

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101



201509040069

Skagit County Auditor

\$75.00

9/4/2015 Page

1 of

4 12:31PM

TS No WA08000936-15-1

APN 4995-000-002-0000

TO No 150158730-WA-MSI

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 8, 2016, 10:00 AM**, at main entrance **Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA**, 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 2B, "OAK HILL LANE PLAT," AS PER PLAT RECORDED MAY 27,2010, UNDER AUDITOR'S FILE NO. 201005270125, RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.SITUATE IN THE CITY OF BURLINGTON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN: **4995-000-002-0000**

More commonly known as **455 OAK HILL LANE, BURLINGTON, WA 98233**

which is subject to that certain Deed of Trust dated as of May 6, 2011, executed by **MATTHEW ALLEN TERRY AND AMBER FOWKES-TERRY, HUSBAND AND WIFE** as Trustor(s), to secure obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS")**, as designated nominee for **STERLING SAVINGS BANK, A WASHINGTON CORPORATION**, Beneficiary of the security instrument, its successors and assigns, recorded May 11, 2011 as Instrument No. 201105110051 and the beneficial interest was assigned to **BANK OF AMERICA, N.A.** and recorded June 25, 2012 as Instrument Number 201206250095 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **BANK OF AMERICA, N.A.**, 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: **BANK OF AMERICA, N.A.**

Contact Phone No: **214-209-6557**

Address: **7105 Corporate Drive, Building C, Plano, TX 75024**

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
August 1, 2014	August 31, 2015	12	\$1,042.43	\$13,517.43
		1	\$1,008.27	

LATE CHARGE INFORMATION

August 1, 2014	August 31, 2015	\$152.12
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PROMISSORY NOTE INFORMATION

Note Dated: **May 6, 2011**
Note Amount: **\$124,267.00**
Interest Paid To: **July 1, 2014**
Next Due Date: **August 1, 2014**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$118,307.30, 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 **January 8, 2016**. The defaults referred to in Paragraph III must be cured by **December 28, 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 **December 28, 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 **December 28, 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, BANK OF AMERICA, N.A. or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

AMBER D FOWKES-TERRY
455 OAK HILL LANE, BURLINGTON, WA 98233

AMBER D FOWKES-TERRY
455 OAK HILL LANE N., BURLINGTON, WA 98233

MATTHEW ALLEN TERRY
455 OAK HILL LANE, BURLINGTON, WA 98233

MATTHEW ALLEN TERRY
455 OAK HILL LANE N., BURLINGTON, WA 98233

by both first class and certified mail on July 13, 2015, 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 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

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: (800) 606-4819 Website: 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;

Dated: 9/1/2015

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

By: Patrick Lynch, Authorized Signatory

MTC Financial Inc. dba Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101
Phone: (800) 409-7530
TDD: (800) 833-6388

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

TRUSTEE'S SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com

STATE OF WASHINGTON
COUNTY OF KING

I certify that I know or have satisfactory evidence that Patrick Lynch is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she 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: 9/1/2015

Maggie Alon
Notary Public in and for the State of Washington

Residing at King County

My Commission expires 09/23/2018

MAGGIE ALON
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
09-23-18

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.