

WHEN RECORDED MAIL TO:
Clear Recon Corp.
9311 S.E. 36th Street, Suite 100
Mercer Island, WA 98040
Phone: (206) 707-9599



201405200055

Skagit County Auditor \$77.00
5/20/2014 Page 1 of 6 3:05PM

Trustee Sale # 003946-WA
Title # 02-13035007-01T

SPACE ABOVE THIS LINE FOR RECORDERS USE

LAND TITLE OF SKAGIT COUNTY

147016-0

Notice of Trustee's Sale

ANTHONY J. ZACHMAN AND KARISA A ZACHMAN, HUSBAND AND WIFE, as Grantor(s), to GUARDIAN NORTHWEST TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS, as Beneficiary under that Trust Deed dated 1/16/2009, recorded 1/26/2009, under Skagit County, Washington Auditor's File No. 200901260098

CLEAR RECON CORP

LOT 30, "PRESENTIN CREEK WILDERNESS DIV. NO. 2", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 38 AND 39, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: 3969-000-030-0000 p117241

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

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-HOME(1-877-894-4663) Web site:
http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development

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

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

Telephone: 1-800-606-4819 Web site: <http://nwjustice.org/what-clear>

i.

NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP., 9311 S.E. 36th Street, Suite 100, Mercer Island, WA 98040**, Trustee will on **9/26/2014 at 10:00 AM** at **AT THE MAIN ENTRANCE TO TH SKAGIT COUNTY COURTHOUSE, LOCATED AT 3RD & KINCAID, MOUNT VERNON, WA 98273** sell at public auction to the highest and best bidder, payable, in the form of cash, or 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:

LOT 30, "PRESENTIN CREEK WILDERNESS DIV. NO. 2", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 38 AND 39, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: **9067 W PRESENTIN DRIVE
CONCRETE, WASHINGTON 98237**

APN: **3969-000-030-0000**

which is subject to that certain Deed of Trust dated 1/16/2009, recorded 1/26/2009, as Auditor's File No. 200901260098, records of Skagit County, Washington, from ANTHONY J. ZACHMAN AND KARISA A ZACHMAN, HUSBAND AND WIFE, as Grantor(s), to GUARDIAN NORTHWEST TITLE, as Trustee, to



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secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GOLF SAVINGS BANK, A WASHINGTON STOCK SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned by OCWEN LOAN SERVICING, LLC, under an Assignment recorded under Auditor's File No 201305280184.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of 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:

PROMISSORY NOTE INFORMATION

| | |
|-------------------|--------------|
| Note Dated: | 1/16/2009 |
| Note Amount: | \$145,799.00 |
| Interest Paid To: | 11/1/2012 |
| Next Due Date: | 12/1/2012 |

PAYMENT INFORMATION

| <u>FROM</u> | <u>THRU</u> | <u>NO. PMT</u> | <u>AMOUNT</u> | <u>TOTAL</u> |
|-------------|-------------|----------------|---------------|--------------|
| 12/1/2012 | 6/1/2013 | 7 | \$1,020.96 | \$7,146.72 |
| 7/1/2013 | | 11 | \$1,022.42 | \$11,246.62 |

ADVANCES/LATE CHARGES

| <u>DESCRIPTION</u> | <u>TOTAL</u> |
|----------------------|--------------|
| Other Amounts Due | \$3,940.25 |
| Accrued Late Charges | \$50.45 |

ESTIMATED FORECLOSURE FEES AND COSTS

| <u>DESCRIPTION</u> | <u>TOTAL</u> |
|--|--------------|
| Trustee's Fee's | \$587.50 |
| Adjustment (FEES NOT INCURRED AT NOD PREP) | (\$2,517.19) |
| Posting of Notice of Default | \$200.00 |
| Posting of Notice of Sale | \$50.00 |
| Publication of Notice of Sale | \$1,100.00 |
| Record Appointment of Successor Trustee | \$14.00 |
| Record Notice of Sale | \$77.00 |
| T.S.G. Fee | \$630.00 |
| T.S.G. Fee (Tax) | \$51.66 |
| Title Datedown Fee | \$100.00 |
| Trustee Fee Adjustment (PER OCWEN HUD FEE ALLOWABLE) | \$43.75 |
| Mailings | \$208.28 |

TOTAL DUE AS OF 5/15/2014 \$22,885.29

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$137,824.02, together with interest as provided in the Note from 12/1/2012, 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 9/26/2014. The defaults referred to in Paragraph III must be cured by 9/15/2014, (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 9/15/2014 (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 9/15/2014 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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 ATTACHED EXHIBIT "1"

by both first class and certified mail on 4/2/2014, 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.

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.



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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated 5/16/14

CLEAR RECON CORP., as Successor Trustee

C. Hoy
C. Hoy

For additional information or service you may contact:

Clear Recon Corp.
9311 S.E. 36th Street, Suite 100
Mercer Island, WA 98040
Phone: (206) 707-9599

State of California)
County of San Diego)

On 5-16-14 before me Debie Luetticke,
a Notary Public, personally appeared C. Hoy 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.

WITNESS my hand and official seal

Signature Debie Luetticke



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EXHIBIT "1"

| <u>NAME</u> | <u>ADDRESS</u> |
|--------------------|--|
| ANTHONY J ZACHMAN | 39796 WILLARD LN CONCRETE, WA 98237 |
| ANTHONY J. ZACHMAN | 9067 W PRESENTIN DRIVE CONCRETE, WA 98237-8817 |
| ANTHONY J. ZACHMAN | 9067 W PRESENTIN DRIVE CONCRETE, WASHINGTON 98237 |
| ANTHONY ZACHMAN | 39796 WILLARD LN CONCRETE, WA 98237 |
| ANTHONY ZACHMAN | 9067 W PRESENTIN DRIVE CONCRETE, WA 98237-8817 |
| ANTHONY ZACHMAN | 9067 W PRESENTIN DRIVE CONCRETE, WASHINGTON 98237 |
| KARISA A ZACHMAN | 39796 WILLARD LN CONCRETE, WA 98237 |
| KARISA A ZACHMAN | 9067 W PRESENTIN DRIVE CONCRETE, WA 98237-8817 |
| KARISA A ZACHMAN | 9067 W PRESENTIN DRIVE CONCRETE, WASHINGTON 98237 |
| KARISA ZACHMAN | 39796 WILLARD LN CONCRETE, WA 98237 |
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