

RECORDING REQUESTED BY:



Skagit County Auditor \$75.00  
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WHEN RECORDED MAIL TO:

Trustee Corps  
1700 Seventh Avenue, Suite 2100  
Seattle WA 98101

TS No WA07000896-14-1

APN P123178 / 4867-000-038-0000

TO No 8463952

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

I. NOTICE IS HEREBY GIVEN that on **May 15, 2015, 10:00 AM**, at the main entrance to the **Skagit County Courthouse, 3rd & Kincaid Street, 205 W. Kincaid Street, Mount 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:

**LOT 38, "SKAGIT HIGHLANDS, DIVISION 1," A PLANNED UNIT DEVELOPMENT, RECORDED ON AUGUST 16, 2005, UNDER AUDITOR'S FILE NO. 200508160182, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.**

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More commonly known as **4631 HIDDEN LAKE LOOP, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated as of February 21, 2013, executed by **STEFANIE A. BROWN AND CHARLES D. BROWN, WIFE AND HUSBAND** as Trustor(s), to secure obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, as designated nominee for **STERLING SAVING BANK. A WASHINGTON CORPORATION, DBA STERLING BANK**, Beneficiary of the security instrument, its successors and assigns, recorded February 27, 2013 as Instrument No. 201302270118 and the beneficial interest was assigned to **Franklin American Mortgage Company** and recorded August 27, 2014 as Instrument Number 201408270052 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **Franklin American Mortgage Company**, 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: **Franklin American Mortgage Company**  
Contact Phone No: **(877) 909-9416**  
Address: **425 Phillips Blvd, Ewing, NJ 08618**

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
April 1, 2014	January 7, 2015	1	\$15,601.32	<b>\$15,601.32</b>

**LATE CHARGE INFORMATION**

April 1, 2014	January 7, 2015	1	\$252.15	<b>\$252.15</b>
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**PROMISSORY NOTE INFORMATION**

Note Dated: **February 21, 2013**  
Note Amount: **\$231,657.00**  
Interest Paid To: **March 1, 2014**  
Next Due Date: **April 1, 2014**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$227,376.08, 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 **May 15, 2015**. The defaults referred to in Paragraph III must be cured by **May 4, 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 **May 4, 2015** (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 **May 4, 2015** (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, Franklin American Mortgage Company or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

CHARLES D. BROWN  
4631 HIDDEN LAKE LOOP, MOUNT VERNON, WA 98273

CHARLES D. BROWN  
1307 SUNRISE ST, KELSO, WA 98628

STEFANIE A. BROWN  
4631 HIDDEN LAKE LOOP, MOUNT VERNON, WA 98273

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STEFANIE A. BROWN  
1307 SUNRISE ST, KELSO, WA 98628

by both first class and certified mail on October 20, 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 Labove, 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

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](http://www.wshfc.org)

The United States Department of Housing and Urban Development:

Telephone: (800) 569-4287 Website: [www.hud.gov](http://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](http://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;

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Dated: January 7, 2015

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

By:  Authorized Signatory

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

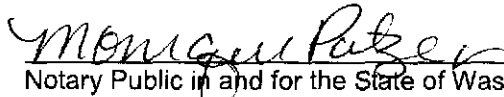
**For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps**

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

STATE OF Washington  
COUNTY OF King

I certify that I know or have satisfactory evidence that Raymond DeLavergne is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the **Authorized Signatory for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: January 7, 2015

  
Notary Public in and for the State of Washington

Residing at King County

My Commission expires 10/21/17

**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.**

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