

NOTICE OF TRUSTEE'S SALE

Grantor: TRAVIS R. CARPENTER AND ELIZABETH K. CARPENTER, HUSBAND AND WIFE
Current beneficiary of the deed of trust: Freedom Mortgage Corporation
Current trustee of the deed of trust: North Star Trustee, LLC
Current mortgage servicer for the deed of trust: Freedom Mortgage Corporation

Reference number of the deed of trust: 202105140022
Parcel Number(s): P70792 / 40590008004

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC will on 4/10/2026, at 10:00 AM at the main entrance Skagit County Courthouse, 3rd & Kincaid St, located at 205 W. 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 8, "PLAT OF CUPPLES ADDITION TO THE TOWN OF CONCRETE, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 5 OF PLATS, PAGE 20, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 45697 MAIN ST CONCRETE, WASHINGTON 98237

which is subject to that certain Deed of Trust dated 9/22/2020, recorded 5/14/2021, as Instrument No. 202105140022, records of Skagit County, Washington, from TRAVIS R. CARPENTER AND ELIZABETH K. CARPENTER, HUSBAND AND WIFE, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for FREEDOM MORTGAGE CORPORATION, beneficiary of the security instrument, its successors and assigns as Beneficiary, the beneficial interest in which was assigned to Freedom Mortgage Corporation, under an Assignment recorded under Auditor's File No. 202207070021.

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
2/1/2024 07/31/2024 6 \$904.52 \$5,427.12
8/1/2024 07/31/2025 12 \$1,264.31 \$15,171.72
8/1/2025 12/17/2025 5 \$1,248.39 \$6,241.95

Corporate Advances: \$2,203.46
NSF Fees: \$25.00
Property Inspection Fee: \$475.00

LATE CHARGE INFORMATION

TOTAL LATE CHARGES
TOTAL \$725.74

PROMISSORY NOTE INFORMATION

Note Dated: 9/22/2020
Note Amount: \$118,107.00
Interest Paid To: 1/1/2024
Next Due Date: 2/1/2024

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$108,260.11, together with interest as provided in the note or other instrument secured from 1/1/2024, 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 ADDRESS
ELIZABETH K. CARPENTER
45697 MAIN ST
CONCRETE, WA 98237
ELIZABETH K. CARPENTER
PO BOX 796
CONCRETE, WA 98237
TRAVIS R. CARPENTER
45697 MAIN ST
CONCRETE, WA 98237
TRAVIS R. CARPENTER
PO BOX 796
CONCRETE, WA 98237

by both first class and certified mail on 7/2/2025, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 7/3/2025, 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 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

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 ejecuciones hipotecarias para obtener asistencia y derivación a asesores de vivienda recomendados por la Comisión de Financiamiento de Vivienda del estado de Washington (Housing Finance Commission): Teléfono: 1-877-894-HOME (1-877-894-4663) Sitio web: <https://www.homeownership-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 automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

DATED: 12/03/2025

North Star Trustee, LLC, as Trustee

Kellie Barnes, Trustee Sale Officer
Address for service:
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043
Trustee Phone No: (206) 866-5345
Trustee Fax No: (206) 374-2252
Trustee Email: info@northstartrustee.com
Beneficiary / Servicer Phone: 855-690-5900/317-537-3821

STATE OF WASHINGTON ss.

COUNTY OF SNOHOMISH

I certify that I know, have satisfactory evidence that Kellie Barnes is the person who appeared before me, and said person acknowledged that she was authorized to execute the instrument and acknowledged it as the Trustee Sale Officer of North Star Trustee, LLC to be the free and voluntary act of said party for the uses and purposes mentioned in the instrument.

Dated: 12/03/2025

Theresa Stearns,
NOTARY PUBLIC in and for the State of Washington, residing at Mountlake Terrace, WA
My commission expires 7/11/2029
EFP 46036 Pub Date 03/06 & 03/27/2026

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