

RECORDING REQUESTED BY:



201511160124

Skagit County Auditor \$76.00
11/16/2015 Page 1 of 4 11:32AM

WHEN RECORDED MAIL TO:
North Cascade Trustee Services Inc.
801 Second Avenue, Suite 600
Seattle, WA 98104

TS #60128-26762-NJ-WA APN #4335-000-028-0006
Reference Number: 200607070084
Abbreviated Legal: TRACE 28, "THUNDERBIRD NORTH"
Grantor: Nancy L Sager and Ronald J. Sager
Grantee: North Cascade Trustee Services Inc.
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for ZONE FUNDING

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

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

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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site: http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm.

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=WA&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: <http://nwjustice.org/what-clear>.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **March 25, 2016, at the hour of 10:00 AM** at Skagit County Superior Courthouse, main entrance, 205W. Kincaid Street, Mt. Vernon, WA 98273 sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

TRACE 28, "THUNDERBIRD NORTH", AS PER PLAT RECORDED IN VOLUME 11 OF PLATS, PAGE 37 AND 38, RECORDS OF SKAGIT COUNTY, WASHINGTON; EXCEPT MINERAL RIGHTS AS RESERVED IN DEED RECORDED JULY 8, 2012 IN VOLUME 90 OF DEEDS, PAGE 38, UNDER AUDITOR'S FILE NO. 92096

APN: 4335-000-028-0006

More commonly known as: **3605 Fir Street, Mount Vernon, WA 98273**

which is subject to that certain Deed of Trust dated June 27, 2006, recorded July 7, 2006, under Auditor's File No. 200607070084, records of Skagit County, Washington, from Ronald J. Sager and Nancy L Sager, husband and wife, as Grantor, to FIRST AMERICAN TITLE OF SKAGIT COUNTY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for ZONE FUNDING as Beneficiary, the beneficial interest in which was assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ALLIANCE BANCORP MORTGAGE BACKED PASS-THROUGH CERTIFICATE SERIES 2007-OA1 under an Assignment recorded on March 20, 2013 under Auditor's File 201303200088 in the official records in the Office of the Recorder of Skagit County, Washington.

II.

No action commenced by the current 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.

III.

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

Payments	\$10,167.12
Suspense Balance	\$-935.00
Interest Due	\$25,428.22
Escrow Payment	\$22,207.77
Grand Total	\$56,868.11

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$206,297.90, 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on March 25, 2016. The defaults referred to in paragraph III must be cured by March 14, 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 March 14, 2016 (11 days before the sale date), the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers' or certified check from a state or federally chartered bank. The sale may be terminated any time after March 14, 2016 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance paying the entire 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, and curing all other defaults.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Nancy L Sager
3605 Fir Street
Mount Vernon, WA 98273

Ronald J. Sager
3605 Fir Street
Mount Vernon, WA 98273

Occupant
3605 Fir Street
Mount Vernon, WA 98273

by both first-class and certified mail on September 30, 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.

