WHEN RECORDED MAIL TO: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corporation 2141 5th Avenue San Diego, CA 92101



Skagit County Auditor

\$75.00

2/12/2014 Page

1 of

2:54PM

TS No.: WA-13-564176-TC

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN No.: P56351 / 3772-235-020-0016

Title Order No.: 02-13029424

Grantor(s): TERRY L. TRAVIS, VICTORIA A. TRAVIS Grantee(s): CENTEX HOME EQUITY COMPANY, LLC Deed of Trust Instrument/Reference No.: 200411020084

I AND TITLE OF SKAGIT COUNTY

14681

## NOTICE OF TRUSTEE'S SALE

Pursuant to the Revised Code of Washington 61.24, et seq.

I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 6/13/2014, at 10:00 AM At the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA 98273 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of 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 SKAGIT, State of Washington, to-wit:

THE EAST HALF OF LOT 18, ALL OF LOTS 19 AND 20, BLOCK 235, MAP OF THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGES 4 THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON; SITUATED IN SKAGIT COUNTY, WASHINGTON.

More commonly known as:

2302 15TH STREET, ANACORTES, WA 98221

which is subject to that certain Deed of Trust dated 10/22/2004, recorded 11/2/2004, under 200411020084 records of SKAGIT County, Washington, from TERRY L. TRAVIS AND VICTORIA A. TRAVIS HUSBAND AND WIFE, as Grantor(s), to CHICAGO TITLE, as Trustee, to secure an obligation in favor of CENTEX HOME EQUITY COMPANY, LLC, as Beneficiary, the beneficial interest in which was assigned by CENTEX HOME EQUITY COMPANY, LLC (or by its successors-in-interest and/or assigns, if any), to Nationstar Mortgage LLC.

- No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of II. the obligation in any Court by reason of the Borrower's or Grantor's 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: \$20,036.96

- The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$232,133.83, together with interest as provided in the Note from the 3/1/2013, and such other costs and fees as are provided by statute.
- 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 6/13/2014. The defaults referred to in Paragraph III must be cured by 6/2/2014 (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 6/2/2014 (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 6/2/2014 (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 principal and interest, 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.
- A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME

TERRY L. TRAVIS AND VICTORIA A. TRAVIS HUSBAND AND WIFE **ADDRESS** 

2302 15TH STREET, ANACORTES, WA 98221

by both first class and certified mail, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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. These requirements were completed as of 7/30/2013.

- 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.

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.

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



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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: Toll-free: 1-877-894-HOME (1-877-894-4663) or Web site: <a href="http://www.dfi.wa.gov/consumers/homeownership/post\_purchase\_counselors\_foreclosure.htm">http://www.dfi.wa.gov/consumers/homeownership/post\_purchase\_counselors\_foreclosure.htm</a>.

The United States Department of Housing and Urban Development: Toll-free: 1-800-569-4287 or National Web Site: <a href="http://portal.hud.gov/hudportal/HUD">http://portal.hud.gov/hudportal/HUD</a> or for Local counseling agencies in Washington: <a href="http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc">http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc</a>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <a href="http://nwjustice.org/what-clear">http://nwjustice.org/what-clear</a>.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only.



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## QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBTAND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711  Sale Line: 714-730-2727 Or Login to: http://wa.qualityloan.com TS No.: WA-13-564176-TC  State of: California) County of: San Diego On FEB 0 7 2014  Defore me, Ashley Maxweli  a notary public, personally	Dated:	(A—
Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711  Sale Line: 714-730-2727 Or Login to: http://wa.qualityloan.com TS No.: WA-13-564176-TC  State of: California) County of: San Diego)  On EB 07 2014 before me, Ashley Maxwell appeared Ashley Maxwell a notary public, personally appeared and the same in his/her/their authorized capacity (fes), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  Signature (Seal)  OFFICIAL SEAL ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA SEAL ASHLEY MAXWELL ASH	FEB <b>07</b> 2014	Quality Loan Service Corp of Washington, as Trustee
Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711  Sale Line: 714-730-2727 Or Login to: http://wa.qualityloan.com TS No.: WA-13-564176-TC  State of: California County of: San Diego On EB 0 7 2014 before me, Ashley Maxwell appeared Ashley Maxwell a notary public, personally appeared and acknowledged to me that Te/she/ptey executed the same in his/her/their authorized capacity (fes), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  OFFICIAL SEAL ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA BOOOM NO. 1990039 SAN DIEGO COUNTY NYCHAM FUR MAY 18, 2014		
Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 2141 Fifth Avenue, San Diego, CA 92101 (866) 645-7711  Sale Line: 714-730-2727 Or Login to: http://wa.qualityloan.com TS No.: WA-13-564176-TC  State of: California County of: San Diego On EB 0 7 2014 before me, Ashley Maxwell appeared Ashley Maxwell a notary public, personally appeared and acknowledged to me that Te/she/ptey executed the same in his/her/their authorized capacity (fes), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  OFFICIAL SEAL ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA BOOOM NO. 1990039 SAN DIEGO COUNTY NYCHAM FUR MAY 18, 2014	Trustee's Mailing Address:	Trustee's Physical Address:
C/O Quality Loan Service Corp.  108 1st Ave South, Suite 202 Seattle, WA 98104 (866) 645-7711  Sale Line: 714-730-2727 Or Login to: http://wa.qualityloan.com TS No.: WA-13-564176-TC  State of: California County of: San Diego  Or EB 0 7 2014  before me, Ashley Maxwell a notary public, personally appeared how on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that Me/she/Mey executed the same in bis/her/their authorized capacity (1es), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  OFFICIAL SEAL ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA BOOMS SAN DIEGO COLINTY AND COMM. FOR MAY 18 2014		<del>_</del>
Sale Line: 714-730-2727 Or Login to: <a href="http://wa.qualityloan.com">http://wa.qualityloan.com</a> TS No.: WA-13-564176-TC  State of: <a href="California">California</a> ) County of: <a href="San Diego">San Diego</a> )  On EB 07 2014  before me,		
Sale Line: 714-730-2727  Or Login to: <a href="http://wa.qualityloan.com">http://wa.qualityloan.com</a> TS No.: WA-13-564176-TC  State of: <a href="California">California</a> County of: <a href="San Diego">San Diego</a> On EB 0 7 2014  before me,	2141 Fifth Avenue, San Diego, CA 92101	Seattle, WA 98104
Or Login to: <a href="http://wa.qualityloan.com">http://wa.qualityloan.com</a> TS No.: WA-13-564176-TC  State of: <a href="California">California</a> ) County of: <a href="San Diego">San Diego</a> )  On San Diego  On San Diego  On San Diego  Ashley Maxwell  a notary public, personally appeared whose name(s) is/arc subscribed to the within instrument and acknowledged to me that notation in the person(s) whose name(s) is/arc subscribed to the within instrument and acknowledged to me that notation in the person(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  Signature (Seal)  OFFICIAL SEAL ASHLEY MAXWELL ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA BOOO39 SAN DIEGO COUNTY AND THE MAXWELL BOOM NO. 1890039 SAN DIEG		(866) 925-0241
State of: California) County of: San Diego  of EB 0 7 2014  before me, Ashley Maxwell  a notary public, personally appeared  widence to be the person(s) whose name(s) is/art subscribed to the within instrument and acknowledged to me that he/she/phey executed the same in his/her/their authorized capacity (tes), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  OFFICIAL SEAL ASHLEY MAXWELL NOTARY PUBLIC CALIFORNIA E COMM. NO. 1890039 SAN DIEGO COUNTY MY COMM FXE. MAY 18, 2014	Sale Line: 714-730-2727	
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a notary public, personally appeared before me, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/phey executed the same in bis/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s); or the entity upon behalf of which the person(s) acted, executed the instrument.  I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  OFFICIAL SEAL.  ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA COMM. NO. 1890039 SAN DIEGO COUNTY AND DIEGO CO		
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WITNESS my hand and official seal.  OFFICIAL SEAL ASHLEY MAXWELL NOTARY PUBLIC-CALIFORNIA B COMM. NO. 1890039 SAN DIEGO COUNTY MY COMM. FXP. MAY 18, 2014	I certify under PENALTY OF PERJURY u	nder the laws of the State of California that the foregoing
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