

201404300044

Skagit County Auditor  
4/30/2014 Page

1 of 7 12:19PM  
\$78.00

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

(206) 622-7527  
Ref: Cook, Michael Jay and Carolyn M., 023.1269161

LAND TITLE OF SKAGIT COUNTY  
144933-P

Reference Number(s) of Documents assigned or released: 200612110204  
Document Title: NOTICE OF TRUSTEE'S SALE  
Grantor: Bishop, Marshall & Weibel, P.S. formerly known as Bishop, White, Marshall & Weibel, P.S.  
Grantee: Michael Jay Cook and Carolyn M Cook, Husband and Wife  
Abbreviated Legal Description as Follows: LOT 47, SKAGIT HIGHLANDS DIV. #3  
Assessor's Property Tax Parcel/Account Number(s): P124580/4892-000-047-0000

**NOTICE: YOU ARE HEREBY NOTIFIED THAT THE AMOUNT OF YOUR INDEBTEDNESS TO THE BENEFICIARY, THEIR SUCCESSORS IN INTEREST AND/OR ASSIGNEES AS RECITED BELOW, AS OF THE DATE OF THIS NOTICE/LETTER, IS \$ 241,859.17. INTEREST (PRESENTLY AT THE RATE OF 5.875% PER ANNUM), FEES AND COSTS WILL CONTINUE TO ACCRUE AFTER THE DATE OF THIS NOTICE/LETTER. UNLESS YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF WITHIN 30 DAYS AFTER RECEIVING NOTICE OF THIS DOCUMENT, THIS OFFICE WILL ASSUME THE DEBT TO BE VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THE 30-DAY PERIOD THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE DEBT WILL BE OBTAINED AND WILL BE MAILED TO YOU. UPON WRITTEN REQUEST WITHIN 30 DAYS, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR, WILL BE PROVIDED.**

**NOTICE: WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR PURPOSES OF DEBT COLLECTION.**

#### NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned Bishop, Marshall & Weibel, P.S. formerly known as Bishop, White, Marshall & Weibel, P.S. will on August 29, 2014 at 10:00 am at the main entrance to the Skagit County Courthouse, located at 3rd and Kincaid Street, in the City of Mt. Vernon 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 47, "PLAT OF SKAGIT HIGHLANDS DIVISION 3," AS PER PLAT RECORDED UNDER AUDITOR'S FILE NO. 200605150163, RECORDS OF SKAGIT COUNTY, WASHINGTON.  
SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

which is subject to that certain Deed of Trust dated December 6, 2006, recorded December 11, 2006, under Auditor's File No. 200612110204 records of Skagit County, Washington, from Michael Jay Cook and Carolyn M Cook, Husband and Wife, as Grantor, to Routh Crabtree Olsen-Stephen D Routh, 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 US Bank N.A. and its Successors and Assigns as beneficiary. U.S. Bank National Association 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 April 30, 2014.

**Delinquent Monthly Payments Due from 1/1/2012  
through 4/1/2014:**

**7 payment(s) at \$1,285.14  
12 payment(s) at \$1,621.91**



**6 payment(s) at \$1,428.01**  
**3 payment(s) at \$928.44**

<b>Total:</b>	\$39,812.28
Accrued Late Charges:	\$ 97.84
Other Fees	\$15.00
Recoverable Balance	\$4,263.24
<b>TOTAL DEFAULT</b>	<b><u>\$44,188.36</u></b>

#### IV

The sum owing on the obligation secured by the Deed of Trust is: \$199,827.40, together with interest from December 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 August 29, 2014. The payments, late charges, or other defaults must be cured by August 18, 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 August 18, 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 August 18, 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 April 10, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 10, 2012, 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 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



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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>



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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: April 23, 2014.

BISHOP, MARSHALL & WEIBEL, P.S. FORMERLY  
KNOWN AS BISHOP, WHITE, MARSHALL &  
WEIBEL, P.S., Successor Trustee

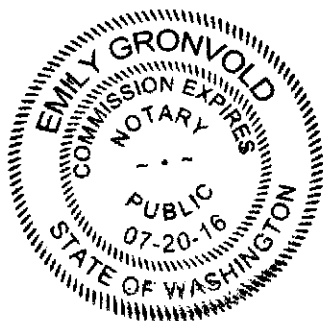
By: \_\_\_\_\_

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

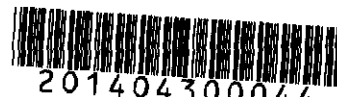
State of Washington     )  
  ) ss.  
County of King            )

On this 25 day of April, 2014, 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, Marshall & Weibel, P.S. formerly known as 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: Emily Gronvold  
NOTARY PUBLIC in and for the State of  
Washington at King County  
My Appt. Exp: 7/20/2016



**'Mailing List'**

Michael Jay Cook  
515 Granite Street  
Mount Vernon, WA 98273

Carolyn M. Cook  
515 Granite Street  
Mount Vernon, WA 98273

Michael Jay Cook  
7605 Ridge Drive  
Gladstone, OR 97027

Carolyn M. Cook  
7605 Ridge Drive  
Gladstone, OR 97027



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