

After Recording Return To:
Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180



201503170066

Skagit County Auditor
3/17/2015 Page

1 of

\$73.00

2 11:47AM

**SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX**
2015816
MAR 17 2015

Amount Paid \$6
Skagit Co. Treasurer
By HTD Deputy

File No.: 7393.20066/Payne, David and Proctor, Elizabeth
464660718424

Land Title and Escrow

Trustee's Deed

150425-F

The GRANTOR, Northwest Trustee Services, Inc., as present Trustee under that Deed of Trust (defined below), in consideration of the premises and payment recited below, hereby grants and conveys, without representation or warranty, expressed or implied, to Navy Federal Credit Union, as GRANTEE, all real property (the Property), situated in the County of SKAGIT, State of Washington, described as follows:

Tax Parcel No.: 4017-000-003-0000

P 69696

The Southerly 5 feet of Lot 2 and all of Lot 3, "South Wall Street Addition," according to the plat thereof, recorded in Volume 7 of Plats, Page 70, records of Skagit County, Washington. Situate in Skagit County, Washington.

RECITALS:

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon the Beneficiary by that certain Deed of Trust between David Payne and Elizabeth K Proctor, Husband and Wife, as Grantor, to Chicago Title Company, as Trustee, and Navy Federal Credit Union, Beneficiary, dated 05/18/12, recorded 05/22/12, under Auditor's No. 201205220063, records of SKAGIT County, Washington.
2. The Deed of Trust was executed to secure, together with other undertakings, the payment of one or more promissory note(s) ("Note") in the sum of \$173,552.00 with interest thereon, according to the terms thereof, in favor of Navy Federal Credit Union and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
3. The Deed of Trust provided that the Property is not used principally for agricultural or farming purposes and the Grantor has no actual knowledge that the Property is used principally for agricultural or farming purposes.
4. Default having occurred in the obligations secured and/or covenants of the Deed of Trust grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Deed of Trust grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
5. Navy Federal Credit Union, being then the holder of the indebtedness secured by the Deed of Trust, delivered to said Grantor a written request directing Grantor to sell the Property in accordance with law and the terms of the Deed of Trust.
6. The defaults specified in the "Notice of Default" not having been cured, the Grantor, in compliance with the terms of the Deed of Trust, executed and on 11/12/14, recorded in the office of the Auditor of SKAGIT County, Washington, a "Notice of Trustee's Sale" of the Property under Auditor's File No. 201411120070.

7. The Grantor, in the "Notice of Trustee's Sale", fixed the place of sale as inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, City of Mount Vernon, State of Washington a public place, at 10:00 o'clock a.m., and in accordance with the law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served in compliance with the requirements of RCW 61.24.031 and RCW 61.24.040; further, the Grantor caused a copy of said "Notice of Trustee's Sale" to be published in a legal newspaper in each county in which the property or any part thereof is situated, once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and the seventh day before the date of sale; and further, included with the Notice, which was transmitted to or served upon the Deed of Trust grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Note and Deed of Trust were attached.

8. During foreclosure, no action by the Beneficiary, its successors or assigns was pending on an obligation secured by the Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on March 13, 2015, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Grantor then and there sold the Property at public auction to said Beneficiary, the highest bidder therefore, for the sum of \$165,848.00. Beneficiary then directed Grantor to issue this Trustee's Deed directly to Grantee.

This conveyance is made without representations or warranties of any kind, expressed or implied. By recording this Trustee's Deed, Grantee understands, acknowledges and agrees that the Property was purchased in the context of a foreclosure, that the trustee made no representations to Grantee concerning the Property and that the trustee owed no duty to make disclosures to Grantee concerning the Property. Grantee relying solely upon his/her/their/its own due diligence investigation before electing to bid for the Property.

DATED: March 16, 2015

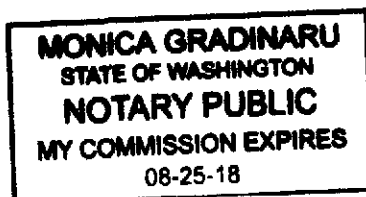
GRANTOR
Northwest Trustee Services, Inc.


By 
DEIRDRE PIGGOTT, Assistant Vice President
Northwest Trustee Services, Inc.

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I Monica Gradinaru certify that I know or have satisfactory evidence that DEIRDRE PIGGOTT 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 (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED: March 16, 2015




NOTARY PUBLIC in and for the State of
Washington, residing at King County
My commission expires: 08-25-18