

Loan No: \*\*\*\*\*0488T No: 15-15762  
Order No.: 250439211-WA-MSI  
**NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 RCW**  
Grantor: TIMOTHY SUTHERLAND AND MARIA SUTHERLAND  
Current Beneficiary of Deed of Trust: loanDepot.com, LLC  
Current Mortgage Servicer for the Deed of Trust: loanDepot.com, LLC  
Current Trustee for the Deed of Trust: MICHELLE R. GHIDOTTI, ESQ.  
Trustee's address is 1920 Old Tustin Avenue, Santa Ana, CA 92705 (206) 331-3280  
If there are any questions regarding this Notice, please contact (206) 331-3280  
Reference Number of Deed of Trust: 202302150216  
Parcel Number(s): 01212900008200  
Abbr. Legal Description: LT 82, GILMAN WALK, A PLAT COMMUNITY  
**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 Washington State Housing Finance Commission: Toll-free: 1-877-894-HOME (1-877-894-4663) <https://www.homeownership-wa.org/>  
The United States Department of Housing and Urban Development: Toll-free: 1-800-569-4287 Local counseling agencies in Washington: [https://answers.hud.gov/housingcounseling/s/?language=en\\_US](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: Toll-free: 1-800-606-4819 <https://nwjustice.org/home>  
I, NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **2/27/2026, at 10:00 AM at OUTSIDE THE NORTH PLAZA ENTRANCE TO THE SNOHOMISH COUNTY COURTHOUSE, 3000 ROCKEFELLER AVE, EVERETT, WA** sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Snohomish, State of Washington, to-wit:  
LOT 82, GILMAN WALK, A PLAT COMMUNITY, ACCORDING TO THE PLAT THEREOF RECORDED UNDER RECORDING NO. 202112095002, RECORDS OF SNOHOMISH COUNTY, WASHINGTON.  
Commonly known as: 8604 EAST GILMAN AVENUE ARLINGTON, WASHINGTON 98223  
which is subject to that certain Deed of Trust dated 2/13/2023, recorded 2/15/2023, under Auditor's File No. 202302150216, in Book , Page records of Snohomish County, Washington, from TIMOTHY SUTHERLAND AND MARIA SUTHERLAND; AS HUSBAND AND WIFE, 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 LOANDEPOT.COM, LLC BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to loanDepot.com, LLC.  
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**  
**FROM THRU NO. PMT AMOUNT TOTAL**  
12/1/2024 11 \$2,742.12  
\$30,163.32  
**BENEFICIARY'S ADVANCES, COSTS AND EXPENSES**  
**DESCRIPTION ADVANCE AMOUNT**  
10/6/2025 Accrued Late Charges \$1,530.73  
10/6/2025 Forecasted Late Charge \$98.91  
10/6/2025 Recoverable Corporate Advance Balance \$3,101.55  
10/6/2025 NSF/Returned Check Charges \$25.00  
10/6/2025 Payment Adjustment \$1,652.76  
**ESTIMATED FORECLOSURE FEES & COSTS**  
10/6/2025 Trustee's Fees \$510.00  
10/6/2025 NOD Posting Fee \$125.00  
10/6/2025 T.S.G. Fee \$1,383.00  
10/6/2025 Record Substitution of Trustee \$301.00  
10/6/2025 Mailing Service Fee \$22.40  
10/6/2025 Trustee's Fees \$637.50  
10/6/2025 Notice of Default Mailings \$67.20  
**TOTAL DUE AS OF:**  
10/6/2025 \$39,618.37  
IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$419,951.85, together with interest as provided in the Note or other instrument secured from 11/1/2024, 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, expressed or implied, regarding title, possession or encumbrances on 2/27/2026. The defaults referred to in Paragraph III must be cured by 2/16/2026, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 2/16/2026 (11 days before the sale) the default 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. 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 2/16/2026 (11 days before the sale date) and before the sale, by the Borrower, or Grantor or any Guarantors or the holder of any recorded junior lien or encumbrance by 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(s) and Grantor(s) at the following address(es):  
NAME ADDRESS  
MARIA SUTHERLAND 8604 EAST GILMAN AVENUE ARLINGTON, WASHINGTON 98223  
Occupant 8604 EAST GILMAN AVENUE ARLINGTON, WASHINGTON 98223  
TIMOTHY SUTHERLAND 3311 HOYT AVE A EVERETT, WA 98201  
TIMOTHY SUTHERLAND 8604 EAST GILMAN AVENUE ARLINGTON, WASHINGTON 98223  
Unknown Spouse and/or Domestic Partner of MARIA SUTHERLAND 8604 EAST GILMAN AVENUE ARLINGTON, WASHINGTON 98223  
Unknown Spouse and/or Domestic Partner of TIMOTHY SUTHERLAND 8604 EAST GILMAN AVENUE ARLINGTON, WASHINGTON 98223  
by both first class and certified mail on 9/5/2025, proof of which is in the possession of the Trustee; and on 8/22/2025 the Borrower and Grantor were personally served, if applicable, 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 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 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.  
If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.  
Additional disclaimers provided by the Trustee: If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholder's rights against the real property only.  
Service of Process should be sent to: Michelle R. Ghidotti, Esq., c/o Gary Krohn, Reg. Agent, 144 Railroad Avenue, Suite 236, Edmonds, WA 98020-4100 and faxed to (949) 427-2732. **If there are any questions regarding this Notice, please contact (206) 331-3280. Note: Gary Krohn is the Registered Agent for service of process only. All other communications and correspondence should be directed to the Trustee named above, at the address and phone numbers listed.**  
**SALE INFORMATION CAN BE OBTAINED ONLINE AT <https://prestigepostandpub.com>**  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: (949) 776-4697  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
DATED: 10/7/2025  
Michelle R. Ghidotti, Esq.  
1920 Old Tustin Avenue  
Santa Ana, CA 92705  
Phone: (206) 331-3280  
Fax: (949) 427-2732  
Michelle R. Ghidotti, Esq.,  
as Trustee  
PPP #25-005978  
**Published January 27, 2026 February 24, 2026 SCN-70865**