

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

Trustee Sale # **129541-WA**  
Title # **240507912-WA-MSI**

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SPACE ABOVE THIS LINE FOR RECORDERS  
USE

**Notice of Trustee's Sale**

Grantor(s): RICH GILHOUSEN AN UNMARRIED MAN  
Grantee(s): PACIFIC NORTHWEST TITLE COMPANY OF WASHINGTON, INC, as  
Trustee  
Original beneficiary of the deed of trust: MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIELDSTONE MORTGAGE  
COMPANY, ITS SUCCESSORS AND ASSIGNS  
Current beneficiary of the deed of trust: MCLP ASSET COMPANY, INC.  
Current trustee of the deed of trust: CLEAR RECON CORP  
Current mortgage servicer of the deed of trust: NewRez LLC D/B/A Shellpoint Mortgage  
Servicing  
Reference number of the deed of trust: 200706270203  
Parcel number(s): P57242 and P58900  
LOTS 14-15, PTN LOT 13, BLOCK 4, GRIFFIN'S FIRST ADDITION TO THE CITY OF  
ANACORTES AND LOTS 14-15, PTN LOT 13, BLOCK 8, AMENDED PLAT OF  
SHANNON'S FIRST ADDITION TO THE CITY OF ANACORTES

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I.

NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP, 601 West 1st Avenue, Suite 1400, Spokane, WA 99201**, Trustee will on **7/11/2025 at 9:00 AM AT THE MAIN ENTRANCE TO 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, 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:

**PARCEL "A":**

**THE EAST 1/2 OF LOT 13 AND ALL OF LOTS 14 AND 15, BLOCK 4, "GRIFFIN'S FIRST ADDITION TO THE CITY OF ANACORTES," AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 43, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

**SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON.**

**PARCEL "B":**

**THE EAST 1/2 OF LOT 13 AND ALL OF LOTS 14 AND 15, BLOCK 8, "AMENDED PLAT OF SHANNON'S FIRST ADDITION TO THE CITY OF ANACORTES," AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 8, RECORDS OF SKAGIT COUNTY, WASHINGTON.**  
**SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON**

Commonly known as: **814 27TH STREET  
ANACORTES, WA 98221**

which is subject to that certain Deed of Trust dated 6/21/2007, recorded 6/27/2007, as Auditor's File No. 200706270203, Loan Modification Agreement recorded 11/6/2012 as Instrument No 201211060020, Loan Modification Agreement recorded 5/4/2018 as Instrument No 201805040030 records of Skagit County, Washington, from **RICH GILHOUSEN AN UNMARRIED MAN**, as Grantor(s), to **PACIFIC NORTHWEST TITLE COMPANY OF WASHINGTON, INC.**, as Trustee, to secure an obligation in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIELDSTONE MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, the beneficial interest in which was assigned to **MCLP ASSET COMPANY, INC.**, under an Assignment recorded under Auditor's File No 202303200033.

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 when due the following amounts which are now in arrears: **\$37,829.13**

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CRC NOS 05082023

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**IV.**

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$221,558.61, together with interest as provided in the Note from 3/1/2024, 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 7/11/2025. The defaults referred to in Paragraph III must be cured by 6/30/2025, (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 6/30/2025 (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 6/30/2025 (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 10/2/2024, 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.**

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**NOTICE TO OCCUPANTS OR TENANTS** – The purchaser at the trustee's sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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.**

**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](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: FEB 25 2025

**CLEAR RECON CORP**, as Successor Trustee



**Monica Chavez**  
Authorized Signor

For additional information or service you may contact:

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

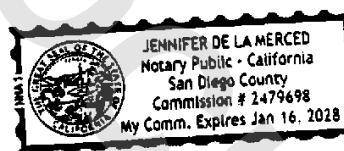
A notary public or other officer completing this certificate  
verifies only the identity of the individual who signed the  
document to which this certificate is attached, and not the  
truthfulness, accuracy, or validity of that document.

State of California)  
County of San Diego)

On FEB 25 2025 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"

<u>NAME</u>	<u>ADDRESS</u>
LEAH ADELE GILHOUSEN AKA LEAH ADELE HONEYCUTT	814 27TH STREET ANACORTES, WA 98221
LEAH ADELE GILHOUSEN AKA LEAH ADELE HONEYCUTT	814 27TH STREET ANACORTES, WA 98221-2825
RICK GILHOUSEN AKA RICKIE RANDALL GILHOUSEN	814 27TH ST ANACORTES, WA 98221
RICK GILHOUSEN AKA RICKIE RANDALL GILHOUSEN	814 27TH ST ANACORTES, WA 98221-2825

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