

RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

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



201409120091

Skagit County Auditor

\$75.00

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TS No: 13-00754-16

Loan No: 7092745467

APN: 360428-4-017-0609 P50234

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

I. NOTICE IS HEREBY GIVEN that on **January 23, 2015, 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:

**Parcel A:**

The South 225 feet of that portion of the Southeast quarter of the Southeast quarter of Section 28, Township 36 North, Range 4 East of the Willamette Meridian, described as follows:

Commencing at the Southeast corner of said Section 28, said corner lying South 00°08'06" East a distance of 2,643.29 feet from the quarter corner common to Sections 27 and 28 and North 85°33'55" East a distance of 2,543.34 feet from the quarter corner common to Sections 28 and 33; thence South 01°31'53" West a distance of 331.51 feet to the Northeasterly terminus of the easement centerline recorded under Auditors File No. 773111, records of Skagit County, Washington; thence South 51°11'53" West along said easement centerline a distance of 152.96 feet; thence North 15°30'00" West a distance of 612.00 feet to the true point of beginning; thence North 00°08'06" West parallel to the East line of said Southeast quarter of the Southeast quarter, Section 28, a distance of 1,150 feet, more or less, to the North line of said Southeast quarter of the Southeast quarter; thence Westerly along said North line a distance of 1,000 feet, more or less, to the Northwest corner of said Southeast quarter of the Southeast quarter; thence Southerly along the West line of said Southeast quarter of the Southeast quarter, a distance of 1,150 feet, more or less, to a line bearing South 84°45'00" West from the true point of beginning; thence North 84°45'00" East along said line a distance of 986 feet, more or less, to the true point of beginning.

Situate in Skagit County, Washington.

**Parcel B:**

An easement for ingress, egress and utility purposes as set forth in that certain instrument recorded under Auditor's File No. 773111, records of Skagit County, Washington.

Situate in Skagit County, Washington.

**Parcel C:**

An easement for ingress, egress and utility purposes as set forth in that certain instrument recorded under Auditor's File No. 787805, records of Skagit County, Washington.

Situate in Skagit County, Washington

which is subject to that certain Deed of Trust dated May 16, 2005, recorded on May 24, 2005, as Instrument No. 200505240139 of Official Records in the Office of the County Recorder of Skagit County, WA from RONALD L. HOPPE and SUSAN T. HOPPE, Husband and Wife as the original Grantor(s), to First American Title Company, as the original Trustee, to secure an obligation in favor of

Argent Mortgage Company, LLC, as the original Beneficiary. The current Beneficiary is: U.S. Bank National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2006-MI-11, (the "Beneficiary").

More commonly known as 4918 Wildlife Acres Lane, Sedro Woolley, 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: \$30,796.68; the total amount of late charges due is \$2,575.00; the total amount of advances made is/are \$16.23.

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$149,055.03, together with interest as provided in the note or other instrument secured from January 1, 2013, 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 January 23, 2015. The defaults referred to in Paragraph III must be cured by January 12, 2015, (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 January 12, 2015 (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 January 12, 2015 (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):

4918 Wildlife Acres Lane  
Sedro Woolley, WA 98284

by both first class and certified mail on March 10, 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.

**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 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 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](http://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 attorneys.  
Telephone: 1-800-606-4819  
Website: [www.ocla.wa.gov](http://www.ocla.wa.gov)



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UNRECORDED  
SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.priorityposting.com](http://www.priorityposting.com)  
AUTOMATED SALES INFORMATION PLEASE CALL 714-573-1965

DATED: September 4, 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

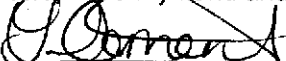
ADDRESS FOR PROCESS SERVICE:  
Fidelity National Title Insurance Company  
c/o Chicago Title Ins. Attn: Trustee Services  
Dept  
701 Fifth Ave, Suite 2300  
Seattle, WA 98104  
Local Phone: 206-628-5666  
Reference: FNTIC CA TS#: 13-00754-16  
Further Contact (GAL): John Catching  
916-636-0114

STATE OF CALIFORNIA  
COUNTY OF Sacramento

On 9/9/2014, before me, L. Clement 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.

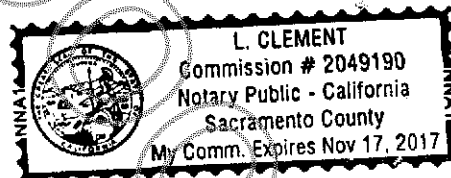
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



L. Clement # 2049190

My Commission Expires November 17, 2017



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