

TS No: 25-36805 Loan
No: *****1479 APN:
00955700004800

**NOTICE OF TRUSTEE'S
SALE
PURSUANT TO THE
REVISED CODE OF
WASHINGTON
CHAPTER 61.24 ET
SEQ.**

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **2/13/2026, at 10:00 AM** at **Outside The North Plaza Entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave, Everett, WA 98201** 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 48, SKY-BLUE ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED UNDER SNOHOMISH COUNTY RECORDING NO. 200307165004, RECORDS OF SNOHOMISH COUNTY, WASHINGTON; SITUATE ON THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON.

Commonly known as:
4626 191ST ST NE ARLINGTON, WA 98223

which is subject to that certain Deed of Trust dated 8/30/2021, recorded 8/31/2021, under Auditor's File No. 202108311094, in Book , Page records of Snohomish County, Washington, from Chellcie R Wilson, an unmarried woman, as Grantor(s), to Rainier Title, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as designated nominee for LeaderOne Financial Corporation, beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc., as designated nominee for LeaderOne Financial Corporation, beneficiary of the security instrument, its successors and assigns to Carrington Mortgage Services, LLC, under an Assignment recorded under Auditor's File No. 202310040204.

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/Mortgage.

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:

PROMISSORY NOTE INFORMATION

Note Dated: 8/30/2021
Note Amount: \$541,182.00
Interest Paid To: 4/1/2025
Next Due Date: 5/1/2025

PAYMENT INFORMATION

FROM THRU NO. PMT
AMOUNT TOTAL
5/1/2025 7 \$3,246.04
\$22,722.28

LATE CHARGE INFORMATION

FROM THRU NO. LATE
CHARGES TOTAL
5/1/2025 0 \$0.00

TRUSTEE'S FEES AND COST INFORMATION

TOTAL
9/24/2025 Trustee's Fees (Pre-Publication) \$1,560.00
9/24/2025 Mailings (Notice of Sale) \$0.00
9/24/2025 Mailings (Notice of Sale) \$0.00
9/24/2025 Mailings (Notice of Sale) \$0.00
10/1/2025 Mailings (Notice of Default) \$0.00
10/1/2025 Mailings (Notice of Default) \$0.00
10/1/2025 Mailing Service Fee \$0.00
10/1/2025 Mailing Service Fee \$0.00
10/1/2025 Mailings (Adjusted by Mail Vendor) \$9.60
10/1/2025 Mailings (Adjusted by Mail Vendor) \$9.60
10/2/2025 Posting of Notice of Sale \$120.00
11/6/2025 Trustee's Fees (Publication) \$720.00
11/6/2025 Publication of Notice of Sale \$600.00
11/6/2025 Posting of Notice of Sale \$120.00
11/6/2025 Record Notice of Sale \$20.00
11/6/2025 Mailings (Resident Mailing) \$0.00
\$3,159.20

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$498,264.87, together with interest as provided in the Note from 5/1/2025, and such other costs and fees as are provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on 2/13/2026. The defaults referred to in Paragraph III must be cured by 2/2/2026 (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 2/2/2026 (11 days before the sale date) and before the sale, the default as set forth in Paragraph III is cured and the trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated at any time after the 2/2/2026 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

V. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME: "Chellcie R. Wilson"
NAME: Chellcie R. Wilson
an unmarried woman
ADDRESS: 4626 191ST ST NE
ARLINGTON, WA 98223
Chellcie R. Wilson
Chellcie R. Wilson
4626 191ST ST NE
Arlington, WA 98223

by both first class and certified mail on 10/1/2025, proof of which is in the possession of the trustee, and 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 such service or posting.

VI. 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.

VII. The effect of the sale will be to terminate the Grantor and all those who hold by, through or under the Grantor of all their interest in the above described property.

VIII. 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 R.C.W. 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the trustee's sale.

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 R.C.W. 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 (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary process under the Detainer Act, Chapter 59.12 RCW.

DATED: 11/6/2025
Villa Solutions - Washington, LLC
11335 NE 122nd Way
Suite 105
Kirkland, WA 98034
Phone No. 425-331-1069
Monica Sahayval, Trustee
DPS #25-008127
Published
January 13, 2026
February 3, 2026
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