

by both first class and certified mail on April 23, 2024, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place April 24, 2024 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 Trustees' 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 61.24.060. Notice to Borrower(s) who received a letter under RCW 61.24.031: THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME. Mediation MUST be requested between the time you receive the Notice of Default and no later than 90 calendar days BEFORE the date of sale listed in the Notice of Trustee Sale. If an amended Notice of Trustee Sale is recorded 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 the 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 might be 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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: May 28, 2024 MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trustee By: Alan Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032-5744 Toll Free Number: (844) 367-8456 TDD: 711 949.252.8300 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 102786, Pub Dates: 09/04/2024, 09/25/2024, QUEEN ANNE & MAGNOLIA NEWS

TS No WA07000090-24-1 TO No 240155353-WA-MSI NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: ALLEGRA GALLACHER, A MARRIED PERSON AS HER SEPARATE ESTATE, AND ISHMAEL EASTON, AN UNMARRIED PERSON Current Beneficiary of the Deed of Trust: Idaho Housing and Finance Association (which also dba HomeLoanServ) Original Trustee of the Deed of Trust: FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON, A WASHINGTON CORP. Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: Idaho Housing and Finance Association dba HomeLoanServ Reference Number of the Deed of Trust: Instrument No. 20230530000139 Parcel Number: 4022900806 | 402290080603 I. NOTICE IS HEREBY GIVEN that on October 4, 2024, 09:00 AM, Main Entrance, King County Administration Building, 500 4th Avenue, Seattle, WA 98104, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of King, State of Washington, to-wit: THE NORTH 64.45 FEET OF THE WEST 150 FEET OF THE SOUTH HALF OF LOT 14, BLOCK 4, FIRST ADDITION TO LAKE FOREST PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 20 OF PLATS, PAGE 82, IN KING COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON. APN: 4022900806 | 402290080603 More commonly known as 20320 30TH AVE NE, LAKE FOREST PARK, WA 98155 which is subject to that certain Deed of Trust dated May 25, 2023, executed by ALLEGRA GALLACHER, A MARRIED PERSON AS HER SEPARATE ESTATE, AND ISHMAEL EASTON, AN UNMARRIED PERSON as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, Beneficiary of the security instrument, its successors and assigns, recorded May 30, 2023 as Instrument No. 20230530000139 and the beneficial interest was assigned to Idaho Housing and Finance Association (which also dba HomeLoanServ) and recorded March 26, 2024 as Instrument Number 2024032600004 of official records in the Office of the Recorder of King County, Washington. II. No action commenced by Idaho Housing and Finance Association (which also dba Home-

LoanServ), the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage. 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 PAYMENT INFORMATION From August 1, 2023 To May 29, 2024 Total Monthly Payment \$53,882.50 Total \$53,882.50 LATE CHARGE INFORMATION August 1, 2023 May 29, 2024 \$1,602.81 PROMISORY NOTE INFORMATION Note Dated: May 25, 2023 Note Amount \$644,608.00 Interest Paid To: July 1, 2023 Next Due Date: August 1, 2023 Current Beneficiary: Idaho Housing and Finance Association (which also dba HomeLoanServ) Contact Phone No: (800) 526-7145 Address: 565 W Myrtle St., Boise, ID 83702 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$644,117.50, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on October 4, 2024. The defaults referred to in Paragraph III must be cured by September 23, 2024, (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 September 23, 2024 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' 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 September 23, 2024 (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 by 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 current Beneficiary, Idaho Housing and Finance Association (which also dba HomeLoanServ) or Trustee to the Borrower and Grantor at the following address(es): ADDRESS ISHMAEL EASTON 20320 30TH AVE NE, LAKE FOREST PARK, WA 98155 ALLEGRA GALLACHER 20320 30TH AVE NE, LAKE FOREST PARK, WA 98155 by both first class and certified mail on April 26, 2024, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place April 26, 2024 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 Trustees' 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. 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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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov Dated: May 29, 2024 MTC Financial Inc. dba Trustee Corps, as Duly Appointed Successor Trustee By: Alan Burton, Vice President MTC Financial Inc. dba Trustee Corps 606 W. Gowe Street Kent, WA 98032 Toll Free Number: (844) 367-8456 TDD: 711 949.252.8300 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corp Order Number 102800, Pub Dates: 09/04/2024, 09/25/2024, QUEEN ANNE & MAGNOLIA NEWS

FERRY from Page 1 ➔

at its Friday meeting that "we operate a key service for the Puget Sound area. It's a very critical service that we provide to the citizens of Washington."

Yet, the \$230 million is a pebble in the bucket compared to the \$5.5 billion in estimated long-term unfunded needs that WSF says it is facing in the years beyond the upcoming biennium.

However, of that amount, electrification of the state ferry fleet composes \$4.4 billion or 80% of WSF's long-term unfunded needs. Those unfunded costs include \$1.1 billion for four new ferries with 124 vehicle capacities at the cost of roughly \$253 million apiece; WSF estimates it will cost another \$2.8 billion for seven new electric ferries capable of carrying 144 vehicles, an estimated price tag of \$400 million per vessel.

According to a presentation by WSF to the committee, they will need to add a new electric vessel every year in order to maintain and increase the existing fleet size as older ferries are retired.

WSF will also need more than \$352 million to electrify 11 of its terminals, though "this amount for Terminal Electrification is an estimate and is expected to increase as the predesign studies are completed," according to the presentation.

Outside of electrifying the ferry fleet, the other major unfunded need for the state agency is an estimated \$889 million in preservation, which includes \$504 million to preserve five new vessels.

Lamphere told the committee "while we



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are building and converting vessels, it's not until they actually have the terminal electrification that they can actually realize the benefits that we want to see for that."

Much of the funding for electrification of the public transportation sector comes from revenue generated by the Climate Commitment Act. For the 2023-25 biennium, the state Legislature appropriated \$3.2 billion in Climate Commitment Act revenue that included the following spending:

- \$64 million for converting three of the state's Jumbo Mark II ferries to hybrid-electric
- \$24 million for new electric ferry for the Anacortes-Guemes Island route
- \$4 million to help pay for the infrastructure design plans of the Kitsap Fast Ferries service

In an update on CCA appropriations, Gov. Jay Inslee said state would invest \$563 million of that revenue on electrifying the state's ferry fleet.

AMAZON from Page 3 ➔

as a key step in the recovery of downtown Seattle.

Amazon is the area's largest employer.

Downtown Seattle Association Director of Media Relation James Sido told The Center Square he has seen estimates of

55,000 Amazon workers based in the Emerald City's downtown area.

"Downtown's largest employer bringing people back more frequently is a home run for downtown," Downtown Seattle Association CEO Jon Scholes said in a news release.

"Amazon's decision reinforces

the value of in-person work to the success of companies and organizations."

According to the association's data, approximately 90,700 workers reported to their offices in the downtown area last July. That is the second-highest rate of return since March 2020 when the COVID-19 pandemic became widespread.

The 90,700 workers represents a 14% increase from July 2023.

However, the July average is only 62% of the daily worker foot traffic that was reported in 2019, meaning the downtown core has still not fully recovered from the pandemic.

Despite a lot of positive reactions to the return of Amazon employees to their downtown Seattle offices, some workers panned the announcement. One Amazon employee even posted on LinkedIn, calling the return to the office "live-action role playing and virtue signaling."

Pre-pandemic working conditions go into effect on Jan. 2, 2025.

➔ SEPT 27 - 29

WEEKEND HAPPENINGS

FRI - SUN
27 - 29

ST. Demetrios Greek Festival

SAT - SUN
28 - 29

Festa Italiana
Hosted at Seattle Center

SAT - SUN
28 - 29

NW Tea Festival
Hosted at Seattle Center

SAT - SUN
28 - 29

Michelmasse Festival
Hosted by the Camlann Medieval Villiage

SAT
28

Chow Down & Street Party
Hosted at "the Ave" (University Way NE)

SAT
28

Fremont Bridge Night Bazaar
Hosted at Seattle Center



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