

WHEN RECORDED MAIL TO:

CAL-WESTERN OF WASHINGTON, INC.

201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684



Skagit County Auditor

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5 2:31PM

\$76.00

Space Above This Line For Recorder's Use

T.S. No. 1346537-37

Parcel No. 4862-000-423-0000- P122977

62165778
1ST AM 5

NOTICE OF TRUSTEE'S SALE

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, CAL-WESTERN OF WASHINGTON, INC., will on June 12, 2015, at the hour of 10:00am, at AT THE COUNTY COURTHOUSE, 205 W. KINCAID STREET in the city of MOUNT VERNON, 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(ies) of SKAGIT, State of Washington to-wit:

UNIT 423, "GARDEN OF EDEN TOWNHOUSE CONDOMINIUMS" ACCORDING TO THE DECLARATION THEREOF RECORDED JUNE 10, 2005, UNDER AUDITOR'S FILE NO. 200506100032 AND SURVEY MAP AND PLANS THEREOF RECORDED UNDER AUDITOR'S FILE NO. 200506100033 RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: 423 ROWLAND ROAD
SEDRO WOOLLEY WA 98284

which is subject to that certain Deed of Trust dated July 26, 2003, recorded July 29, 2005, under Auditor's File No. 200507290069, Book XX, Page XX, records of SKAGIT County, Washington, from JESSICA L VEILLEUX, AN UNMARRIED WOMAN as Grantor, to FIRST AMERICAN TITLE as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LEHMAN BROTHERS BANK, FSB, ITS SUCCESSORS AND ASSIGNS as Beneficiary, the beneficial interest in which was assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE SASCO 2005-15 TRUST FUND under an assignment recorded on November 17, 2014, under Auditor's File No. 201411170018, records of SKAGIT County, Washington.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

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: \$49,631.31; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$114,720.19, together with interest as provided in the note or other instrument secured from March 01, 2011, 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. The sale will be made without warranty, express or implied, regarding title, possession or encumbrances on June 12, 2015. The default(s) referred to in paragraph III, must be cured by June 01, 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 on or before June 01, 2015 (11 days before the sale date), 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 June 01, 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 addresses:

See Exhibit "I" attached

by both first class and certified mail on May 29, 2013, proof of which is in the possession of the Trustee; and on May 24, 2013 the written notice of default was posted in a conspicuous place on the real property described in the paragraph I above, and the Trustee has possession of proof of such 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.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary or the Beneficiary's attorney.

IX.

Anyone having any objections to the 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.

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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

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: (877) 894-4663. Website: www.homeownership.wa.gov

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: (888) 201-1014. Website: <http://nwjustice.org>

DATE: 1/30/2015

CAL-WESTERN OF WASHINGTON, INC.

201 NE PARK PLAZA DRIVE, SUITE 217
VANCOUVER WA 98684

(800)546-1531

Signature/By 

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STATE OF CALIFORNIA
STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

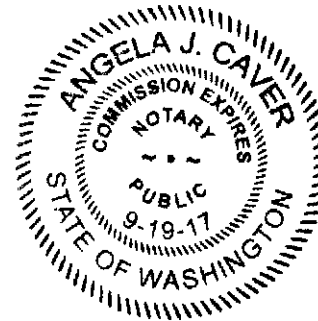
On January 31, 2015, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared LISA HACKNEY, to me known to be the Assistant Vice President of the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act of and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument.

Witness my hand and seal the day and year first above written.

Angela J. Caver
Notary Public residing at King County

Printed Name: Angela J. Caver

My Commission Expires: 9-19-2017



NOTICE OF TRUSTEE'S SALE EXHIBIT "1"

Loan No: XXXXXX7275

T.S. No: 1346537-37

Name & Address:

JESSICA L. VEILLEUX
423 ROWLAND ROAD
SEDRO WOOLLEY WA 98284

JESSICA L. VEILLEUX
399 PRUITT FARM RD
CHESNEE SC 29323

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