

AFTER RECORDING RETURN TO:  
LAW OFFICES OF KAREN L. GIBBON, P.S.  
3409 MCDOUGALL AVENUE, SUITE 202  
EVERETT, WA 98201



Skagit County Auditor

\$75.00

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#### AMENDED NOTICE OF TRUSTEE'S SALE

REFERENCE NUMBER: 200704200115 ~~AND~~ 201407070087  
GRANTOR(S): Karen L. Gibbon, PS  
GRANTEE(S): Matthew E Denmark, and Jane M. Denmark, Husband and Wife  
ABBREVIATED LEGAL: PTN LTS 7-9, BLK 22, REPLAT OF JUNCTION ADD TO SEDRO  
APN# 41660220090106

**WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

If you filed bankruptcy or have been discharged in bankruptcy, this communication is not intended as an attempt to collect a debt from you personally, but is notice of enforcement of the deed of trust lien against the secured property.

#### **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: **Toll-free: 1-877-894-HOME (1-877-894-4663)**  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)
- The United States Department of Housing and Urban Development:  
**Toll-free: 1-800-569-4287**  
**Local counseling agencies in Washington:**  
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>
- The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:  
**Toll-free: 1-800-606-4819**  
<http://nwjustice.org/what-clear>

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Karen L. Gibbon, P.S., will on November 14, 2014, at the hour of 10:00AM, at At main entrance of Skagit County Courthouse, Located at 3<sup>rd</sup> & Kinkaid, in the City of Olympia, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to wit:

ALL THAT PORTION OF LOTS 7, 8 AND 9, BLOCK 22, REPLAT OF JUNCTION ADDITION TO SEDRO, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 48, RECORDS OF SKAGIT COUNTY WASHINGTON, LYING WESTERLY OF THE FOLLOWING DESCRIBED LINE: BEGINNING AT A POINT 35 FEET EAST OF THE SOUTHWEST CORNER OF LOT 9; THENCE NORTH 28 FEET, MORE OR LESS, TO A LINE RUNNING FROM THE SOUTHWEST CORNER OF SAID LOT 9 TO THE NORTHEAST CORNER OF SAID LOT 7; THENCE NORTHEASTERLY ALONG SAID LINE A DISTANCE OF 51 FEET, MORE OR LESS, TO A LINE WHICH IS 45 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID LOTS, THENCE NORTH TO THE INTERSECTION WITH THE NORTH LINE OF LOT 7, SAID POINT BEING 45 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 7. SITUATED IN SKAGIT COUNTY, WASHINGTON.  
PARCEL ID: 41660220090106

(commonly known as 315 Haines Ave., Sedro Woolley, WA 98284), which is subject to that certain Deed of Trust, dated April 13, 2007, recorded April 20, 2007, under Auditor's File No. 200704200115 records of Skagit County, Washington, from Matthew E Denmark, and Jane M. Denmark, Husband and Wife, as Grantors, to Stewart Title and Escrow, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc, as Beneficiary, the beneficial interest in which has been assigned to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-8, under Skagit County Auditor's File No. 201111030060.

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.

III.

The Default for which this foreclosure is made is as follows: Failure to pay when due the following amounts, which are now in arrears:

**Monthly payments:**

Monthly payments

(February 1, 2013- July 1, 2014):

\$15,560.54

Property Inspections:

\$66.75

**TOTAL MONTHLY PAYMENTS AND LATE CHARGES:**

\$15,617.29

Default other than failure to make monthly payments:

None

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$169,452.09, together with interest as provided in the note or other instrument secured from January 1, 2013 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 said Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on November 6, 2014. The defaults referred to in paragraph III must be cured by



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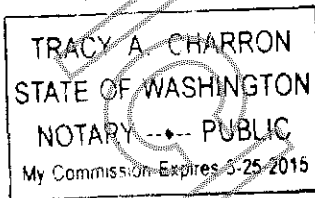
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STATE OF WASHINGTON     )  
  ) ss.  
COUNTY OF SNOHOMISH     )

On this day before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared KAREN L. GIBBON, to me known to be the President of the corporation that executed the foregoing AMENDED NOTICE OF TRUSTEE'S SALE, 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 stated that she is authorized to execute the said instrument.

Given under my hand and official seal on July 10, 2014



Tracy A. Charron  
Tracy A. Charron  
Notary Public in and for the  
State of Washington, residing at: Everett  
My commission expires: 3/25/2015



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