legal Description: Ptn Gov Lot 2, Sec 12, T35N R 10 E W.M.

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 Washington State Housing Finance Commission: Toll-free: 1-877-894-HOME (1-877-894-4663)
<https://www.homeownership-wa.org/>

The United States Department of Housing and Urban Development: Toll-free: 1-800-569-4287 Local counseling agencies in Washington: https://answers.hud.gov/housingcounseling/s/?language=en_US

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Toll-free: 1-800-606-4819 <https://nwjustice.org/home>

Loan No: *****8637

T.S. No.: 24-11649

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **2/12/2027, at 9:00 AM at Main Entrance Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

THAT PORTION OF GOVERNMENT LOT 2, SECTION 12, TOWNSHIP 35 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE WEST LINE OF BACKUS ROAD ALONG THE EAST LINE OF GOVERNMENT LOT 2, WITH THE NORTHERLY LINE OF THE STATE ROAD; THENCE NORTH 105 FEET; THENCE WESTERLY PARALLEL WITH THE STATE ROAD 92 FEET; THENCE SOUTH 105 FEET; THENCE EASTERLY ALONG THE STATE ROAD 92 FEET TO THE POINT OF BEGINNING.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

Commonly known as: 59531 STATE ROUTE 20
MARBLEMOUNT WASHINGTON 98267

which is subject to that certain Deed of Trust dated 12/5/2005, recorded 12/13/2005, under Auditor's File No. 200512130098, in Book --, Page -- records of Skagit County, Washington, from ROY JOHN ALLEN, AN UNMARRIED MAN AS HIS SEPARATE ESTATE, as Grantor(s), to CHICAGO TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR FIRST NLC FINANCIAL SERVICES, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to U.S. Bank National Association.

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(s) for which this foreclosure is made is/are as follows:
Failure to pay when due the following amounts which are now in arrears:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
8/15/2022	7/15/2023	12	\$944.28	\$11,331.36
8/15/2023	12/15/2023	5	\$964.91	\$4,824.55
1/15/2024	7/15/2024	7	\$950.26	\$6,651.82
8/15/2024	11/15/2024	4	\$960.68	\$3,842.72
12/15/2024	7/15/2025	8	\$1,341.13	\$10,729.04
8/15/2025	7/31/2026	12	\$1,276.49	\$15,317.88
8/1/2026		2	\$1,191.30	\$2,382.60

BENEFICIARY'S ADVANCES, COSTS AND EXPENSES

<u>DESCRIPTION</u>	<u>ADVANCE AMOUNT</u>
9/21/2026 Accrued Late Charges	\$4,505.28
9/21/2026 Bad Check	\$75.00
9/21/2026 Net other fees	\$44.00
9/21/2026 MTGR Rec Corp Adv	\$7,242.47

TOTAL DUE AS OF: 9/21/2026 **\$66,946.72**

Loan No: *****8637

T.S. No.: 24-11649

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$73,281.78, together with interest as provided in the Note or other instrument secured from 7/15/2022, 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 made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/12/2027. The defaults referred to in Paragraph III must be cured by 2/1/2027, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 2/1/2027 (11 days before the sale) the default as set forth in Paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 2/1/2027 (11 days before the sale date) and before the sale, by the Borrower, or Grantor or any Guarantors or the holder of any recorded junior lien or encumbrance by paying the entire principal and interest secured by the Deed of Trust, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust and curing all other defaults.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower(s) and Grantor(s) at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
BILLY COLBURN	3421 - 35TH AVENUE SOUTH SEATTLE, WA 98144
BILLY COLBURN	59531 STATE ROUTE 20 MARBLEMOUNT WASHINGTON 98267
ROY JOHN ALLEN	3421 - 35TH AVENUE SOUTH SEATTLE, WA 98144
ROY JOHN ALLEN	3421 35TH AVE S SEATTLE, WA 98114
ROY JOHN ALLEN	59531 STATE ROUTE 20 MARBLEMOUNT, WA 98267-9724
Unknown Spouse and/or Domestic Partner of ROY JOHN ALLEN	3421 35TH AVE S SEATTLE, WA 98114
Unknown Spouse and/or Domestic Partner of ROY JOHN ALLEN	59531 STATE ROUTE 20 MARBLEMOUNT WASHINGTON 98267

by both first class and certified mail on 8/2/2024, proof of which is in the possession of the Trustee; and on 8/2/2024 the Borrower and Grantor were personally served, if applicable, with said written Notice of Default or the written Notice of Default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting.

VII. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale.

VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property.

IX. Anyone having any objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the 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

Loan No: *****8637

T.S. No.: 24-11649

Deed of Trust (the owner) and anyone having an interest junior to the Deed of Trust, including occupants who are not tenants. After the 20th day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceedings under chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.

Additional disclaimers provided by the Trustee: If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholders rights against the real property only.

Service of Process should be sent to: Michelle R. Ghidotti, Esq., c/o Gary Krohn, Reg. Agent, 144 Railroad Avenue, Suite 236, Edmonds, WA 98020-4100 and faxed to (949) 427-2732. **If there are any questions regarding this Notice, please contact (206) 331-3280. Note: Gary Krohn is the Registered Agent for service of process only. All other communications and correspondence should be directed to the Trustee named above, at the address and phone numbers listed.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: (800) 793-6107**

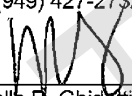
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Loan No: *****8637

T.S. No.: 24-11649

DATED: 9-23-26

Michelle R. Ghidotti, Esq.
 1920 Old Tustin Avenue
 Santa Ana, CA 92705
 Phone: (206) 331-3280
 Fax: (949) 427-2732


 Michelle R. Ghidotti, Esq., as Trustee

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
)ss
 County of Orange)

On 9-23-26 before me, **Martha Nuno**, Notary Public personally appeared Michelle R. Ghidotti, Esq who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Martha Nuno (Seal)