

NOTICE OF TRUSTEE'S SALE

No. 183922 Grantor:
SHAIN A ZIPETO AND
TRACE E GARCIA,
MARRIED COUPLE Current
beneficiary of the
named of trust: National
Bank of Commerce, 1000
Main Street, Suite 1000, Salt
Lake City, Utah 84101

REBLY 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 and Kincaid St. located at 5 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 EX-
BIT A REF: 183922
UNIT 107, NORTHRIDGE
ESTATES CONDOMINIUM
ACCORDING TO DECLA-
RATION THEREOFT RE-
CORDED AUGUST 5,
2004, UNDER RECORD-
ING NO. 200408050101,
AND SURVEY MAP AND
PLANS THEREOFT RE-
CORDED IN VOLUME 13
PLATS, PAGES 87
THROUGH 105, RE-
CORDS 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 AB-
BREViated LEGAL DE-
SCRIPTION ON THE
DOCUMENTS TO BE RE-
CORDED, PER AMENDED
RCW 65.04. SAID ABBRE-
Viated LEGAL DESCRIPT-
ION IS NOT A SUBSTI-
TUTE FOR A COMPLETE
LEGAL DESCRIPTION
WITHIN THE BODY OF
THE DOCUMENT. UNIT
107, NORTHRIDGE ES-
TATES CONDO ABBREVI-
ATED LEGAL: UNIT 107,
NORTHRIDGE ESTATES
CONDO. The postal ad-
dress of which is more
commonly known as: 2720
Club Ct 107, Mount Ver-
non, WA 98273. which is
subject to that certain
Deed of Trust dated March
2023, recorded March
2023, under Auditor's
File No. 202303030055 in
Book xx, Page xx, records
of Skagit County, Wash-
ington, from RHAIN A ZI-
TO AND GRACE E
ARCIA, A MARRIED
COUPLE, as Grantor, to
CHICAGO TITLE COMPA-
NY, as Trustee, to secure
an obligation in favor of
Mortgage Electronic Reg-
istration Systems, Inc. as
designated nominee for
IRVWAY INDEPENDENT
MORTGAGE CORPORA-
TION, as Beneficiary, the
beneficial interest in which
is assigned, under an
assignment recorded
7/23/2025, 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 Benefi-
ciary of the Deed of Trust
is now pending to seek
satisfaction of the obliga-
tion in any Court by reason
of the Borrower's or Grantor's
default on the obliga-
tion secured by the Deed
of Trust. III. The default(s)
which this foreclosure
is made is/are as follows:
I. Failure to pay when due
the following amounts
which are now in arrears:
\$7,267.30. IV. The sum
secured by the Deed of
Trust is: Principal Balance
\$309,373.58, together
with interest as provided in
the note or other instru-
ment secured from
1/01/2024, and such other
costs and fees as are
provided by statute.
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 im-
plied, regarding title, pos-
session, or encumbrances
on 02/20/2026. The de-
fault(s) referred to in para-
graph III must be cured by
the 9th day of February,
2026 (11 days before the
date), to cause a dis-
continuance of the sale.
The sale will be discontin-
ued and terminated if at
any time on or before the
11th 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
costs and fees are paid.
The sale may be terminat-
ed at any time after the
9th day of February, 2026
(11 days before the sale
date), if the Trustee
so requests no later than
11 calendar days before
the date of sale listed in
the Amended Notice of
Trustee's Sale. DO NOT
CONTACT A PURCHASER
DURING A CONVICTION
AND ATTORNEY IN
CHARGE IN WASHINGTON
OR NOW TO ASSESS YOUR
OBLIGATION AND REFER YOU TO
A LAWYER IF YOU ARE
NOT A PURCHASER OF
THE PROPERTY. VI. A written
notice of default was
transmitted by the Benefi-
ciary or Trustee to the Bor-
rower and Grantor at the
following addresses: Cur-
rent Occupant 2720 Club
107 Mount Vernon, WA
2720 Rhain Zibeto 2720
Club Ct 107 Mount Ver-
non, WA 98273 Rhain A
Zibeto 222 Dena Lane Chi-
cago, IL 60625 All Uni-
towners/occupants 2720 Club Ct
107 Mount Vernon, WA
2723 Grace E. Garcia
20 Club Ct 107 Mount Ver-
non, WA 98273 Grace E
Garcia 222 Dena Lane
Chicago, IL 60625 by
first-class and certi-
fied mail on the 28th day of
August, 2025, proof of
which is in the possession
of the Trustee; and the
borrower and grantor
are personally served on
the 28th day of August,
2025, with said written no-
tice of default or the writ-
ten 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.
The Trustee's sale whose
name and address are set
forth below will provide in-
formation to anyone request-
ing 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
them or under them, of
any interest in the property
under the Deed of Trust (the
Grantor and all their interest
in the property). IX. Anyone hav-
ing any objection to the
sale on any grounds what-
ever will be afforded an
opportunity to be heard as
those objections if they
choose to do so. X. A waiver
of a lawsuit to restrain
the sale, mediation must
be requested no later than
11 calendar days before
the date of sale listed in
the Amended Notice of
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THE PROPERTY. XI. The purchaser at
the trustee's sale is enti-
tled to possession of the
property on the 28th day
following the sale, as
against the grantor under
the Deed of Trust (the
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interest in the property under
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