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Skagit County Auditor

Return Address:

Document Title:

Notice of Trustee's Sale

Reference Number (if applicable): _____

Grantor(s):

☐ additional grantor names on page ____

- 1) Elizabeth Easterday
- 2) _____

Grantee(s):

☐ additional grantor names on page ____

- 1) Bobbi Jo Stansbury
- 2) _____

Abbreviated Legal Description:

☐ full legal on page(s) ____

Assessor Parcel /Tax ID Number:

☐ additional parcel numbers on page ____

P1382/418-008-010-0002

NOTICE OF TRUSTEE'S SALE**ORIGINAL****Grantor: ELIZABETH EASTERDAY****Current beneficiary of the deed of trust: BOBBIJO STANSBURY****Current trustee of the deed of trust: DAVID D. LOWELL, ESQ.****Current mortgage servicer of the deed of trust: NONE****Reference number of the deed of trust: Auditor's File No. 202104010109****Parcel number(s): P7382 / Tax No. 4118-008-010-0002****I.**

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the **24th** day of **October, 2025**, at the hour of **11. o'clock A.M.** at **Skagit County Superior Court, 205 W. Kincaid St., in the City of Mount Vernon, State of 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(ies) of Skagit, State of Washington, to-wit:

(0.2700 AC)(TITLE ELIMINATION AF#9604100080 FOR MANUFACTURED HOME 1996 SKYLINE 40X28 VIN#2T9101811) LOTS 9 AND 10, BLOCK 8, CUMBERLAND TO HAMILTON, AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 96, RECORDS OF SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust dated March 3, 2021 recorded . 4/01/2021 under Auditor's File No.202104010109 , records of Skagit County, Washington, from Elizabeth Easterday as Grantor, to Bobbijo Stansbury as Trustee, to secure an obligation in favor of Bobbijo Stansbury, as Beneficiary.

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:

Notice of Trustee's Sale - |

Failure to pay when due the following amounts which are now in arrears as of July 16, 2025:

\$39,000.00 in monthly payments, plus \$1,700.00 in late fees

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal **\$62,251.79** together with interest as provided in the note or other instrument secured from the **3rd** day of **March, 2021**, 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 the **24th day of October, 2025**. The default(s) referred to in paragraph III must be cured by the **13th day of October, 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 on or before the **13th day of October, 2025** (11 days before the sale date), the default(s) 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 the **13th day of October, 2025**. (11 days before the sale date), 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: **1812 McGargile Road, Sedro-Woolley, WA 92824** by both first-class and certified mail on the **23rd** day of **April, 2025**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the **6th** of **May, 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 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. 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.

To cure the default(s), you must bring the payments current, cure any other defaults, and pay accrued late charges and other costs, advances, and attorneys' fees as set forth below by the **13th day of October** [11 days before the sale date]. To date, these arrears and costs are as follows:

	Currently due to reinstate on September 1, 2025	Estimated amount that will be due to reinstate on October 12, 2025
Delinquent payments from July, 2022 in the amount of \$1,000/month:	\$40,000.00	\$41,000.00
Late charges in the total amount of:	\$1,750.00	\$1,850.00
Attorney fees:	\$3,000.00	\$5,000.00
Trustee's fee:	\$200.00	\$200.00
Trustee's Expenses:	\$3,150.00	\$3,150.00
Title report:	\$750.00	\$750.00
Recording fees	\$300.00	\$300.00
Service/Posting of notices:	\$400.00	\$400.00
Postage/Copying expense	\$200.00	\$200.00
Publication	\$900.00	\$900.00
Telephone charges	\$0.00	\$0.00
Inspection fees	\$600.00	\$600.00
TOTALS	\$51,250.00	\$54,350.00

To pay off the entire obligation secured by your Deed of Trust as of the 1st day of **August, 2025**, you must pay a total of **\$62,251.79** in principal, **\$5,913.94** in interest, plus other costs and advances estimated to date in the amount of **\$11,250.00**. From and after the date of this notice you must submit a written request to the Trustee to obtain the total amount to pay off the entire obligation secured by your Deed of Trust as of the payoff date.

As to the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust, you must cure each such default. Listed below are the defaults which do not involve payment of money to the Beneficiary of your Deed of Trust. Opposite each such listed default is a brief description of the action necessary to cure the default and a description of the documentation necessary to show that the default has been cured.

N/A

You may reinstate your Deed of Trust and the obligation secured thereby at any time up to and including the **13th. day of October, 2025**, [11 days before the sale date], by paying the amount set forth or estimated above and by curing any other defaults described above. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate or to pay off the entire indebtedness may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be made to: **David D. Lowell, Esq.**, whose street address is **606 E. Fairhaven, Burlington, WA, 98233.**, telephone (360) 755-0111. **AFTER THE 13TH DAY OF OCTOBER 2025, YOU MAY NOT REINSTATE YOUR DEED OF TRUST BY PAYING THE BACK PAYMENTS AND COSTS AND FEES AND CURING THE OTHER DEFAULTS AS OUTLINED ABOVE.** The Trustee will respond to any written request for current payoff or reinstatement amounts within 10 days of receipt of your written request. In such a case,

you will only be able to stop the sale by paying, before the sale, the total principal balance (\$62,251.79) plus accrued interest, costs and advances, if any, made pursuant to the terms of the documents and by curing the other defaults as outlined above.

You may contest this default by initiating court action in the Superior Court of the county in which the sale is to be held. In such action, you may raise any legitimate defenses you have to this default. A copy of your Deed of Trust and documents evidencing the obligation secured thereby are enclosed. You may wish to consult a lawyer. Legal action on your part may prevent or restrain the sale, but only if you persuade the court of the merits of your defense. You may contact the Department of Financial Institutions or the statewide civil legal aid hotline for possible assistance or referrals.

The court may grant a restraining order or injunction to restrain a trustee's sale pursuant to RCW 61.24.130 upon five days notice to the trustee of the time when, place where, and the judge before whom the application for the restraining order or injunction is to be made. This notice shall include copies of all pleadings and related documents to be given to the judge. Notice and other process may be served on the trustee at:

NAME: David D. Lowell, Attorney
ADDRESS: 606 E. Fairhaven Ave.
Burlington, WA 98233
TELEPHONE NUMBER: 360-755-0111

If you do not reinstate the secured obligation and your Deed of Trust in the manner set forth above, or if you do not succeed in restraining the sale by court action, your property will be sold. The effect of such sale will be to deprive you and all those who hold by, through or under you of all interest in the property;

(5) In addition, the trustee shall cause a copy of the notice of sale described in subsection (2)(d) of this section (excluding the acknowledgment) to be published in a legal newspaper in each county in which the property or any part thereof is situated, once on or between the 35th and 28th day before the date of sale, and once on or between the 14th and seventh day before the date of sale;

(6) In the case where no successor in interest has been established, and neither the beneficiary nor the trustee are able to ascertain the name and address of any spouse, child, or parent of the borrower or grantor in the manner described in RCW 61.24.030(10), then the trustee may, in addition to mailing notice to the property

addressed to the unknown heirs and devisees of the grantor, serve the notice of sale by publication in a newspaper of general circulation in the county or city where the property is located once per week for three consecutive weeks. Upon this service by publication, to be completed not less than 30 days prior to the date the sale is conducted, all unknown heirs shall be deemed served with the notice of sale;

(7)(a) If a servicer or trustee receives notification by someone claiming to be a successor in interest to the borrower or grantor, as under RCW 61.24.030(11), after the recording of the notice of sale, the trustee or servicer must request written documentation within five days demonstrating the ownership interest, provided that, the trustee may, but is not required to, postpone a trustee's sale upon receipt of such notification by someone claiming to be a successor in interest.

(b) Upon receipt of documentation establishing a claimant as a successor in interest, the servicer must provide the information in RCW 61.24.030(11)(c). Only if the servicer or trustee receives the documentation confirming someone as successor in interest more than 45 days before the scheduled sale must the servicer then provide the information in RCW 61.24.030(11)(c) to the claimant not less than 20 days prior to the sale.

(c) (b) of this subsection (7) does not apply to association beneficiaries subject to chapter 64.32, 64.34, or 64.38 RCW;

(8) On the date and at the time designated in the notice of sale, the trustee or its authorized agent shall sell the property at public auction to the highest bidder. The trustee may sell the property in gross or in parcels as the trustee shall deem most advantageous;

(9) The place of sale shall be at any designated public place within the county where the property is located and if the property is in more than one county, the sale may be in any of the counties where the property is located. The sale shall be on Friday, or if Friday is a legal holiday on the following Monday, and during the hours set by statute for the conduct of sales of real estate at execution;

(10) The trustee has no obligation to, but may, for any cause the trustee deems advantageous, continue the sale for a period or periods not exceeding a total of 120 days by (a) a public proclamation at the time and place fixed for sale in the notice of sale and if the continuance is beyond the date of sale, by giving notice of the new time and place of the sale by both first class and either certified or registered mail, return receipt requested, to the persons specified in subsection (1)(b)(i) and (ii) of this section to be

deposited in the mail (i) not less than four days before the new date fixed for the sale if the sale is continued for up to seven days; or (ii) not more than three days after the date of the continuance by oral proclamation if the sale is continued for more than seven days, or, alternatively, (b) by giving notice of the time and place of the postponed sale in the manner and to the persons specified in subsection (1)(b), (c), (d), and (e) of this section and publishing a copy of such notice once in the newspaper(s) described in subsection (5) of this section, more than seven days before the date fixed for sale in the notice of sale.

No other notice of the postponed sale need be given;

(11) The purchaser shall forthwith pay the price bid. On payment and subject to RCW 61.24.050, the trustee shall execute to the purchaser its deed. The deed shall recite the facts showing that the sale was conducted in compliance with all of the requirements of this chapter and of the deed of trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchasers and encumbrancers for value, except that these recitals shall not affect the lien or interest of any person entitled to notice under subsection (1) of this section, if the trustee fails to give the required notice to such person. In such case, the lien or interest of such omitted person shall not be affected by the sale and such omitted person shall be treated as if such person was the holder of the same lien or interest and was omitted as a party defendant in a judicial foreclosure proceeding;

(12) The sale as authorized under this chapter shall not take place less than 190 days from the date of default in any of the obligations secured;

(13) If the trustee elects to foreclose the interest of any occupant or tenant of property comprised solely of a single-family residence, or a condominium, cooperative, or other dwelling unit in a multiplex or other building containing fewer than five residential units, the following notice shall be included as Part X of the Notice of 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;

(14) Only one copy of all notices required by this chapter need be given to a person who is both the borrower and the grantor. All notices required by this chapter that are given to a general partnership are deemed given to each of its general partners, unless otherwise agreed by the parties.

(15) Fair Debt Collection Practice Act Notice

Any information obtained from the debtor will be used for the purpose of collecting the debt.

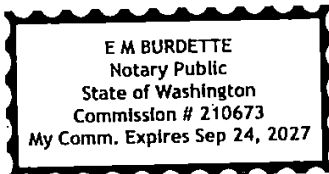
Dated: July 21, 2025

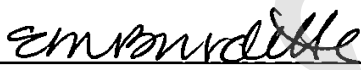


David D. Lowell, Successor Trustee
Attorney At Law
PO Box 1346
Burlington, WA 98233

STATE OF WASHINGTON)
) SS
COUNTY OF SKAGIT)

On July 21, 2025, I certify that I know or have satisfactory evidence that DAVID D. LOWELL signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.





Notary Public, in and for the State of Washington
My appointment expires: 9-24-2027
Residing in: Burlington WA