



201509250063

RECORDING REQUESTED BY

Skagit County Auditor \$75.00  
9/25/2015 Page 1 of 4 11:46AM

AND WHEN RECORDED MAIL TO:  
Seaside Trustee of Washington Inc.  
c/o Law Offices of B. Craig Gourley  
1002 10th St.  
P.O. Box 1091  
Snohomish, Washington 98291  
(360) 568-5065

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: 596361 APN: 4226-000-003-0007 TS No: 1407250WA  
140158511

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

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, Seaside Trustee of Washington Inc., will on **1/22/2016, at 10:00 AM** at the main entrance to the **Skagit County Courthouse, 205 West Kincaid Street, Mount Vernon, WA 98273** 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 3, Plat of Riverview, according to the plat thereof, recorded in Volume 11 of Plats, page 12, records of Skagit County, Washington. Situate in Skagit County, Washington

Commonly known as:  
2215 Monica Dr.  
Mount Vernon, WA. 98273

which is subject to that certain Deed of Trust dated 10/26/2006, recorded 10/31/2006, under Auditor's File No. 200610310144, in Book xx, Page xx and re-recorded 11/3/2006 as instr. #200611030065 records of Skagit County, Washington, from TRACEY C SQUIERS AND DONALD R SQUIERS WIFE AND HUSBAND, as Grantor(s), to Chicago Title Insurance Company, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Decision One Mortgage Company, LLC its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Decision One Mortgage Company, LLC its successors and assigns to The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWMBS, Inc., CHL Mortgage Pass-Through Trust 2007-HYB1, Mortgage Pass-Through Certificates, Series 2007-HYB1

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/Mortgage.

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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:

**PAYMENT INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
12/1/2008	11/30/2011	36	\$1,568.48	\$56,465.28
12/1/2011	7/31/2012	8	\$1,922.07	\$15,376.56
8/1/2012	11/30/2014	28	\$1,908.54	\$53,439.12
12/1/2014	9/24/2015	10	\$1,922.86	\$19,228.60

**LATE CHARGE INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. LATE CHARGES</u>	<u>TOTAL</u>
12/1/2008	9/24/2015		\$1,754.06

**PROMISSORY NOTE INFORMATION**

Note Dated:	10/26/2006
Note Amount:	\$247,200.00
Interest Paid To:	11/1/2008
Next Due Date:	12/1/2008

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$246,549.09, together with interest as provided in the Note from 12/1/2008, and such other costs and fees 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 1/22/2016. The defaults referred to in Paragraph III must be cured by 1/11/2016, (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 1/11/2016 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's 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 1/11/2016 (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 Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
TRACEY C SQUIERS AND DONALD R SQUIERS WIFE AND HUSBAND	2215 Monica Dr. Mount Vernon, WA. 98273

by both first class and certified mail on 1/9/2015, 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.

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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 Trustee's sale.

X. 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 and tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, Chapter 59.12 RCW.

NOTICE TO POTENTIAL BIDDERS: We request certified funds at sale be payable directly to SEASIDE TRUSTEE INC. to avoid delays in issuing the final deed.

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](http://www.homeownership.wa.gov) 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: (888) 201-1014. Website: <http://nwjustice.org>

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: 9/22/2015

Trustee Sales Information:  
(888)988-6736 / [salestrack.tdsf.com](http://salestrack.tdsf.com)  
Trustee's Assistance Corporation  
4000 W. Metropolitan Dr. Ste. 400  
Orange, Ca. 92868

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c/o Law Offices of B. Craig Gourley  
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Elvia Bouche, Vice President

Loan No: 596361

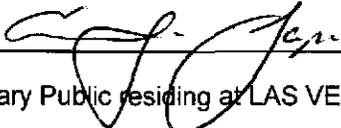
T.S. No.: 1407250WA

STATE OF NEVADA

COUNTY OF CLARK

On this day personally appeared before me ELVIA BOUCHE, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 23<sup>rd</sup> day of September, 2015

  
\_\_\_\_\_  
Notary Public residing at LAS VEGAS

Printed Name: CHRISTIAN TAPIA

My Commission Expires: 07/24/2018

