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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 Housing Finance Commission: Telephone: 1-877-894HOME (1-877-894-4663) Web site: <http://www.dfi.wa.gov/consumers/homeownership/> The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287 Web site: <http://portal.hud.gov/hudportal/HUD> The statewide civil legal aid hotline for assistance and

referrals to other housing counselors and attorneys Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/> 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: 02/07/2024 North Star Trustee, LLC, as Trustee Lisa Hackney, Vice President of Trustee Operations 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 Beneficiary / Servicer Phone: (877) 735-3637 STATE OF WASHINGTON COUNTY OF SNOHOMISH ))) ss. I certify that I know or have satisfactory evidence that Lisa Hackney is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Vice President of Trustee Operations of North Star Trustee, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument. Dated: 02/07/2024 Kellie Barnes NOTARY PUBLIC in and for the State of Washington, residing at Lynnwood, WA My commission expires 6/10/2024 EPP 39319 Pub Dates 05/15 & 06/05/2024

TS No WA05000049-23-1 TO No 230432008-WA-MSI NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: VANITA S PETER, AN UNMARRIED INDIVIDUAL Current Beneficiary of the Deed of Trust: Matrix Financial Services Corporation Original Trustee of the Deed of Trust: CHICAGO TITLE COMPANY Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: RoundPoint Mortgage Servicing LLC Reference Number of the Deed of Trust: Instrument No. 202112070795 Parcel Number: 00727100100900 I. NOTICE IS HEREBY GIVEN that on May 17, 2024, 09:00 AM, \*\*\*THE SALE WILL POSTPONE TO 06/14/2024 AT 09:00AM\*\*\* North Entrance Plaza, Snohomish County Superior Courthouse, 3000 Rockefeller Avenue, Everett, WA 98201, 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 Snohomish, State of Washington, to-wit: UNIT 9 OF CARIB HOUSE, A CONDOMINIUM, ACCORDING TO DECLARATION THEREOF RECORDED UNDER SNOHOMISH COUNTY RECORDING NO. 8402150179, AND ANY AMENDMENTS THERETO; SAID UNIT IS LOCATED ON SURVEY MAP AND PLANS FILED IN VOLUME 45 OF CONDOMINIUMS, AT PAGES 9 THROUGH 10, IN SNOHOMISH COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON. APN: 00727100100900 More commonly known as 2619 RUCKER AVE APT 9, EVERETT, WA 98201 which is subject to that certain Deed of Trust dated December 3, 2021, executed by VANITA S PETER, AN UNMARRIED INDIVIDUAL as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, Beneficiary of the security instrument, its successors and assigns, recorded December 7, 2021 as Instrument No. 202112070795 and the beneficial interest was assigned to Matrix Financial Services Corporation and recorded September 27, 2023 as Instrument Number 202309270337 of official records in the Office of the Recorder of Snohomish County, Washington. II. No action commenced by Matrix Financial Services Corporation, 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 May 1, 2023 To January 11, 2024 Number of Payments 9 \$1,118.17 Total \$10,063.53 LATE CHARGE INFORMATION May 1, 2023 January 11, 2024 \$226.30 \$226.30 PROMISSORY NOTE INFORMATION Note Dated: December 3, 2021 Note Amount \$215,000.00 Interest Paid To: April 1, 2023 Next Due Date: May 1, 2023 Current Beneficiary: Matrix Financial Services Corporation Contact Phone No: 877-426-8805 Address: 446 Wrenplace Road, Fort Mill, SC 29715 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$209,358.55, 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 May 17, 2024. The defaults referred to in Paragraph III must be cured by May 6, 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 May 6, 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 May 6, 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, Matrix Financial Services Corporation or Trustee to the Borrower and Grantor at the following address(es): ADDRESS VANITA S PETER 2619 RUCKER AVE APT 9, EVERETT, WA 98201 VANITA S PETER 2619 RUCKER AVE UNIT 9, EVERETT, WA 98201 UNKNOWN SPOUSE OF VANITA S PETER 2619 RUCKER AVE APT 9, EVERETT, WA 98201 by both first class and certified mail on October 19, 2023, 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 October 19, 2023 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 posses-

sion 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 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](http://www.wshfc.org) The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: [www.hud.gov](http://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](http://www.homeownership.wa.gov) Dated: January 12, 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 Corps Order Number 102259, Pub Dates: 05/15/2024, 06/05/2024, SNOHOMISH COUNTY TRIBUNE