

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS #: 24-68989

Title Order #: 240252769-WA-MSI

NOTICE OF TRUSTEE'S SALE

Grantor: VLADIMIR D OVCHINNIKOV, A MARRIED MAN AS HIS SEPARATE ESTATE
Current beneficiary of the deed of trust: Planet Home Lending, LLC
Current trustee of the deed of trust: North Star Trustee, LLC
Current mortgage servicer for the deed of trust: Planet Home Lending, LLC
Reference number of the deed of trust: 201309260138
Parcel Number(s): P75405 AND 4149-012-004-0005

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **11/15/2024, at 9:00 AM at the main entrance of the 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 at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 4, BLOCK 12, "PLAT OF TOWN OF SEDRO," ACCORDING TO THE PLAT THEREOF,
RECORDED IN VOLUME 1 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN SKAGIT COUNTY, WASHINGTON.

Commonly known as: 307 BENNETT STREET
SEDRO WOOLLEY, WASHINGTON 98284

which is subject to that certain Deed of Trust dated 9/24/2013, recorded 9/26/2013, as Instrument No. 201309260138, THE SUBJECT DEED OF TRUST WAS MODIFIED BY LOAN MODIFICATION AGREEMENT RECORDED AS INSTRUMENT 201705190064 AND RECORDED ON 05/19/2017. records of Skagit County, Washington, from VLADIMIR D OVCHINNIKOV, A MARRIED MAN AS HIS SEPARATE ESTATE, as Grantor(s), to CHICAGO TITLE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR SOUND MORTGAGE INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to Planet Home Lending, LLC, under an Assignment recorded under Auditor's File No. 201503310048.

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:

T.S. No.: 24-68989

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
1/1/2024	07/19/2024	7	\$1,500.63	\$10,504.41
Corporate Advances:				\$2,186.10
Suspense:				(\$217.36)

LATE CHARGE INFORMATION

<u>TOTAL LATE CHARGES</u>	<u>TOTAL</u>
	\$399.06

PROMISSORY NOTE INFORMATION

Note Dated:	9/24/2013
Note Amount:	\$178,571.00
Interest Paid To:	12/1/2023
Next Due Date:	1/1/2024

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$174,095.41, together with interest as provided in the note or other instrument secured from 12/1/2023, 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, express or implied, regarding title, possession, or encumbrances on **11/15/2024**. The default(s) referred to in Paragraph III must be cured by 11/4/2024, (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 11/4/2024 (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 11/4/2024 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance 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 and Grantor at the following addresses:

<u>NAME</u>	<u>ADDRESS</u>
SULEYMA YIRENNY OVCHINNIKOV	141 E RIO VISTA AVE BURLINGTON, WA 98233
SULEYMA YIRENNY OVCHINNIKOV	307 BENNETT ST SEDRO WOOLLEY, WA 98284
SULEYMA YIRENNY OVCHINNIKOV	307 BENNETT STREET SEDRO WOOLLEY, WA 98284
VLADIMIR D OVCHINNIKOV AKA VLADIMIR DEMITRIOVITCH OVCHINNIKOV FKA NIKOLAS RAIT IBARRA	141 E RIO VISTA AVE BURLINGTON, WA 98233
VLADIMIR D OVCHINNIKOV AKA VLADIMIR DEMITRIOVITCH OVCHINNIKOV FKA NIKOLAS RAIT IBARRA	307 BENNETT ST SEDRO WOOLLEY, WA 98284

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VLADIMIR D OVCHINNIKOV AKA VLADIMIR
DEMITRIOVITCH OVCHINNIKOV FKA
NIKOLAS RAIT IBARRA 307 BENNETT STREET
SEDRO WOOLLEY, WA 98284

VLADIMIR D OVCHINNIKOV AKA VLADIMIR
DEMITRIOVITCH OVCHINNIKOV
FKA NIKOLAS RAIT IBARRA BY SULEYMA
YIRENNY OVCHINNIKOV, ATTORNEY IN
FACT 141 E RIO VISTA AVE
BURLINGTON, WA 98233

VLADIMIR D OVCHINNIKOV AKA VLADIMIR
DEMITRIOVITCH OVCHINNIKOV
FKA NIKOLAS RAIT IBARRA BY SULEYMA
YIRENNY OVCHINNIKOV, ATTORNEY IN
FACT 307 BENNETT ST
SEDRO WOOLLEY, WA 98284

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SEDRO WOOLLEY, WA 98284

by both first class and certified mail on 6/11/2024, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 6/11/2024, 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

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.

