

AFTER RECORDING MAIL TO:

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
AFC# 25-130719

Document Title: Notice of Trustee's Sale

Reference number of document: Instrument No. 202410240056

Grantor(s): Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

Grantee(s): Aztec Foreclosure Corporation of Washington

Original Mortgagor(s): Thomas Sallas II and Ren Champion, as each in their separate estates

Legal: The South 4 feet of Lot 1, all of Lot 3, and the North 4 feet of Lot 4, JOCHIM'S REPLAT OF A PORTION OF BLOCK 122, FIRST ADDITION TO BURLINGTON, as per plat recorded in Volume 7 of Plats, page 23, records of Skagit County, Washington

Abbreviated Legal: LOT 3 AND PTN LOTS 1 & 4, JOCHIM'S REPLAT TO BURLINGTON

Assessor's Parcel number: P72614

AFTER RECORDING RETURN TO:

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
(360) 253-8017 / (877) 430-4787

NOTICE OF TRUSTEE'S SALE

File No.:25-130719 Title Order No.:250508613

Grantor: Thomas Sallas II and Ren Champion, as each in their separate estates

Current beneficiary of the deed of trust: Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington

Current mortgage servicer of the deed of trust: Nationstar Mortgage LLC

Reference number of the deed of trust: 202410240056

Parcel number(s): P72614

Abbreviated legal description: LOT 3 AND PTN LOTS 1 & 4, JOCHIM'S REPLAT TO BURLINGTON

Commonly known as: 614 South Pine Street, Burlington, WA 98233

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **March 27, 2026, at the hour of 10:00 AM** at the main entrance of the Skagit County Courthouse, 3rd & Kincaid Street, located at 205 W. Kincaid Street, in the City of Mount Vernon, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

The South 4 feet of Lot 1, all of Lot 3, and the North 4 feet of Lot 4, JOCHIM'S REPLAT OF A PORTION OF BLOCK 122, FIRST ADDITION TO BURLINGTON, as per plat recorded in Volume 7 of Plats, page 23, records of Skagit County, Washington

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which is the subject of that certain Deed of Trust dated October 18, 2024, recorded October 24, 2024, under Auditor's File No. 202410240056, records of Skagit County, Washington, from Thomas Sallas II and Ren Champion, as each in their separate estates as Grantor, to First American Title Insurance Company as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, beneficiary of the security instrument, its successors and assigns to Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company under an assignment recorded at Instrument No. 202509100038.

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:

Delinquent monthly payments from the March 1, 2025 installment on in the sum of \$27,588.16 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$4,324.17 as of November 17, 2025. The amount to cure the default payments as of the date of this notice is \$32,518.74. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$444,438.39, together with interest in the Note or other instrument secured from February 1, 2025, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$471,215.13. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to

the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

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 March 27, 2026. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by March 16, 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 March 16, 2026 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 16, 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:

Thomas Sallas II
207 Tidewater Way
A104
Boardman, OR 97818

Ren Champion
610 Lincoln St
Apt 111B
Bellingham, WA 98229

Unknown Spouse and/or Domestic Partner of
Thomas Sallas II
207 Tidewater Way
A104
Boardman, OR 97818

Unknown Spouse and/or Domestic Partner of
Ren Champion
610 Lincoln St
Apt 111B
Bellingham, WA 98229

Occupant(s)
614 South Pine Street
Burlington, WA 98233

by both first class and certified mail on October 14, 2025 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 15, 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

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service or posting. The declaration by the beneficiary pursuant to RCW 61.24.030(7)(a) was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the above addresses on October 14, 2025, proof of which is in possession of the Trustee.

VII.

The Trustee whose name and address are set forth above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 an 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.

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 61.24.60.

XI.

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

You have only **90 calendar days BEFORE the date of sale** listed in the Notice of Trustee's Sale. If an amended Notice of Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than **25 days BEFORE the date of sale** listed in the 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 (Toll-free): 1-877-894-HOME (1-877-894-4663) or Web site: <http://www.homeownership-wa.org/>.

The United States Department of Housing and Urban Development: Telephone (Toll-free): 1-800-569-4287 or local counseling agencies:
https://answers.hud.gov/housingcounseling/s/?language=en_US

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone (Toll-Free): 1-800-606-4819 or Web site: <http://nwjustice.org/home>

XII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WASHINGTON is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 17 day of November, 2025AZTEC FORECLOSURE
CORPORATION OF WASHINGTON

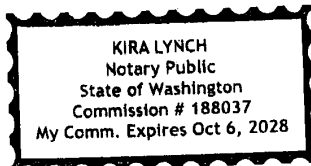
By: Kathy Zagariya
Kathy Zagariya
Vice President
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
(360) 253-8017 / (877) 430-4787

ADDRESS FOR PERSONAL SERVICE

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683

STATE OF WASHINGTON)
) SS.
COUNTY OF CLARK)

This instrument was acknowledged before me this 17th day of November, 2025, by Kathy Zagariya, Vice President.



[Signature]
Notary Public in and
for the State of Washington
My Commission Expires: 10/6/2028

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