



201406230089

RECORDING REQUESTED BY:

Skagit County Auditor  
6/23/2014 Page

1 of

5 2:29PM

\$76.00

WHEN RECORDED MAIL TO:

Trustee Corps  
1700 Seventh Avenue, Suite 2100  
Seattle WA 98101

TS No WA09000073-14-1-FT

APN P49452/ 360419-0-006-0007

TO No 8417073

15 AM

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

I. NOTICE IS HEREBY GIVEN that on **October 24, 2014, 10:00 AM**, at the main entrance to the **Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA 98273**, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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:

**THE NORTH 5 ACRES OF THAT PORTION OF THE SOUTH 1/2 OF GOVERNMENT LOT 3, SECTION 19, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., LYING EASTERLY OF THE COUNTY ROAD AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID GOVERNMENT LOT 3; THENCE SOUTH 1 &#65533;01 `20" EAST, ALONG THE WEST LINE OF SAID GOVERNMENT LOT 3, 656.15 FEET TO THE NORTHWEST CORNER OF SAID SOUTH 1/2; THENCE SOUTH 86&#65533;28`02" EAST, ALONG THE NORTH LINE OF SAID SOUTH 1/2, 558.70 FEET TO AN INTERSECTION WITH THE EASTERLY MARGIN OF SAID COUNTY ROAD, KNOWN AS THE COLONY ROAD, SAID INTERSECTION BEING THE TRUE POINT OF BEGINNING: THENCE SOUTH 32&#65533;43`00" WEST, ALONG SAID EASTERLY MARGIN, 273.05 FEET; THENCE SOUTH 86&#65533;28`02" EAST PARALLEL WITH SAID NORTH LINE OF THE SOUTH 1/2, 987.73 FEET TO AN INTERSECTION WITH THE EAST LINE OF SAID GOVERNMENT LOT 3; THENCE NORTH 0&#65533;04`16" WEST, ALONG SAID EAST LINE, 238.86 FEET TO THE NORTHEAST CORNER OF SAID SOUTH 1/2 OF GOVERNMENT LOT 3; THENCE NORTH 86&#65533;28`02" WEST, ALONG SAID NORTH LINE OF THE SOUTH 1/2, 839.57 FEET TO THE TRUE POINT OF BEGINNING. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.**

APN: **P49452/ 360419-0-006-0007**

More commonly known as **18066 COLONY ROAD, BOW , WA 98232-9560**

which is subject to that certain Deed of Trust dated as of April 3, 2006, executed by **MICHAEL C BARNETT AND EMILY J BARNETT, HUSBAND AND WIFE** as Trustor(s), to secure obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, as designated nominee for **AMERICA'S WHOLESALE LENDER**, Beneficiary of the security instrument, its successors and assigns, recorded April 13, 2006 as Instrument No. 200604130115 and the beneficial interest was assigned to **Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide**

TS No WA09000073-14

APN P49452/ 360419-0-006-0007

TO No 8417073

Home Loans Servicing, LP and recorded May 25, 2011 as Instrument Number 201105250063 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

Current Beneficiary: Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP  
Contact Phone No: 800-669-6650  
Address: 2001 NW 46TH ST., KANSAS CITY, MO 64116

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:

**DELINQUENT PAYMENT INFORMATION**

| From             | To            | Number of Payments | Monthly Payment | Total              |
|------------------|---------------|--------------------|-----------------|--------------------|
| February 1, 2013 | June 19, 2014 | 16                 | \$1,519.09      | <b>\$25,901.02</b> |
|                  |               | 1                  | \$1,595.58      |                    |

**LATE CHARGE INFORMATION**

|                  |               |    |         |                 |
|------------------|---------------|----|---------|-----------------|
| February 1, 2013 | June 19, 2014 | 17 | \$53.89 | <b>\$916.13</b> |
|------------------|---------------|----|---------|-----------------|

**PROMISSORY NOTE INFORMATION**

Note Dated: April 3, 2006  
Note Amount: \$213,000.00  
Interest Paid To: January 1, 2013  
Next Due Date: February 1, 2013

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$222,888.40, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **October 24, 2014**. The defaults referred to in Paragraph III must be cured by **October 13, 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 **October 13, 2014** (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' 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 **October 13, 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.

VI. A written Notice of Default was transmitted by the current Beneficiary, Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP or

TS No WA09000073-14

APN P49452/ 360419-0-006-0007

TO No 8417073



201406230089

Trustee to the Borrower and Grantor at the following address(es):

**ADDRESS**

EMILY J. BARNETT  
18066 COLONY ROAD, BOW , WA 98232-9560

EMILY J. BARNETT  
18066 COLONY RD , BOW , WA 98232

EMILY J. BARNETT  
18066 COLONY ROAD, BOW , WA 98232

EMILY J. BARNETT  
18174 FOX HOLLOW LANE, BOW, WA 98232

MICHAEL C. BARNETT  
18066 COLONY ROAD, BOW , WA 98232-9560

MICHAEL C. BARNETT  
18066 COLONY RD , BOW , WA 98232

MICHAEL C. BARNETT  
18066 COLONY ROAD, BOW , WA 98232

MICHAEL C. BARNETT  
18174 FOX HOLLOW LANE, BOW, WA 98232

by both first class and certified mail on April 24, 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 Trustees' Sale.

**X.** If the Borrower received a letter under RCW 61.24.031:

**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 might eligible and it may help you save your home. See below for safe sources of help.**

SEEKING ASSISTANCE

TS No WA09000073-14

APN P49452/ 360419-0-006-0007

TO No 8417073



201406230089

Skagit County Auditor

\$76.00

6/23/2014 Page

3 of

5 2:29PM

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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

The United States Department of Housing and Urban Development:  
Telephone: (800) 569-4287 Website: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:  
Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

**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;

**NOTICE TO GUARANTOR(S)** – RCW 61.24.042 – (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustees' 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 Trustees' 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. The failure of the Beneficiary to provide any Guarantor the notice referred to in this section does not invalidate either the notices given to the Borrower or the Grantor, or the Trustee's Sale.

Dated: June 19, 2014

**MTC Financial Inc. dba Trustee Corps, as Duly Appointed  
Successor Trustee**



By: Winston Khan, Authorized Signatory

MTC Financial Inc. dba Trustee Corps  
1700 Seventh Avenue, Suite 2100  
Seattle WA 98101  
Phone: (800) 409-7530

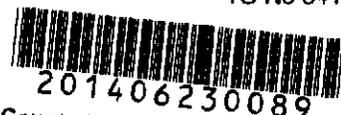
**For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps**

**TRUSTEE'S SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.priorityposting.com](http://www.priorityposting.com)**

TS No WA09000073-14

APN P49452/ 360419-0-006-00'

TO No 8417073



Skagit County Auditor  
6/23/2014 Page

4 of

5

\$78.00  
2:29PM

STATE OF Washington

COUNTY OF King

I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the DULY APPOINTED SUCCESSOR TRUSTEE of Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: June 19, 2014

Monique Patzer  
Notary Public in and for the State of Washington

Residing at King County

My Commission expires 10/31/17

**MONIQUE PATZER  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
10-21-17**

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

