After Recording, Return to: Vonnie McElligott Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997



Skagit County Auditor

\$76.00

8/31/2015 Page

1 of

5 12:24PM

File No.:

7037.196053

Grantors:

Jennifer Bergdahl, as her separate property

Grantee:

JPMorgan Chase Bank, National Association

Ref to DOT Auditor File No.: 200706130103 Original NTS Auditor File No. 2014/1250129 846694Z

Tax Parcel ID No.: 4813-000-009-0000

Abbreviated Legal: Lot 9, Sauk Mountain View Estates North Ph. 1, Wildflower. Skagit County,

WA

## Amended Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

## THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME

You have only 20 DAYS from the recording date of 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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

http://www.dfi.wa.gov/consumers/homeownership/post purchase counselors foreclosure.ht

The United States Department of Housing and Urban Development Telephone: Toll-free: 1. 800-569-4287. Web site:

http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=\W A&filterSvc=dfc

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys Telephone: Toll-free: 1-800-606-4819. Web site: <a href="http://nwjustice.org/what-clear">http://nwjustice.org/what-clear</a>.

Ĭ.

On October 16, 2015, at 10:00 AM. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SKAGIT, State of Washington:

Lot 9, Sauk Mountain View Estates North, Phase I, Wildflower, according to the Plat thereof recorded May 9, 2003, under Auditor's File No. 200305090001, Records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 1350 Wildflower Way
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 06/08/07 and recorded on 06/13/07, under Auditor's File No. 200706130103, records of SKAGIT County, Washington, from Jennifer Bergdahl and Jesse Bergdahl wife and husband, as Grantor, to Chicago Title Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for CTX Mortgage Company, LLC, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. solely as nominee for CTX Mortgage Company, LLC, its successors and assigns to JPMorgan Chase Bank, National Association, under an Assignment/Successive Assignments recorded under Auditor's File No. 201403310018.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate as of 08/26/2015. If reinstating after this date, please contact NWTS for the exact reinstatement amount

Monthly Payments

\$11,944.20

Late Charges •		\$110.16
Lender's Fees & Costs		(\$35.58)
Total Arrearage	\$12,018.78	
Trustee's Expenses		
(Itemization)		
Trustee's Fee		\$945.00
Title Report		\$0.00
Statutory Mailings		\$0.00
Recording Costs		\$0.00
Postings		\$111.71
Sale Costs		\$32.55
Total Costs	\$1,089.26	

Total Amount Due: \$13,108.04

Other known defaults are as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$116,319.69, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/13, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on October 16, 2015. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 10/05/15 (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 10/05/15 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 10/05/15 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lies or encumbrance paying the entire balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

## NAME AND ADDRESS

Jennifer Bergdahl 1350 Wildflower Way Sedro Woolley, WA 98284

Unknown Spouse and/or Domestic Partner of Jennifer Bergdahl
1350 Wildflower Way
Sedro Woolley, WA 98284

Jesse Bergdahl 1350 Wildflower Way Sedfo Woolley, WA 98284

Unknown Spouse and/or Domestic Partner of Jesse Bergdahl 1350 Wildflower Way Sedro Woolley, WA 98284

Jesse Bergdah/ c/o Cory D. Rein, Attorney 3232 Rockefeller Avenue Everett, WA 98201-4317 Jesse Bergdahl c/o Cory D. Rein, Attorney Thirty-Two Square, 3232 Rockefeller Avenue Everett, WA 98201

by both first class and certified mail, return receipt requested on 10/17/14, proof of which is in the possession of the Trustee: and on 10/17/14 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 Property.

ΙX

Anyone having any objection 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.

Χ.

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 Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

The trustee's rules of auction may be accessed at <a href="https://www.northwesttrustee.com">www.northwesttrustee.com</a> and are incorporated by this reference. You may also access sale status at <a href="https://www.northwesttrustee.com">www.northwesttrustee.com</a> and <a href="https://wwww.northwesttrustee.com">www.northwesttrustee.com</a> and <a href="https://www.nor

Date Executed:

Northwest Trustee Services, Inc., Trustee

Authorized Signature 13555 SE 36<sup>TH</sup> ST. SUITE 100

BELLEVUE, WA 98006

Contact: Vonnie McElligott

(425) 586-1900

STATE OF WASHINGTON

**COUNTY OF KING** 

I certify that I know or have satisfactory evidence that NONNE MELLICOTT 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 it 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: AUGUST 27 2015

RHEA S. PRE STATE OF WASHINGTON NOTARY PUBLIC MY COMMISSION EXPIRES

04-22-18

NOTARY PUBLIC in and for the

Washington, residing at My commission expires

NORTHWEST TRUSTEE SERVICES, INC., 13555 SE 36<sup>TH</sup> ST. SUITE 100, BELLEVUE, WA 98006 PHONE (425) 586-1900 FAX (425) 586-1997

**File No:** 7037.106053

Borrower: Bergdahl, Jennifer and Jesse

SERVING WA, OR, ID, AK, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.