



201312230072

Skagit County Auditor \$78.00
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AFTER RECORDING RETURN TO:
Bishop, Marshall & Weibel, P.S.
720 Olive Way, Suite 1201
Seattle, WA 98101

(206) 622-7527

Ref: Lai, Andrew T., 3017.1306741/AUC

LAND TITLE OF SKAGIT COUNTY

145399-F

Reference Number(s) of Documents assigned or released: 200801310142

Document Title: NOTICE OF TRUSTEE'S SALE

Grantor: Bishop, Marshall & Weibel, P.S. formerly known as Bishop, White, Marshall & Weibel, P.S.

Grantee: Andrew T. Lai, an Unmarried Man

Abbreviated Legal Description as Follows: LOT 49, The Meadow, Ph. 1.

Assessor's Property Tax Parcel/Account Number(s): P104982

NOTICE: AS THE RESULT OF AN ORDER ENTERED IN A BANKRUPTCY PROCEEDING, ANDREW THOMAS LAI 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

NOTICE IS HEREBY GIVEN that the undersigned Bishop, Marshall & Weibel, P.S. formerly known as Bishop, White, Marshall & Weibel, P.S. will on May 2, 2014 at 9:00 am, at the main entrance of the Skagit County Courthouse, located at 205 W. Kincaid St., Mount Vernon, WA 98273, 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 49, "THE MEADOW PHASE 1 -A PLANNED UNIT DEVELOPMENT PLAT",
AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGE 167, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust dated January 30, 2008, recorded January 31, 2008, under Auditor's File No. 200801310142 records of Skagit County, Washington, from Andrew T. Lai, an Unmarried Man, as Grantor, to Guardian NW Title & Escrow, 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 Pierce Commercial bank, a Washington Corporation and its successors and assigns as beneficiary. CitiMortgage, Inc 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 December 23, 2013.

**Delinquent Monthly Payments Due from 6/1/2011
through 12/1/2013:**

**27 payment(s) at \$1,837.86
4 payment(s) at \$1,887.13**

**Total: \$57,170.74
Late Charges:**

31 late charge(s) at \$56.16

for each monthly payment not made within 15 days of
its due date



Total Late Charges	\$1,740.96
Accrued Late Charges:	\$380.22
Property Inspection	\$352.50
Servicing Fees	\$182.04
Paid Attorney Fees & Costs	\$1,607.11
Paid BK Atty Fees & Costs	\$176.00
Appraisal/BPO	\$87.00
TOTAL DEFAULT	<u>\$61,696.57</u>

ii)	Default	Description of Action Required to Cure and Documentation Necessary to Show Cure
	Liens for unpaid sewer charges.	Proof of Payoff

Evidence/Proof must be provided that the delinquency has been brought current.

IV

The sum owing on the obligation secured by the Deed of Trust is: \$208,398.42, together with interest from May 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 May 2, 2014. The payments, late charges, or other defaults must be cured by April 21, 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 April 21, 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 April 21, 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):

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

by both first class and certified mail on February 27, 2013, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 27, 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.

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 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.

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, 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>



'Mailing List'

Andrew Thomas Lai
2423 East Meadows Blvd
Mount Vernon, WA 98273

Jane Doe
Unknown Spouse of Andrew Thomas Lai
2423 East Meadows Blvd
Mount Vernon, WA 98273

Andrew Thomas Lai
1506 N Waugh Rd #50
Mount Vernon, WA 98273

Jane Doe
Unknown Spouse of Andrew Thomas Lai
1506 N Waugh Rd #50
Mount Vernon, WA 98273

Andrew Thomas Lai
c/o Steven C Hathaway, Attorney at Law
3811 Consolidation Ave
Bellingham, WA 98227

Andrew Thomas Lai
c/o Steven C Hathaway, Attorney at Law
PO Box 2147
Bellingham, WA 98227

Virginia A Burdette
Trustee
600 Stewart St., Ste 1300
Seattle, WA 98101

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