

**AFTER RECORDING RETURN TO:**

Hershner Hunter, LLP  
Attn: Lisa Summers  
PO Box 1475  
Eugene, OR 97440

---

**Document Title:**

**NOTICE OF TRUSTEE'S SALE**

Original Grantor on deed of trust: WILMA JAYNE LOVVORN  
Current Grantee/Beneficiary of the deed of trust: PEOPLES BANK  
Original Trustee of the deed of trust: CHICAGO TITLE COMPANY  
Successor Trustee of the deed of Trust: NANCY K. CARY  
Current mortgage servicer of the deed of trust: PEOPLES BANK  
Reference number of the deed of trust: Recording No. 201911190030  
Parcel number(s): P59465 / 3822-000-069-0008

**Reference Number(s) of Original Deed of Trust:**

Date Recorded: November 19, 2019  
Recording No.: Recording No. 201911190030  
Skagit County, Washington

**Legal Description:** Lot 69, "SKYLINE NO. 6," as per plat recorded in Volume 9 of Plats, pages 64 through 67A, inclusive, records of Skagit County, Washington. Situate in the County of Skagit, State of Washington

NOTICE OF TRUSTEE'S SALE

Grantor: WILMA JAYNE LOVVORN  
Current Beneficiary of the deed of trust: PEOPLES BANK  
Current Trustee of the deed of trust: CHICAGO TITLE COMPANY  
Current mortgage servicer of the deed of trust: PEOPLES BANK  
Reference number of the deed of trust: Recording No. 201911190030  
Parcel number(s): P59465 / 3822-000-069-0008

I. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee, NANCY K. CARY, will on June 20, 2025, at the hour of 11:00 a.m. at the front of the Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, Washington, 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 69, "SKYLINE NO. 6," as per plat recorded in Volume 9 of Plats, pages 64 through 67A, inclusive, records of Skagit County, Washington. Situate in the County of Skagit, State of Washington

which is subject to that certain Deed of Trust described as follows:

Dated: November 18, 2019  
Recorded: November 19, 2019  
Recording No.: Recording No. 201911190030  
Records of: Skagit County, Washington  
Trustee: CHICAGO TITLE COMPANY  
Successor Trustee: NANCY K. CARY  
Beneficiary: PEOPLES BANK  
Assigned From: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
Assignment Recorded as Recording No.: 202411270115

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 defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of \$631.57 each, due the first of each month, for the months of April 2024 through June 2024; plus monthly payments at the new payment amount of \$892.09 each, due the first of each month, for the months of July 2024 through January 2025; plus late charges in the amount of \$44.60 each, assessed the sixteenth of each month, for the months of April 2024 through December 2024; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$115,392.63, together with interest as provided in the note or other instrument secured from March 1, 2024, 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 June 20, 2025. The Default(s) referred to in paragraph III must

be cured by June 9, 2025, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before June 9, 2025, the defaults as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after June 9, 2025, and before the sale by the Borrower, Grantor, any Guarantor, 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:

Estate of Wilma Jayne Lovvorn  
c/o Jeremy R. Knight, Administrator of Estate  
4714 Yorkshire Drive  
Anacortes WA 98221

Estate of Wilma Jayne Lovvorn  
c/o Jeremy R. Knight, Administrator of Estate  
503 6th Ave. #C109  
Kirkland WA 98033

Jeremy R. Knight,  
Administrator of the Estate of Wilma  
Jayne Lovvorn  
c/o Michael Waller, Attorney  
791 SE Barrington Drive  
Oak Harbor WA 98277-3278

by both first class and certified mail on November 27, 2024, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on November 27, 2025, 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 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 objection to the 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.

**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: 1-877-894-4663, Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](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/fo/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>

DATED: January 10, 2025.

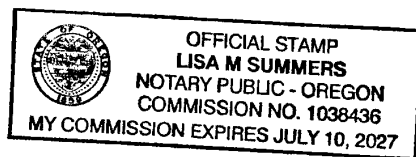
#### ADDRESS FOR SERVICE OF PROCESS:

NANCY K. CARY, Successor Trustee  
Law Offices  
1223 Commercial Street  
Bellingham WA 98225  
Telephone: (360) 715-1218

NANCY K. CARY, Successor Trustee  
Hershner Hunter, LLP  
PO Box 1475  
Eugene OR 97440  
Telephone: (541) 686-0345

STATE OF OREGON                     )  
  ) ss.  
COUNTY OF LANE                    )

On January 10, 2025, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.



*[Signature]*

Notary Public for Oregon  
Residing at Eugene, Oregon  
My Commission Expires: 7/10/2027  
TS #44423.10

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

#### FAIR DEBT COLLECTION PRACTICES ACT NOTICE

This communication is from a debt collector.