

NOTICE OF TRUSTEE'S SALE

Grantor: S TRACY STEPHEN AND JON RENE STEPHEN, HUSBAND AND WIFE
Current beneficiary of the deed of trust: NewRez LLC, D/B/A Shellpoint Mortgage Servicing
Current trustee of the deed of trust: North Star Trustee, LLC
Current mortgage servicer for the deed of trust: NewRez LLC, D/B/A Shellpoint Mortgage Servicing
Reference number of the deed of trust: 911150082
Parcel Number(s): 4410-000-094-0003 | P81751

NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **4/10/2026, at 9:00 AM at the main entrance of the Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273** 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:

LOT 94, CLEARIDGE DIV. I, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 12 OF PLATS, PAGE 76, RECORDS OF SKAGIT COUNTY, WASHINGTON

Commonly known as: 4511 SAN JUAN AVE ANACORTES, WASHINGTON 98221

which is subject to that certain Deed of Trust dated 11/13/1991, recorded 11/15/1991, as Instrument No. 911150082. The subject Deed of Trust was modified by Loan Modification Agreement recorded as Instrument number 202004270022 on 4/27/2020 records of Skagit County, Washington, from S TRACY STEPHEN AND JON RENE STEPHEN, HUSBAND AND WIFE, as Grantor(s), to ISLAND TITLE COMPANY, as Trustee, to secure an obligation in favor of INTERWEST SAVINGS BANK, A WASHINGTON CORPORATION, as Beneficiary, the beneficial interest in which was assigned to NewRez LLC, D/B/A Shellpoint Mortgage Servicing, under an Assignment recorded under Auditor's File No. 20240709021.

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 10/1/2024 THRU 01/31/2025
NO. PMT AMOUNT
4 \$444.68
TOTAL \$1,778.72

FROM 2/1/2025 THRU 11/28/2025
NO. PMT AMOUNT
10 \$621.198
TOTAL \$6,211.90

NSF Fees: \$65.00
Legal Fee Balance: \$1,187.10
Other Fees Balance: \$90.00
Escrow Required: \$4,800.07
Unapplied Balance: (\$364.42)

LATE CHARGE INFORMATION
TOTAL LATE CHARGES
TOTAL \$8.60

PROMISSORY NOTE INFORMATION
Note Dated: 11/13/1991
Note Amount: \$75,000.00
Interest Paid To: 9/1/2024
Next Due Date: 10/1/2024

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$7,063.49, together with interest as provided in the note or other instrument secured from 9/1/2024, 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, express or implied, regarding title, possession, or encumbrances on **4/10/2026**. The default(s) referred to in Paragraph III must be cured by 3/30/2026, (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 3/30/2026 (11 days 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 cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the 3/30/2026 (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 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:

NAME
ESTATE OF JON RENE STEPHEN
ADDRESS:
2205 ALAMO PINTADO SOLVANG, CA 93463

NAME
ESTATE OF JON RENE STEPHEN
ADDRESS:
4511 SAN JUAN AVE ANACORTES, WA 98221

NAME
ESTATE OF JON RENE STEPHEN
ADDRESS:
PO BOX 862 ANACORTES, WA 98221

NAME
HEIRS AND DEVISEES JON RENE STEPHEN
ADDRESS:
2205 ALAMO PINTADO SOLVANG, CA 93463

NAME
HEIRS AND DEVISEES JON RENE STEPHEN
ADDRESS:
4511 SAN JUAN AVE ANACORTES, WA 98221

NAME
HEIRS AND DEVISEES JON RENE STEPHEN
ADDRESS:
PO BOX 862 ANACORTES, WA 98221

NAME
JON RENE STEPHEN
ADDRESS:
2205 ALAMO PINTADO SOLVANG, CA 93463

NAME
JON RENE STEPHEN
ADDRESS:
4511 SAN JUAN AVE ANACORTES, WA 98221

NAME
JON RENE STEPHEN
ADDRESS:
PO BOX 862 ANACORTES, WA 98221

NAME
S TRACY STEPHEN AKA STUART T STEPHEN AKA STUART TRACY STEPHEN AKA S TRACY STEPHAN
ADDRESS:
2205 ALAMO PINTADO SOLVANG, CA 93463

NAME
S TRACY STEPHEN AKA STUART T STEPHEN AKA STUART TRACY STEPHEN AKA S TRACY STEPHAN
ADDRESS:
4511 SAN JUAN AVE ANACORTES, WA 98221

NAME
S TRACY STEPHEN AKA STUART T STEPHEN AKA STUART TRACY STEPHEN AKA S TRACY STEPHAN
ADDRESS:
PO BOX 862 ANACORTES, WA 98221

NAME
STUART TRACY STEPHEN, INDIVIDUALLY AND AS ADMINISTRATOR OF THE ESTATE OF JON RENE STEPHEN, DECEASED
ADDRESS:
2205 ALAMO PINTADO SOLVANG, CA 93463

NAME
STUART TRACY STEPHEN, INDIVIDUALLY AND AS ADMINISTRATOR OF THE ESTATE OF JON RENE STEPHEN, DECEASED
ADDRESS:
4511 SAN JUAN AVENUE ANACORTES, WA 98221

NAME
STUART TRACY STEPHEN, INDIVIDUALLY AND AS ADMINISTRATOR OF THE ESTATE OF JON RENE STEPHEN, DECEASED
ADDRESS:
PO BOX 862 ANACORTES, WA 98221

NAME
TRACY STEPHEN AKA STUART T STEPHEN AKA STUART TRACY STEPHEN AKA S TRACY STEPHAN
ADDRESS:
2205 ALAMO PINTADO SOLVANG, CA 93463

NAME
TRACY STEPHEN AKA STUART T STEPHEN AKA STUART TRACY STEPHEN AKA S TRACY STEPHAN
ADDRESS:
4511 SAN JUAN AVE ANACORTES, WA 98221

NAME
TRACY STEPHEN AKA STUART T STEPHEN AKA STUART TRACY STEPHEN AKA S TRACY STEPHAN
ADDRESS:
PO BOX 862 ANACORTES, WA 98221

by both first class and certified mail on 10/20/2025, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 10/20/2025, 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 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

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 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 home, 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.homeworship-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

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>

Línea directa estatal sobre ejecución hipotecaria y derivación a asesores de vivienda recomendar por la Comisión de Finanzas e Inversión de Washington (Housing Finance Commission): Teléfono: 1-877-894-HOME (1-877-894-4663) Sitio web: <https://www.homeworship-wa.org/>

Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (Department of Housing and Urban Development): Teléfono: 1-800-569-4287 Sitio web: https://answers.hud.gov/housingcounseling/s/?language=en_US

Línea directa estatal de asistencia legal civil para obtener asistencia y derivación a asesores de vivienda y abogados: Teléfono: 1-800-606-4819 Sitio web: <https://nwjustice.org/home>

This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an NSF notice, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

DATED: 11/25/2025

North Star Trustee, LLC, as Trustee
/s/ Kellie Barnes, Trustee Sale Officer

Address for service:
North Star Trustee, LLC
6100 219th SW,
Suite 480
Mount Vernon 98043
Trustee Phone: (206) 866-5345
Trustee Fax No: (206) 374-2252
Trustee Email: info@northstartrustee.com
Beneficiary / Service Phone: 800-365-7107

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