

TS No: WA07000317-24-1

APN P122136

TO No.: 240561144-WA-MSI

RECORDING REQUESTED BY:

WHEN RECORDED MAIL DEED  
AND TAX STATEMENT TO:Idaho Housing and Finance Association (which also dba  
HomeLoanServ)  
565 W Myrtle St.  
Boise, ID 83702Real Estate Excise Tax  
Exempt

Skagit County Treasurer

By Kaylee OudmanAffidavit No. 20251568Date 05/22/2025

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**TRUSTEE'S DEED UPON SALE**

THE GRANTOR, MTC Financial Inc. dba Trustee Corps, as present Trustee under that Deed of Trust, as hereinafter particularly described, in consideration of the premises and payment recited below, hereby grants and conveys, without warranty to **Idaho Housing and Finance Association (which also dba HomeLoanServ)**, GRANTEE, that real property, situated in the County of Skagit, State of Washington, described as follows:

**LOT 4, BLOCK 2, "CENTRAL ADDITION TO MOUNT VERNON", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 103, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THE NORTH 1/2 (AS MEASURED ALONG THE EAST AND WEST LINES) OF LOT 5, BLOCK 2, SAID PLAT OF "CENTRAL ADDITION TO MOUNT VERNON"; EXCEPT FROM ALL THE ABOVE, THOSE PORTIONS CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY BY DEED DATED JUNE 3, 1953, RECORDED JULY 15, 1953 UNDER AUDITOR'S FILE NO. 490547 AND BY DEED DATED OCTOBER 19, 1972, RECORDED FEBRUARY 5, 1973, UNDER AUDITOR'S FILE NO. 780239, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

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## RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon said Trustee by that certain Deed of Trust dated November 23, 2021, executed by ZAKERY J BOWMAN AND PAIGE BOWMAN, A MARRIED COUPLE, as Grantor, to FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON, A WASHINGTON CORP., as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as designated nominee for GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, Beneficiary of the security instrument, its successors and assigns, recorded on November 29, 2021, as Instrument No. 202111290205, of official records in the Office of the County Auditor of Skagit County, Washington.
2. Said Deed of Trust was executed to secure, together with other undertakings, the payment of one Promissory Note in the sum of \$299,475.00 with interest thereon, according to the terms thereof, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, as original Beneficiary and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The described Deed of Trust provides that the real property conveyed therein is not used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. Idaho Housing and Finance Association (which also dba HomeLoanServ), being then the holder of the indebtedness secured by said Deed of Trust, delivered to said Trustee a written request directing said Trustee or his authorized agent to sell the described property in accordance with law and the terms of said Deed of Trust.

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6. The defaults specified in the "Notice of Default" not having been cured, the Trustee, in compliance with the terms of said Deed of Trust, a "Notice of Trustee's Sale" of said property recorded on January 10, 2025 as Auditor's File No. 202501100056 in the Office of the Auditor of Skagit County, Washington.
7. The Trustee, in its aforesaid "Notice of Trustee's Sale," fixed the place of sale as Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273, a public place, on May 16, 2025 at 09:00 AM, and in accordance with law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Trustee caused a copy of said "Notice of Trustee's Sale" to be published once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and seventh day before the date of sale in a legal newspaper in each county in which the property or any part thereof is situated; and further, included in this Notice, which was transmitted to or served upon the Grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form.
8. During foreclosure, no action was pending on an obligation secured by said Deed of Trust.
9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in Chapter 61.24 RCW.
10. The defaults specified in the "Notice of Trustee's Sale" not having been cured eleven days prior to the date of Trustee's Sale and said obligations secured by said Deed of Trust remaining unpaid, on May 16, 2025, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Trustee then and there sold at public auction to said Grantee, the highest bidder therefore, the property hereinabove described, for the sum of \$279,000.00, by the satisfaction in full of the obligation then secured by said Deed of Trust, together with all fees, costs and expenses as provided by statute.

Dated: May 19, 2025

**MTC Financial Inc. dba Trustee Corps, as Duly Appointed  
Successor Trustee**

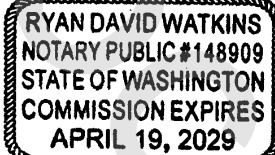
*Alan Burton*  
By: Alan Burton, Vice President

STATE OF WASHINGTON  
COUNTY OF KING

I certify that I know or have satisfactory evidence that ALAN BURTON is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Vice President for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 5-19-2025

*Ryan David Watkins*  
Notary Public in and for the State of Washington

Residing at King CountyMy Commission expires 4-19-29

## LEGAL DESCRIPTION

LOT 4, BLOCK 2, "CENTRAL ADDITION TO MOUNT VERNON", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 103, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THE NORTH 1/2 (AS MEASURED ALONG THE EAST AND WEST LINES) OF LOT 5, BLOCK 2, SAID PLAT OF "CENTRAL ADDITION TO MOUNT VERNON"; EXCEPT FROM ALL THE ABOVE, THOSE PORTIONS CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY BY DEED DATED JUNE 3, 1953, RECORDED JULY 15, 1953 UNDER AUDITOR'S FILE NO. 490547 AND BY DEED DATED OCTOBER 19, 1972, RECORDED FEBRUARY 5, 1973, UNDER AUDITOR'S FILE NO. 780239, RECORDS OF SKAGIT COUNTY, WASHINGTON.