

WHEN RECORDED MAIL TO:  
**QUALITY LOAN SERVICE CORPORATION**  
108 1<sup>st</sup> Ave South, Suite 450  
Seattle, WA 98104

Trustee Sale No.: **WA-24-1003988-SW**  
Title Order No.: **359773**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

### **NOTICE OF TRUSTEE'S SALE**

Pursuant to the Revised Code of Washington 61.24, et seq.

Reference Number of Deed of Trust: **Instrument No. 200710190058**  
Parcel Number(s): **340321-1-003-0007, P126658**  
Grantor(s) for Recording Purposes under RCW 65.04.015: **RUTH ELLEN PRATER, AS HER SEPARATE PROPERTY**  
Current Beneficiary of the Deed of Trust and Grantee (for Recording Purposes under RCW 65.04.015): **Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for Cascade Funding Mortgage Trust 2024 RMS**  
Current Trustee of the Deed of Trust: **QUALITY LOAN SERVICE CORPORATION**  
Current Loan Mortgage Servicer of the Deed of Trust: **PHH Mortgage Corporation**

I. **NOTICE IS HEREBY GIVEN** that **QUALITY LOAN SERVICE CORPORATION**, the undersigned Trustee, will on **7/18/2025, at 10:00 AM** At main entrance to the **Skagit County Courthouse on 3rd & Kincaid St, located at 205 W. Kincaid St, Mount Vernon, WA 98273** sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of 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:

**The South 10 acres of the Northeast ¼ of the Northeast ¼ of Section 21, Township 34 North, Range 3 East, W.M., EXCEPT the following described tract; Beginning at the Southwest corner of the Northeast ¼ of the Northeast ¼ of said Section; Thence North 36 feet; thence in a Southeasterly direction to a point on the South line of said Northeast ¼ of the Northeast ¼, 30 feet East of the Southwest corner of said subdivision; thence West to the point of beginning. ALSO EXCEPT road and ditch rights of way, AND ALSO EXCEPT that portion of said property, if any, lying within the North ¼ of said Northeast ¼ of the Northeast ¼. Situate in the County of Skagit, State of Washington.**

More commonly known as: **15244 BRADSHAW RD, MOUNT VERNON, WA 98273**

Subject to that certain Deed of Trust dated **10/15/2007**, recorded **10/19/2007**, under **Instrument No. 200710190058** records of **SKAGIT County, Washington**, from **RUTH ELLEN PRATER, AS HER SEPARATE PROPERTY**, as grantor(s), to **LAND TITLE COMPANY OF SKAGIT COUNTY**, as original trustee, to secure an obligation in favor of **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B.**, as original beneficiary, the beneficial interest in which was subsequently assigned to **Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for Cascade Funding Mortgage Trust 2024 RMS**, the Beneficiary, under an assignment recorded under Auditors File Number **202412180002**

II. No action commenced by the Beneficiary of the Deed of Trust as referenced in RCW 61.21.030(4) 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: BORROWER(S) HAVE DIED AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER AND, AS A RESULT, ALL SUMS DUE UNDER THE NOTE HAVE BECOME DUE AND PAYABLE.

IV. The total sum owing on the obligation secured by the Deed of Trust is: the principal sum of \$229,215.00, together with interest as provided in the Note, Deed of Trust, or other instrument secured from 10/15/2007 on, and such other costs, fees, and charges as are due under the Note, Deed of Trust, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 7/18/2025. The default(s) referred to in Paragraph III must be cured before this sale date (if curable) to cause a discontinuance of the sale. The sale will be discontinued and terminated if the default as set forth in Paragraph III is cured. For monetary defaults, payments must be in cash or with cashiers or certified checks from a State or Federally chartered bank. The sale may also be terminated any time before the sale date set forth in this Paragraph if the Borrower, Grantor or holder of any recorded junior lien or encumbrance pays the entire principal and interest, plus costs, charges, fees and advances, if any, made pursuant to the terms of the Note, Deed of Trust and/or other instrument secured, and cures all other defaults.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower(s) and Grantor(s) by both first class and certified mail, 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. The list of recipients of the Notice of Default is listed within the Notice of Foreclosure provided to the Borrower(s) and Grantor(s). These requirements were completed as of 1/31/2025.

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 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.

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

You may be eligible for mediation. 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: Toll-free: **1-877-894-HOME (1-877-894-4663)** or 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: Toll-free: **1-800-569-4287** or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <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** or Web site: <http://nwjustice.org/what-clear>

**Additional information provided by the Trustee:** If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholders rights against the real property only. The Trustee's Sale Number is WA-24-1003988-SW.

Note: This form has been modified to account for the breach type.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

Dated: 3/12/25

  
QUALITY LOAN SERVICE CORPORATION, as Trustee  
By: Jeff Stenman, President

Trustee's Address:  
QUALITY LOAN SERVICE CORPORATION  
108 1<sup>st</sup> Ave South, Suite 450, Seattle, WA 98104

For questions call toll-free: (866) 925-0241 Trustee Sale Number: WA-24-1003988-SW

Sale Line: 916-939-0772 or Login to: <http://www.qualityloan.com>

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: Washington )

County of: King )


On MAR 12 2025 before me, Knicole Morin a notary public, personally

appeared Jeff Stenman, 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 Washington that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

  
Signature

