

WHEN RECORDED MAIL TO:
Clear Recon Corp
601 West 1st Avenue, Suite 1400
Spokane, WA 99201
Phone: (206) 707-9599

Trustee Sale # **106082-WA**
Title # **220478110-WA-MSI**

SPACE ABOVE THIS LINE FOR RECORDERS USE

Notice of Trustee's Sale

Grantor(s): BRIAN F MACKINNON, A SINGLE MAN, AS HIS SEPARATE PROPERTY
Grantee(s): LAND TITLE & ESCROW OF SKAGIT & ISLAND COUNTY, as Trustee
Original beneficiary of the deed of trust: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS DESIGNATED NOMINEE FOR ENNKAR, INC. dba BLUE WAVE
FUNDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS
AND ASSIGNS

Current beneficiary of the deed of trust: FINANCE OF AMERICA REVERSE LLC

Current trustee of the deed of trust: CLEAR RECON CORP

Current mortgage servicer of the deed of trust: Celink

Reference number of the deed of trust: 202101120118

Parcel number(s): P104713

LOT 10, DEER RIDGE ADDITION

I.

NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP, 601 West 1st Avenue, Suite 1400, Spokane, WA 99201**, Trustee will on **2/24/2023 10:00 AM** at **AT THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE LOCATED AT 205 WEST KINCAID STREET, 3RD AND KINCAID STREET, 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:

1

CELIN

CRC NOS 12192018

Trustee Sale # 106082-WA

LOT 10, "PLAT OF DEER RIDGE ADDITION," AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 123 AND 124, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: **2430 N 25TH PLACE
MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated 1/6/2021, recorded 1/12/2021, as Auditor's File No. 202101120118, records of Skagit County, Washington, from BRIAN F MACKINNON, A SINGLE MAN, AS HIS SEPARATE PROPERTY, as Grantor(s), to LAND TITLE & ESCROW OF SKAGIT & ISLAND COUNTY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR ENNKAR, INC. dba BLUE WAVE FUNDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to FINANCE OF AMERICA REVERSE LLS, ITS SUCCESSORS AND ASSIGNS, under an Assignment recorded under Auditor's File No 202205230015.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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/Mortgage.

III.

The default(s) for which this foreclosure is made is/are as follows:

FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON THE MOVE-OUT BY ALL MORTGAGORS FROM THE PROPERTY, CEASING TO USE THE PROPERTY AS THE PRINCIPAL RESIDENCE.

The total amount due is: \$124,180.35

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$105,599.75, together with interest as provided in the Note from 4/26/2022, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/24/2023. The defaults referred to in Paragraph III must be cured by 2/13/2023, (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 2/13/2023 (11 days before the sale) the default as set forth in Paragraph III is 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

Trustee Sale # 106082-WA

2/13/2023 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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 and Grantor at the following address(es):

SEE ATTACHED EXHIBIT "1"

by both first class and certified mail on 9/1/2022, proof of which is in the possession of the Trustee; and 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 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.

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.

Trustee Sale # **106082-WA**

You have only 20 DAYS from the recording date on this notice to pursue mediation.

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/hsg/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>

Trustee Sale # 106082-WA

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

Dated: OCT 06 2022

CLEAR RECON CORP, as Successor Trustee

Robert K. Cox
Robert K. Cox, Author and Signer

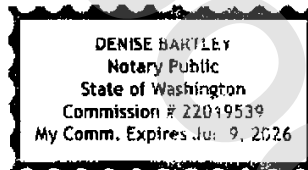
For additional information or service you may contact:

Clear Recon Corp
601 West 1st Avenue, Suite 1400
Spokane, WA 99201
Phone: (206) 707-9599

STATE OF WASHINGTON

COUNTY OF SpokaneOn this day personally appeared before me Robert K. Cox, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.Given under my hand and seal of office this 10th day of October, 2022.Denise BartleyNotary Public residing at WAPrinted Name: DENISE BARTLEY

My Commission Expires:

06-09-2026

Trustee Sale # 106082-WA

EXHIBIT "1"

NAME

ADDRESS

BRIAN F. MACKINNON

2430 N 25TH PLACE
MOUNT VERNON, WA 98273

BRIAN F. MACKINNON

6212 BUDNICK CIR
LAS VEGAS, NV 89130

THE ESTATE OF BRIAN F. MACKINNON

2430 N 25TH PLACE
MOUNT VERNON, WA 98273

THE ESTATE OF BRIAN F. MACKINNON

6212 BUDNICK CIR
LAS VEGAS, NV 89130

CELIN

TS No. 106082-WA

DECLARATION OF DUE DILIGENCE – RCW 61.24.030(10)(a)
TO BE RECORDED WITH NOTICE OF SALE

Re: BRIAN F MACKINNON
Property address: 2430 N 25TH PLACE MOUNT VERNON, WA 98273
TS No. 106082-WA

I, Sydney K. Leavitt, declare as follows:

1. I am over the age of 18 and am a resident of Idaho.
2. I am employed by Aldridge Pite, LLP. Aldridge Pite, LLP was retained to provide the name or address of any spouse, child or parent of the deceased borrower or grantor to the trustee for the property located at 2430 N 25TH PLACE MOUNT VERNON, WA 98273 (the "Property").
3. BRIAN F MACKINNON is the grantor of the Deed of Trust dated 1/6/2021 and recorded on 1/12/2021 as Instrument No. 202101120118 in the Office of the County Recorder of Skagit, Washington, covering the Property. The underlying promissory note is signed by BRIAN F MACKINNON, A SINGLE MAN, AS HIS SEPARATE PROPERTY.
4. On information and belief, BRIAN F MACKINNON is deceased.
5. I diligently searched for the name and address of any living spouse, children, or parents of all deceased borrowers or grantors. I searched in the public records and information for any obituary, will, death certificate, or case in probate in the county where the property is located.
6. My due diligence includes internet searches for obituaries and other information using popular search engines; search tools provided by companies such as find-a-grave.com, ancestry.com, and Accurint; review of title documents and policies for any recorded death certificate; and a search for any probate case in the county where the property is located. These are reasonable searches undertaken by similarly situated firms.
7. I was unable to locate any living spouse, children or parents of BRIAN F MACKINNON.

TS No. 106082-WA


I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct. Executed this 1st day of September, at Meridian, Idaho.


Sydney K. Leavitt

ACKNOWLEDGMENT

State of Idaho)
County of Ada)

On this 1st day of September, in the year 2022, before me, Christine Torres, a Notary Public of Idaho, personally appeared Sydney K. Leavitt, known or identified to me, to be the person whose name is subscribed to the within instrument, and acknowledged to me that he or she executed the same in his or her authorized capacity.


Notary Public for Idaho
My commission expires on: 3/20/2026
Residing at Boise, ID

