

RECORDING REQUESTED BY:



WHEN RECORDED MAIL TO:

Skagit County Auditor \$77.00
10/19/2015 Page 1 of 5 1:58PM

Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101

TS No WA08001367-15-1

APN 4484-000-025-0008

TO No 150194329-WA-MSO

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

I. NOTICE IS HEREBY GIVEN that on **February 19, 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 25, "FOX HILL ESTATES DIVISION 2", ACCORDING TO THE PLAT RECORDED JULY 30, 1986 UNDER AUDITOR'S FILE NO. 8607300024, IN VOLUME 14 OF PLATS, PAGE 21, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: **4484-000-025-0008**

More commonly known as **2014 NORTH 35TH STREET, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated as of April 6, 2007, executed by LARRY T. FITZPATRICK II, A SINGLE INDIVIDUAL AND MICHELLE D. HEGGESTAD, A SINGLE INDIVIDUAL as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for WILMINGTON FINANCE INC. Beneficiary of the security instrument, its successors and assigns, recorded April 17, 2007 as Instrument No. 200704170150 and the beneficial interest was assigned to **PennyMac Loan Trust 2011-NPL1** and recorded August 20, 2012 as Instrument Number 201208200077 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **PennyMac Loan Trust 2011-NPL1**, 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: **PennyMac Loan Trust 2011-NPL1**
Contact Phone No: **866-549-3583**
Address: **6101 Condor Drive, Suite 200, Moorpark, CA 93021**

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
November 1, 2010	October 15, 2015	13	\$1,204.34	\$72,763.06
		12	\$1,218.96	
		34	\$1,210.05	
		1	\$1,337.42	

LATE CHARGE INFORMATION

November 1, 2010	October 15, 2015			\$2,172.14
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PROMISSORY NOTE INFORMATION

Note Dated: **April 6, 2007**
Note Amount: **\$162,800.00**
Interest Paid To: **October 1, 2010**
Next Due Date: **November 1, 2010**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$162,456.82, 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 **February 19, 2016**. The defaults referred to in Paragraph III must be cured by **February 8, 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 **February 8, 2016** (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 **February 8, 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 current Beneficiary, PennyMac Loan Trust 2011-NPL1 or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

UNKNOWN SPOUSE OF LARRY T. FITZPATRICK II
2014 NORTH 35TH STREET, MOUNT VERNON, WA 98273

UNKNOWN SPOUSE OF LARRY T. FITZPATRICK II
4021 168TH PL NE # A, ARLINGTON, WA 98223-8448

UNKNOWN SPOUSE OF LARRY T. FITZPATRICK II
4021 168TH PL NE #B, ARLINGTON, WA 98223-8448

UNKNOWN SPOUSE OF LARRY T. FITZPATRICK II
9607 50TH AVE NE #A, MARYSVILLE, WA 98270

UNNOWN SPOUSE OF MICHELLE D. HEGGESTAD
2014 NORTH 35TH STREET, MOUNT VERNON, WA 98273

UNKNOWN SPOUSE OF MICHELLE D. HEGGESTAD
4021 168TH PL NE # A, ARLINGTON, WA 98223-8448

UNKNOWN SPOUSE OF MICHELLE D. HEGGESTAD
4021 168TH PL NE #B, ARLINGTON, WA 98223-8448

UNKNOWN SPOUSE OF MICHELLE D. HEGGESTAD
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MICHELLE D. HEGGESTAD
9607 50TH AVE NE #A, MARYSVILLE, WA 98270

by both first class and certified mail on September 2, 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

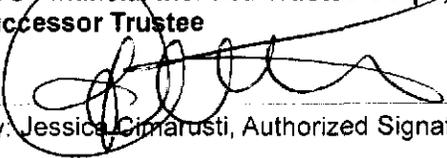
The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov

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: 10/15/2015

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



By: Jessica Cimarusi, Authorized Signatory

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

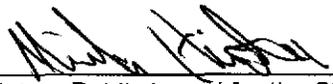
For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

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 JESSICA CIMARUSTI 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: WASAS


Notary Public in and for the State of Washington

Residing at King County
My Commission expires 4/10/18

MIRANDA HINGSTON
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
04-10-18

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.