

at the time of sale, the following described real property, situated in the County of Snohomish, State of Washington, to-wit: LOT 17, SNOHOMISH CASCADE SECTOR3-PHASE 6, ACCORDING TO THE PLAT THEREOF RECORDED UNDER RECORDING NUMBER 9901135005, IN SNOHOMISH COUNTY, WASHINGTON. Commonly known as: 12632 67TH AVENUE SE SNOHOMISH, WASHINGTON 98296 which is subject to that certain Deed of Trust dated 4/12/2012, recorded 4/20/2012, as Instrument No. 201204200521, records of Snohomish County, Washington, from SANG MI LEE, AND KI SEOK LEE, WIFE AND HUSBAND, as Grantor(s), to RECONTRUST COMPANY, N.A., as Trustee, to secure an obligation in favor of BANK OF AMERICA, N.A., as Beneficiary, the beneficial interest in which was assigned to LoanCare, LLC, under an Assignment recorded under Auditor's File No. 202002260464.

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

Total Monthly Payments Due: TOTAL

April 1, 2022 - January 13, 2023 \$21,204.09

Corporate Advances: \$2,384.31

LATE CHARGE INFORMATION

TOTAL LATE CHARGES

TOTAL \$418.60

PROMISSORY NOTE INFORMATION

Note Dated: 4/12/2012

Note Amount: \$321,000.00

Interest Paid To: 3/1/2022

Next Due Date: 4/1/2022

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$260,128.98, together with interest as provided in the note or other instrument secured from 3/1/2022, 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 5/19/2023. The default(s) referred to in Paragraph III must be cured by 5/8/2023, (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 5/8/2023 (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 5/8/2023 (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

KI SEOK LEE

12632 67TH AVENUE SE

SNOHOMISH, WA 98296

KI SEOK LEE

678 RAINBOW DR

SEDRO WOOLLEY, WA 98284

SANG MI LEE

12632 67TH AVENUE SE

SNOHOMISH, WA 98296

SANG MI LEE

678 RAINBOW DR

SEDRO WOOLLEY, WA 98284

by both first class and certified mail on 11/21/2022, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 11/19/2022, 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 20 DAYS from the recording date of this notice to pursue mediation. 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: 01/11/2023 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: (800)909-9525 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: 01/11/2023 Kellie Barnes NOTARY PUBLIC in and for the State of Washington, residing at Lynnwood, WA My commission expires 6/10/2024 EPP 36253 Pub Dates 04/19 & 05/10/2023

TS No WA08000146-22-1 TO No 220491305-WA-MSI NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ. Grantor: GINNY M JARMAN, A SINGLE PERSON Current Beneficiary of the Deed of Trust: Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 Original Trustee of the Deed of Trust: NORTHWEST TRUSTEE SERVICES, LLC Current Trustee of the Deed of Trust: MTC Financial Inc. dba Trustee Corps Current Mortgage Servicer of the Deed of Trust: Select Portfolio Servicing, Inc. Reference Number of the Deed of Trust: Instrument No. 200705240301 Parcel Number: 0069110000600 I. NOTICE IS HEREBY GIVEN that on May 19, 2023, 10:00 AM, outside The North Plaza Entrance to the Snohomish County Courthouse, 3000 Rockefeller Ave, Everett, WA, 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: ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON, BEING KNOWN AND DESIGNATED AS LOT(S) 6, VALLEY VIEW DIV. NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 40 OF PLATS, PAGE(S) 117 AND 118, RECORDS OF SNOHOMISH COUNTY, WASHINGTON, SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON APN: 0069110000600 More commonly known as 2415 80TH PLACE SE, EVERETT, WA 98203 which is subject to that certain Deed of Trust dated May 10, 2007, executed by GINNY M JARMAN, A SINGLE PERSON as Trustor(s), to secure obligations in favor of WELLS FARGO BANK, N.A. as original Beneficiary recorded May 24, 2007 as Instrument No. 200705240301 and that said Deed of Trust was modified by Modification Agreement and recorded March 28, 2016 as Instrument Number 201603280346 and the beneficial interest was assigned to Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 and recorded October 28, 2022 as Instrument Number 202210280155 of official records in the Office of the Recorder of Snohomish County, Washington. II. No action commenced by Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2, 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 April 1, 2022 To January 11, 2023 Number of Payments 10 \$1,570.62 Total \$15,706.20 LATE CHARGE INFORMATION April 1, 2022 January 11, 2023 0 \$0.00 \$0.00 PROMISSORY NOTE INFORMATION Note Dated: May 10, 2007 Note Amount \$257,600.00 Interest Paid To: March 1, 2022 Next Due Date: April 1, 2022 Current Beneficiary: Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 Contact Phone No: (888) 349-8955 Address: 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$264,993.74, 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 19, 2023. The defaults referred to in Paragraph III must be cured by May 8, 2023, (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 8, 2023 (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 8, 2023 (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, Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 or Trustee to the Borrower and Grantor at the following address(es): ADDRESS GINNY M JARMAN 2415 80TH PLACE SE, EVERETT, WA 98203 GINNY M JARMAN 8107 24TH DR SE, EVERETT, WA 98203 by both first class and certified mail on November 30, 2022, 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 November 30, 2022 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. You have only 20 DAYS from the recording date on this notice to pursue mediation. 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 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: January , 2023 MTC Financial Inc. dba Trustee Corps, as Duty 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: (800) 833-6388 For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps Order Number 88593, Pub Dates: 4/19/2023, 5/10/2023, SNOHOMISH COUNTY TRIBUNE