

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

Trustee Sale # **125633-WA**
Title # **3143796**

SPACE ABOVE THIS LINE FOR RECORDERS
USE

Notice of Trustee's Sale

Grantor(s): NICHOLAS KARRAS
Grantee(s): CHICAGO TITLE INSURANCE COMPANY, as Trustee
Original beneficiary of the deed of trust: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS DESIGNATED NOMINEE FOR TRADITIONAL MORTGAGE
ACCEPTANCE CORPORATION dba GOODLIFE HOME LOANS, BENEFICIARY OF
THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS
Current beneficiary of the deed of trust: TRADITIONAL MORTGAGE ACCEPTANCE
CORPORATION
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: 202403040054
Parcel number(s): P100960

LOT 3, IDA ESTATES

1.
NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP, 601 West 1st Avenue, Suite 1400, Spokane, WA 99201**, Trustee will on **1/3/2025 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:

CELIN

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LOT 3, "PLAT OF IDA ESTATES," AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 29 AND 30, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: **7725 DELVAN HILL RD
SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated 2/9/2024, recorded 3/4/2024, as Auditor's File No. 202403040054, records of Skagit County, Washington, from NICHOLAS KARRAS, as Grantor(s), to CHICAGO TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR TRADITIONAL MORTGAGE ACCEPTANCE CORPORATION dba GOODLIFE HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to TRADITIONAL MORTGAGE ACCEPTANCE CORPORATION, under an Assignment recorded under Auditor's File No 202405230041.

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 DEATH OF ALL MORTGAGORS.

The total amount due is:

\$234,467.21

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$207,770.99, together with interest as provided in the Note from 3/10/2024, 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 1/3/2025. The defaults referred to in Paragraph III must be cured by 12/23/2024, (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 12/23/2024 (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 12/23/2024 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the

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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 7/12/2024, 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.

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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 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>

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

Dated: AUG 12 2024

CLEAR RECON CORP, as Successor Trustee


 Monica Chavez
 Authorized 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

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)
 County of San Diego)

On AUG 12 2024 before me Jennifer De La Merced a Notary Public, personally appeared MONICA CHAVEZ 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



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EXHIBIT "1"

NAME

ADDRESS

BRIAN ALLEN KARRAS

7725 DELVAN HILL RD.
SEDRO WOOLLEY, WA 98284

HEIRS AND DEVISEES OF NICHOLAS
KARRAS

7725 DELVAN HILL RD
SEDRO WOOLLEY, WA 98284

CELIN