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When recorded, mail to:

**REGIONAL TRUSTEE SERVICES CORPORATION**  
616 1st Avenue, Suite 500  
Seattle, WA 98104

Trustee's Sale No: 01-FRC-124066



**NOTICE OF TRUSTEE'S SALE**

*Pursuant to R.C.W. Chapter 61.24, et seq. and 62A.9A-604(a)(2) et seq.*

**NOTICE IS HEREBY GIVEN** that the undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, will on **December 13, 2013**, at the hour of **10:00 AM**, at **THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA**, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington:

THAT PORTION OF N/2 SW NE, SEC. 10, T35N, R7E, WM, SKAGIT COUNTY, WASHINGTON AS MORE FULLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO.

Tax Parcel No: 350710-0-011-0023 / P42357, commonly known as 39549 BAKER LAKE ROAD, CONCRETE, WA.

The Property is subject to that certain Deed of Trust dated 10/18/2000, recorded 10/24/2000, under Auditor's/Recorder's No. 200010240073, records of SKAGIT County, Washington, from DENNIS W. COUCH AND PENNIE J. COUCH, HUSBAND AND WIFE, as Grantor, to ISLAND TITLE COMPANY, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MANN FINANCIAL INC. D/B/A SKAGIT VALLEY MORTGAGE ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which is presently held by Secretary of Veterans Affairs of Washington. D.C. Deed of Trust modified by Loan Modification dated 11/1/2002.

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/are made are as follows:

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**FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 4/1/2011, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.**

Failure to pay when due the following amounts which are now in arrears:

	Amount due as of August 14, 2013
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Delinquent Payments from April 01, 2011	
29 payments at \$ 1,004.66 each	\$ 29,135.14
(04-01-11 through 08-14-13)	
Late Charges:	\$ 1,004.50
<b>BENEFICIARY ADVANCES</b>	
TOTAL UNCOLLECTED	\$ 1,525.49
Suspense Credit:	\$ 0.00
	=====
<b>TOTAL:</b>	<b>\$ 31,665.13</b>

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$140,180.70, 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 expenses 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 December 13, 2013. The default(s) referred to in paragraph III must be cured by December 2, 2013 (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 December 2, 2013, (11 days before the sale date) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated at any time after December 2, 2013, (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:

DENNIS COUCH, 39549 BAKER LAKE RD, CONCRETE, WA, 98237  
DENNIS W. COUCH, 39549 BAKER LAKE ROAD, CONCRETE, WA, 98237  
DENNIS W. COUCH, PO BOX 621, CONCRETE, WA, 98237-0621  
PENNIE J. COUCH, PO BOX 621, CONCRETE, WA, 98237-0621  
PENNIE J. COUCH, 39549 BAKER LAKE ROAD, CONCRETE, WA, 98237

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by both first class and certified mail on 6/20/2013, proof of which is in the possession of the Trustee; and on 6/19/2013, 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 on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII

The Trustee's Sale will be held in accordance with Ch. 61.24 RCW and anyone wishing to bid at the sale will be required to have in his/her possession at the time the bidding commences, cash, cashier's check, or certified check in the amount of at least one dollar over the Beneficiary's opening bid. In addition, the successful bidder will be required to pay the full amount of his/her bid in cash, cashier's check, or certified check within one hour of the making of the bid. 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 of their interest in the above described property.

IX

Anyone having any 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 same 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.

**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 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: 1-877-894-HOME (1-877-984-4663)

Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

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The United States Department of Housing and Urban Development

Telephone: 1-800-569-4287

Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys

Telephone: 1-800-606-4819

Website: <http://nwjustice.org/what-clear>

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants who are not tenants by summary proceeding under Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with section 2 of this act.

DATED: 8/12/2013

REGIONAL TRUSTEE SERVICES CORPORATION  
Trustee

By  \_\_\_\_\_

BRIAN WELT, AUTHORIZED AGENT

Address: 616 1st Avenue, Suite 500  
Seattle, WA 98104

Phone: (206) 340-2550

Sale Information: [www.rtrustee.com](http://www.rtrustee.com)

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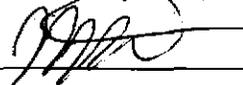
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STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

On 8/12/2013, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared BRIAN WELT, to me known to be the AUTHORIZED AGENT of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act of and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

Witness my hand and seal the day and year first above written.

  
\_\_\_\_\_

Notary Public residing at Seattle WA

Printed Name: Ryan D. Watkins

My Commission Expires: 7-12-14



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**EXHIBIT FOR LEGAL DESCRIPTION**

Trustee's Sale No. 01-FRC-124066

EXHIBIT 'A'

That portion of the North Half of the Southwest Quarter of the Northeast Quarter of Section 10, Township 35 North, Range 7 East of the Willamette Meridian, lying West of a line which commences 360 feet West of the Northeast corner of the above described subdivision and extends South 24° East to the intersection with the South line of the above described subdivision;

EXCEPT all that portion of the North Half of the Southwest Quarter of the Northeast Quarter of Section 10, Township 35 North, Range 7 East of the Willamette Meridian, lying East of the following described line:

Beginning at the Southeast corner of the above described subdivision;  
Thence North 88°08'37" West along the South line of said subdivision, a distance of 344.16 feet to the true point of beginning;  
Thence North 08°07'45" East, a distance of 232.89 feet to the point of curvature of a 17° curve to the right;  
Thence following said 17° curve to the right, a distance of 252.81 feet to a point on the West line of that certain tract of land conveyed to Jack Graham by deed dated January 15, 1965, and recorded January 21, 1965, under Auditor's File No. 661227, records of Skagit County, Washington;

AND EXCEPT that portion lying East of CCC Road, now called Baker Lake Road, as it existed on October 9, 2000.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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