TS No. 2604010279
Notice Of Default And Foreclosure Sale

U.S. Department Of Housing And Urban Development Recorded in accordance with 12 USCA 3764 (c) APN P24489; 340410-3-006-0101 Property Address: 14021 Mclaughlin Extension Rd Mount Vernon, WA 98273 Whereas, on 7/16/2009, a certain Deed of Trust was executed by Alfred Cowell, A Widower as trustor in favor of MetLife Home Loans, a Division of MetLife Bank, N.A. as beneficiary, and Land Title CO of Skagit County as trustee, and was recorded on 7/21/2009, as Instrument No. 200907210002, in the Office of the County Recorder of Skagit County, Washington; and Whereas, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and Whereas, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an Assignment of Deed of Trust dated 9/27/2013, recorded on 10/29/2013, as instrument number 201310290014, in the Office of the County Recorder, Skagit County, Washington; and Whereas, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on 8/30/2025, was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and Whereas, the entire amount delinquent as of 9/25/2026 is $799,073.58; and Whereas, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable; Now Therefore, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of Allstate Reconveyance Company d/b/a Total Lender Solutions. as Foreclosure Commissioner, recorded on 11/5/2025 as instrument number 202511050030, notice is hereby given that on 9/25/2026 at 10:00 AM local time, all real and personal property at or used in connection with the following described property will be sold at public auction to the highest bidder: Legal Description: Tract "A", Short Plat No. 60-77, approved August 30, 1977, recorded August 30, 1977, in Volume 2 of Short Plats, page 112, under Auditor's File No. 863767, being a portion of the Southeast 1/4 of the Southwest 1/4 of Section 10, Township 34 North, Range 4 East, W.M., and the Northeast 1/4 of the Northwest 1/4 of Section 15, Township 34 North, Range 4 East, W.M. Situate in the County of Skagit, State of Washington. Commonly known as: 14021 Mclaughlin Extension Rd, Mount Vernon, WA 98273 The sale will be held at At main entrance Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon. The Secretary of Housing and Urban Development will bid an estimate of $799,073.58. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling $79,907.35 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of $79,907.35 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of $500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD field office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant the Act. Therefore, the Foreclosure commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is $798,463.19, as of 9/24/2026, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Date: 8/20/2026 Allstate Reconveyance Company d/b/a Total Lender Solutions U.S. Dept. of HUD Foreclosure Commissioner By: Rachel Seropian, Assistant Vice President 10505 Sorrento Valley Road, Suite 125 San Diego, CA, 92121 Phone: 866-535-3736 Fax: 866-242-8599 A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document. State Of CA County Of San Diego On 8/20/2026 before me, Diana Rivera, a notary public personally appeared, Rachel Seropian who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under Penalty Of Perjury under the laws of the State of California that the foregoing paragraph is true and correct. Witness my hand and official seal.
Diana Rivera (Seal)

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