

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 #: 24-71397

Title Order #: 3290305

NOTICE OF TRUSTEE'S SALE

Grantor: JOSE L FLORES JR AND DEBI ANN FLORES, A MARRIED COUPLE.

Current beneficiary of the deed of trust: Freedom Mortgage Corporation

Current trustee of the deed of trust: North Star Trustee, LLC

Current mortgage servicer for the deed of trust: Freedom Mortgage Corporation

Reference number of the deed of trust: 202010220089

Parcel Number(s): 350432-0-007-0000/P38173 3867-000-020-0705/P62393 3867-000-020-1307/P62399

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **9/5/2025, at 10:00 AM at the main entrance Skagit County Courthouse, 3rd & Kincaid St, located at 205 W. 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:

PARCEL "A":

That portion of the Southwest ¼ of the Northwest ¼ of Section 32, Township 35 North, Range 4 East, W.M., described as follows:

Beginning at the Southeast corner of said subdivision;

thence North 20 rods;

thence West to the right of way of Seattle & Montana Railway;

thence Southeasterly along said right of way to one half section line;

thence East to the point of beginning.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

That portion of Tract 20, "PLAT OF THE BURLINGTON ACREAGE PROPERTY," as per plat recorded in Volume 1 of Plats, page 49, records of Skagit County, Washington, described as follows:

Beginning at the Southwest corner of said Tract 20;

thence North along the West line of said tract a distance of 328.38 feet;

thence West 30 feet;

thence South parallel to the West line of said tract a distance of 328.38 feet;

thence East to the point of beginning,

EXCEPT that portion, if any, lying North of the South line of said South line extended of a tract of land conveyed to Tom Coulouzis by Deed recorded February 15, 1945, under Auditor's File No. 378119.

Situate in the County of Skagit, State of Washington.

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PARCEL "C":

That portion of Tract 20, "PLAT OF THE BURLINGTON ACREAGE PROPERTY," as per plat recorded in Volume 1 of Plats, page 49, records of Skagit County, Washington, and of the vacated street lying Southerly of and adjacent to said Tract 20, and of the Southeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 32, Township 35 North, Range 4 East, W.M., more particularly described as follows:

Beginning at the intersection of the West line of Oak Street as shown on the Plat of "WALLACE ADDITION TO BURLINGTON," as per plat recorded in Volume 6 of Plats, page 4, records of Skagit County, Washington, and the South line of said Southeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$, said point being 60 feet, more or less, South of the South line of said Tract 20, "PLAT OF THE BURLINGTON ACREAGE PROPERTY"; thence North $0^{\circ}02'00''$ East along the West line of said Oak Street for a distance of 15.58 feet to the Southeast corner of a tract of land conveyed to Loren Whited by deed recorded August 20, 1973, under Auditor's File No. 789659; thence South $89^{\circ}34'30''$ West along the South line of said Whited Tract, 137.24 feet to the Southwest corner thereof; thence North $0^{\circ}41'30''$ East, 312.74 feet to the Northwest corner of a tract of land conveyed to Tony L. Garcia by Deed recorded July 1, 1971, under Auditor's File No. 754845; thence South $89^{\circ}26'30''$ West, 30 feet, more or less, to the West line of said Tract 20 of "PLAT OF THE BURLINGTON ACREAGE PROPERTY"; thence South along said West line to the Southwest corner thereof; thence West along the South line of said Tract 20 extended, to the West line of the Southeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of said Section 32; thence South along said West line to the Southwest corner of said subdivision; thence East along said South line to the point of beginning.

Situate in the City of Burlington, County of Skagit, State of Washington

Commonly known as: 511 N OAK ST
BURLINGTON, WASHINGTON 98233

which is subject to that certain Deed of Trust dated 10/20/2020, recorded 10/22/2020, as Instrument No. 202010220089, records of Skagit County, Washington, from JOSE L FLORES JR AND DEBI ANN FLORES, A MARRIED COUPLE., as Grantor(s), to Old Republic Title, Ltd., as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for American Pacific Mortgage Corporation., beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to Freedom Mortgage Corporation, under an Assignment recorded under Auditor's File No. 202302140032.

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:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
4/1/2024	07/01/2024	4	\$1,802.24	\$7,208.96
8/1/2024	05/03/2025	10	\$1,760.74	\$17,607.40
Corporate Advances:				\$2,419.58
Additional Items Due:				\$400.00

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LATE CHARGE INFORMATION**TOTAL LATE CHARGES****TOTAL**

\$93.12

PROMISSORY NOTE INFORMATION

Note Dated:	10/20/2020
Note Amount:	\$285,154.00
Interest Paid To:	3/1/2024
Next Due Date:	4/1/2024

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$263,663.32, together with interest as provided in the note or other instrument secured from 3/1/2024, 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 **9/5/2025**. The default(s) referred to in Paragraph III must be cured by 8/25/2025, (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 8/25/2025 (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 8/25/2025 (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:

NAME**ADDRESS**

DEBI ANN FLORES

511 N OAK ST
BURLINGTON, WA 98233

DEBI ANN FLORES

511 NORTH OAK STREET
BURLINGTON, WA 98233

JOSE L. FLORES JR.

511 N OAK ST
BURLINGTON, WA 98233

JOSE L. FLORES JR.

511 NORTH OAK STREET
BURLINGTON, WA 98233

by both first class and certified mail on 11/26/2024, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 11/26/2024, 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.

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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.

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: 1-877-894HOME (1-877-894-4663)
Web site: <http://www.dfi.wa.gov/consumers/homeownership/>

The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287
Web site: <http://portal.hud.gov/hudportal/HUD>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys
Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/>

This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

DATED: 4/30/2025

North Star Trustee, LLC, as Trustee



Lisa Hackney, Vice President of Trustee Operations

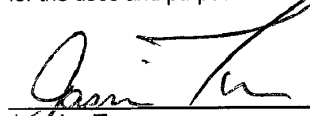
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Address for service:
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043
Trustee Phone No: (206) 866-5345
Trustee Fax No: (206) 374-2252
Beneficiary / Servicer Phone: 855-690-5900/317-537-3821

STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

I certify that I know or have satisfactory evidence that Lisa Hackney is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as a Vice President of Trustee Operations of North Star Trustee, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4-30-25



Jasmine Turner
NOTARY PUBLIC in and for the State of
Washington, residing at Everett, Washington
My commission expires 3/14/2028

