

NOTICE OF TRUSTEE'S SALE

ORIGINAL TRUSTEE SALE RECORDED ON 01/26/2026 IN THE OFFICE OF THE ISLAND COUNTY RECORDER. NOTICE OF TRUSTEE'S SALE File No.:25-130793 Title Order No.:250581880 Grantor: Melody Freshour, unmarried woman Current beneficiary of the deed of trust: Mortgage Research Center, LLC db/a VeteransUnited Home Loans, a Missouri Limited Liability Company Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington Current mortgage servicer of the deed of trust: Natistar Mortgage LLC Reference number of the deed of trust: 4573891 Parcel number(s): 311674 // S7410-04-02018-0 Abbreviated legal description: LOT 18, BLK. 2, LOST LAKE GROVE DIV.4 Commonly known as: 1672 Aspen Drive, Camano Island, WA 98282. I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on May 29, 2026, at the hour of 10:00 AM at the front entrance to the City Hall, located at 865 SE Barrington Drive, in the City of Oak Harbor, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Island, State of Washington, to-wit: Lot 18, Block 2, Plat of Lost Lake Grove, Division No. 4, as per plat recorded in Volume 9 of Plats, pages 13 and 14, records of Island County, Washington. Situate in the County of Island, State of Washington, which is the subject of that certain Deed of Trust dated June 24, 2024, recorded June 26, 2024, under Auditor's File No. 4573891, records of Island County, Washington, from Melody Freshour, unmarried woman as Grantor, to Stewart Title Guaranty Company as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, beneficiary of the security instrument, its successors and assigns to Mortgage Research Center, LLC db/a Veterans United Home Loans, a Missouri Limited Liability Company under an assignment recorded at Instrument No. 4592298. 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: Delinquent monthly payments from the June 1, 2025 installment on in the sum of \$32,007.52 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$4,797.09 as of January 20, 2026. The amount to cure the default payments as of the date of this notice is \$35,554.81. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay. IV. The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$537,752.24, together with interest in the Note or other instrument secured from May 1, 2025, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$568,315.49. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay. 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 May 29, 2026. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by May 18, 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 on or before May 18, 2026 (11 days before the sale date), the default(s) 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. The sale may be terminated any time after May 18, 2026 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor 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: Melody Freshour 1672 Aspen Drive Camano Island, WA 98282 Unknown Spouse and/or Domestic Partner of Melody Freshour 1672 Aspen Drive Camano Island, WA 98282 Occupant(s) 1672 Aspen Drive Camano Island, WA 98282 by both first class and certified mail on December 17, 2025 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 19, 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. The declaration by the beneficiary pursuant to RCW 61.24.030(7) (a) was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the above addresses on December 17, 2025, proof of which is in possession of the Trustee. VII. The Trustee whose name and address are set forth above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 an objection to the 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 61.24.60. XI. THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. You have only 90 calendar days BEFORE the date of sale listed in the Notice of Trustee's Sale. If an amended Notice of Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than 25 days BEFORE the date of sale listed in the amended Notice of Trustee's 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 Housing Finance Commission: Telephone (Toll-free): 1-877-894-HOME (1-877-894-4663) or Web site: <http://www.homeownership-wa.org/>. The United States Department of Housing and Urban Development: Telephone (Toll-free): 1-800-569-4287 or local counseling agencies: https://answers.hud.gov/housingcounseling/s/?language=en_US The statewide civil and hotline for assistance and referrals to the housing counselors and attorneys: Telephone (Toll-Free): 1-800-606-4819 or Web site: <http://nwjustice.org/home> XII. FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WASHINGTON is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding debt unless or to hold you personally liable for the debt. DATED this 26th day of January, 2026 AZTEC FORECLOSURE CORPORATION OF WASHINGTON By: Kira Lynch, Secretary 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 (360) 253-8017 / (877) 430-4787 ADDRESS FOR PERSONAL SERVICE Aztec Foreclosure Corporation of Washington 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 STATE OF WASHINGTON) S.S. COUNTY OF CLATSOP) This instrument was acknowledged before my this 26th day of January, 2026, by Kira Lynch, Secretary. KATHY ZAGARYA Notary Public State of Washington Commission # 24028053 My Comm. Expires Aug 23, 2028 NFP0484193 To: STAN WOOD, CAMANO NEWS 04/28/2026, 05/19/2026

**Published April 28, 2026
May 19, 2026
SCN-737363**