

**RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:**

Prime Recon LLC
1330 N. Washington Street, Suite 3575
Spokane, WA 99201

TS No. 183922

Space Above This Line For Recorder's Use Only

NOTICE OF TRUSTEE'S SALE

Grantor: **RHAIN A ZIPETO AND GRACE E GARCIA, A MARRIED COUPLE**
Current beneficiary of the deed of trust: **Nationstar Mortgage LLC**
Current trustees of the deed of trust: **Prime Recon LLC**
Current mortgage servicer of the deed of trust: **Nationstar Mortgage, LLC**
Reference number of the deed of trust: **202303030055 in Book xx, Page xx**
Parcel number(s): **P81940**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on **02/20/2026**, at the hour of **10:00 AM** At the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at **205 W. Kincaid St., Mount Vernon, WA 98273** 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 of **Skagit**, State of **Washington**, to-wit:

SEE ATTACHED EXHIBIT A

ABBREVIATED LEGAL: UNIT 107, NORTHRIDGE ESTATES CONDO.

The postal address of which is more commonly known as: **2720 Club Ct 107, Mount Vernon, WA 98273.**

which is subject to that certain Deed of Trust dated **March 1, 2023**, recorded **March 3, 2023**, under Auditor's File No. **202303030055 in Book xx, Page xx**, records of Skagit County, Washington, from **RHAIN A ZIPETO AND GRACE E GARCIA, A MARRIED COUPLE**, as Grantor, to **CHICAGO TITLE COMPANY**, as Trustee, to secure an obligation in favor of **Mortgage Electronic Registration Systems, Inc. as designated nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION**, as Beneficiary, the beneficial interest in which was assigned, under an Assignment recorded **04/23/2025**, under Auditor's File No. **202504230018** of official records in the Office of the Auditor of Skagit County, **Washington**.

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: **\$17,267.30**;

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of **\$309,373.58**, together with interest as provided in the note or other instrument secured from **12/01/2024**, 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 02/20/2026. The default(s) referred to in paragraph III must be cured by the 9th day of February, 2026 (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 9th day of February, 2026 (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 9th day of February, 2026 (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:

Current Occupant
2720 Club Ct 107
Mount Vernon, WA 98273

Rhain Zipeto
2720 Club Ct 107
Mount Vernon, WA 98273

Rhain A. Zipeto
222 Dena Lane
Chimacum, WA 98325

All Unknown Persons, Parties, or Occupants
2720 Club Ct 107
Mount Vernon, WA 98273

Grace E. Garcia
2720 Club Ct 107
Mount Vernon, WA 98273

Grace E Garcia
222 Dena Lane
Chimacum, WA 98325

by both first-class and certified mail on the 28th day of August, 2025, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on the 28th day of August, 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.

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 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.


Prime Recon LLC
1330 N. Washington Street, Suite 3575
Spokane, WA 99201
Phone: (888) 725-4142

COMPLIANCE WITH RCW 61.24.031, RCW 61.24.040 AND RCW 61.24.163, IF APPLICABLE:

For owner-occupied residential real property, before the Notice of Trustee's Sale is recorded, transmitted, or served, the beneficiary has complied with RCW 61.24.031, RCW 61,24.040, and, if applicable, RCW 61.24.163.

Prime Recon LLC

Dated: 10/9/25

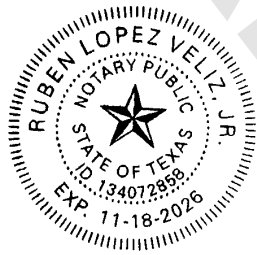

By: **Carmen Robinson, Authorized Signer**


State of Texas
County of Collin

Before me, **Ruben L Veliz Jr**, on this day personally appeared **Carmen Robinson**, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this October 9, 2025.

(Personalized Seal)




Notary Public's Signature

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

You have only **until 90 days BEFORE the date of sale** listed in this Notice of Trustee's Sale to be referred to mediation. It this is an Amended Notice of Trustee's 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's 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 (4663)

Website: <https://dfi.wa.gov/homeownership/mortgage-assistance-programs>

The United States Department of Housing and Urban Development.

Telephone: 1-800-225-5342

Website: https://www.hud.gov/program_offices/housing/sfh/fhairesourcectr

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys.

Telephone: 1-800-606-4819

Website: <https://nwjustice.org/get-legal-help>

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.

EXHIBIT A

REF.: 183922

UNIT 107, NORTHRIDGE ESTATES CONDOMINIUMS, A CONDOMINIUM ACCORDING TO DECLARATION THEREOF RECORDED AUGUST 5, 2004, UNDER RECORDING NO. 200408050101, AND SURVEY MAP AND PLANS THEREOF RECORDED IN VOLUME 13 OF PLATS, PAGES 97 THROUGH 105, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND ANY AMENDMENTS THERETO.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

NOTE FOR INFORMATIONAL PURPOSES ONLY:

THE FOLLOWING MAY BE USED AS AN ABBREVIATED LEGAL DESCRIPTION ON THE DOCUMENTS TO BE RECORDED, PER AMENDED RCW 65.04. SAID ABBREVIATED LEGAL DESCRIPTION IS NOT A SUBSTITUTE FOR A COMPLETE LEGAL DESCRIPTION WITHIN THE BODY OF THE DOCUMENT.

UNIT 107, NORTHRIDGE ESTATES CONDO