RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE INSURANCE COMPANY 11000 Olson Drive Ste 101 Rancho Cordova, CA 95670



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TS No: 13-00455-16 Loan No: 7092895320

APN: P71000 / 4066-008-010-0004

130156702

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that on July 11, 2014, 10:00 AM, at the main entrance to the Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA, Fidelity National Title Insurance Company, the undersigned Trustee will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashiers' 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:

Lots 8, 9, and 10, Block 8, C.W. GRIEST'S PLAT OF GRASSMERE, according to the plat thereof recorded in Volume 3 of Plats, page 94, records of Skagit County, Washington. Situated in Skagit County, Washington

which is subject to that certain Deed of Trust dated March 10, 2006, recorded on March 14, 2006, as Instrument No. 200603140146 of Official Records in the Office of the County Recorder of Skagit County, WA from DANIEL A WILLIAMS AND DEBRA L WILLIAMS, HUSBAND AND WIFE as the original Grantor(s), to First American Title Company of Skagit County, as the original Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR OWNIT MORTGAGE SOLUTIONS, INC., ITS SUCCESSORS AND OR ASSIGNS, as the original Beneficiary. The current Beneficiary is: U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4, (the "Beneficiary").

More commonly known as 44960 Concrete Road, Concrete, WA

- 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 Borrowers' 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: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary; The total amount of payments due is: \$35,840.42; the total amount of late charges due is \$1,595.61; the total amount of advances made is/are \$10,121.87.
- IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$172,650.18, together with interest as provided in the note or other instrument secured from January 1, 2012, and such other costs and fees 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 July 11, 2014. The defaults referred to in Paragraph III must be cured by June 30, 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 June 30, 2014 (11 days

before the sale) 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 any time after June 30, 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):

44960 Concrete Rd Concrete, WA 98237

2418 North 19th Place, Mount Vernon, WA 98273 "This instrument is being recorded as an ACCOMMODATION ONLY, with no Representation as to its effect upon title"

by both first class and certified mail on November 12, 2013, 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.

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 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 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

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following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by:

The Housing Finance Commission: Telephone: 1-877-894-HOME (4663);

Website: www.dfi.wa.gov/consumers/homeownership/foreclosure_help.htm

The United States Department of Housing and Urban Development

Telephone: 888-995-HOPE (4673)

Website: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=WA

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

attornevs.

Telephone: 1-800-606-4819 Website: www.ocla.wa.gov

SALE INFORMATION CAN BE OBTAINED ON LINE AT www.priorityposting.com **AUTOMATED SALES INFORMATION PLEASE CALL 714-573-1965**

DATED: February 20, 2014

FIDELITY NATIONAL TITLE INSURANCE

COMPANY. Trustee 11000 Olson Drive Ste 101 Rancho Cordova, CA 95670

Phone No: 916-636-0114

John Catching, Authorized Signature

ADDRESS FOR PROCESS SERVICE:

Fidelity National Title Insurance Company c/o Chicago Title Ins. Attn: Trustee Services

Dept

701 Fifth Ave. Suite 2300

Seattle, WA 98104

Local Phone: 206-628-5666

Reference: FNTIC CA TS#: 13-00455-16 Further Contact (GAL): John Catching

916-636-0114

STATE OF CALIFORNIA **COUNTY OF Sacramento**

before me. Tara Louise Daniel Notary Public, personally appeared John Catching 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/they executed the same in his/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.

W/TNESS my hand and official seal.

Tara Louise Daniel # 2030387

My Commission Expires June 22, 2017

TARA LOUISE DANIEL COMM. #2030387 Notary Public-California 🕏 SACRAMENTO COUNTY My Comm. Exp. June 22, 2017

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