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Skagit County Auditor \$78.00  
10/16/2013 Page 1 of 7 3:08PM

AFTER RECORDING RETURN TO:  
Bishop, White, Marshall & Weibel, P.S.  
720 Olive Way, Suite 1201  
Seattle, WA 98101

(206) 622-7527  
Ref: Navarro, Santiago A. and Angela, 485.1348381

Reference Number(s) of Documents assigned or released: 200109260067

Document Title: NOTICE OF TRUSTEE'S SALE

Grantor: Bishop, White, Marshall & Weibel, P.S.

Grantee: Santiago A. Navarro And Angela Navarro Husband And Wife

Abbreviated Legal Description as Follows: Lot 8, Cumming's Add. To Burl.

Assessor's Property Tax Parcel/Account Number(s): P72474 / 4081-000-008-0006

**NOTICE: AS THE RESULT OF AN ORDER ENTERED IN A BANKRUPTCY PROCEEDING, SANTIAGO A NAVARRO AND ANGELA L REYES-NAVARRO MAY NOT BE PERSONALLY LIABLE FOR THE UNPAID BALANCE OF THE BELOW REFERENCED LOAN. HOWEVER, THE BENEFICIARY RETAINS A DEED OF TRUST DESCRIBED BELOW WHICH IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE OF WASHINGTON.**

**NOTICE: IF YOU ARE NOT PERSONALLY LIABLE TO PAY THIS OBLIGATION BY REASON OF A BANKRUPTCY PROCEEDING, THEN THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS INTENDED ONLY TO RELAY INFORMATION REGARDING YOUR DEED OF TRUST.**

**NOTICE: IF YOU ARE PERSONALLY LIABLE TO PAY THIS OBLIGATION, WE WISH TO INFORM YOU THAT WE ARE A DEBT COLLECTOR. ANY INFORMATION YOU PROVIDE TO US WILL BE USED FOR THE PURPOSES OF FORECLOSING THE DEED OF TRUST MENTIONED BELOW.**

#### NOTICE OF TRUSTEE'S SALE

LAND TITLE OF SKAGIT COUNTY

I

147235-F

NOTICE IS HEREBY GIVEN that the undersigned Bishop, White, Marshall & Weibel, P.S. will on February 21, 2014 at 9:00am at the Main Entrance of the Skagit County Courthouse, 205 W. Kincaid St., Mount Vernon, WA 98273 located at Skagit County, State of Washington, sell at

public auction to the highest bidder, payable at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

LOT 8, CUMMING'S ADDITION TO BURLINGTON, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 7 OF PLATS, PAGE 45, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust dated September 24, 2001, recorded September 26, 2001, under Auditor's File No. 200109260067 records of Skagit County, Washington, from Santiago A. Navarro And Angela Navarro Husband And Wife, as Grantor, to Island Title Company, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. is a separate corporation that is acting solely as a nominee for CTX Mortgage Company and its successors and assigns as beneficiary. This loan secured by this Deed of Trust was amended and restated January 3, 2013 and most recently modified by an instrument dated January 3, 2013. Bank of America, NA is now the beneficiary of the deed of trust. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

i) Failure to pay the following amounts, now in arrears:  
Amount due to reinstate by October 14, 2013

**Delinquent Monthly Payments Due from 12/1/2011  
through 10/1/2013:**

**13 payment(s) at \$1198.13**

**10 payment(s) at \$1103.60**

**Total:**

Property Inspection

Subtotal

*Less Suspense Balance*

**TOTAL DEFAULT**

26,611.69
15.00
\$26,626.69
(1,068.93)
<b><u>\$25,557.76</u></b>



201310160051

Skagit County Auditor

10/16/2013 Page

2 of

7 3:08PM

\$78.00

IV

The sum owing on the obligation secured by the Deed of Trust is: \$139,805.08, together with interest from November 1, 2011 as provided in the note or other instrument, 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 February 21, 2014. The payments, late charges, or other defaults must be cured by February 10, 2014 (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 February 10, 2014 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after February 10, 2014 (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 address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first class and certified mail on August 21, 2013, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on August 21, 2013, 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 will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale.

Notice of Trustee's Sale - Page | 3  
Fc\_wa\_ntsnof\_June 2012



201310160051  
Skagit County Auditor  
10/16/2013 Page

\$78.00  
3 of 7 3:08PM

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 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 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.

If the Trustee's Sale is set aside for any reason, the submitted bid will be forthwith returned without interest and the bidder will have no right to purchase the property. Recovery of the bid amount without interest constitutes the limit of the bidder's recourse against the Trustee and/or the Beneficiary.

XI

**NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST:** (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale,



201310160051

or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

XII

## NOTICE

**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: (1-877-894-4663)  
Website: <http://www.wshfc.org/buyers/counseling.htm>

The United States Department of Housing and Urban Development:

Telephone: (1-800-569-4287)  
Website:  
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

Notice of Trustee's Sale - Page | 5  
Fc\_wa\_ntsnof\_June 2012



201310160051

Skagit County Auditor  
10/16/2013 Page

5 of 7 3:08PM

\$78.00

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>

DATE: October 14, 2013.

BISHOP, WHITE, MARSHALL & WEIBEL, P.S.,  
Successor Trustee

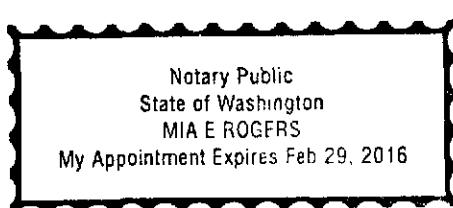
By:

William L. Bishop, Jr.  
720 Olive Way, Suite 1201  
Seattle, WA 98101  
(206) 622-7527

State of Washington      )  
                                    ) ss.  
County of King      )

On this 14 day of October, 2013, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared William L. Bishop, Jr., to me known to be an Officer of Bishop, White, Marshall & Weibel, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.



Name: Mia E. Rogers  
NOTARY PUBLIC in and for the State of  
Washington at King County  
My Appt. Exp: 02/29/16

Notice of Trustee's Sale - Page | 6  
Fc\_wa\_ntsnof\_June 2012

201310160051  
Skagit County Auditor      \$76.00  
10/16/2013 Page      6 of      7 3:08PM

**'Mailing List'**

Santiago A. Navarro  
308 N Hawthorne St  
Burlington, WA 98233

Angela Navarro  
aka Angela L Reyes-Navarro  
308 N Hawthorne St.  
Burlington, WA 98233

Santiago A Navarro  
308n Hawthorne St  
Burlington, WA 98233

Angela Navarro  
aka Angela L Reyes-Navarro  
308n Hawthorne St  
Burlington, WA 98233

NOTICE OF TRUSTEE'S SALE - 1

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201310160051

Skagit County Auditor  
10/16/2013 Page

\$78.00

7 of 7 3:08PM

