



201511230120

Skagit County Auditor \$76.00  
11/23/2015 Page 1 of 4 2:25PM

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps  
1700 Seventh Avenue, Suite 2100  
Seattle WA 98101

TS No WA08001648-15-1

APN P76774 / 4166-023-018-0004

TO No 8581531

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

**1ST AM**

I. NOTICE IS HEREBY GIVEN that on **April 1, 2016, 10:00 AM, Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273**, 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 17 AND 18, BLOCK 23, "REPLAT OF THE JUNCTION ADDITION TO SEDRO," AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 48, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT THAT PORTION OF LOT 17, BLOCK 23 OF SAID PLAT, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 17; THENCE SOUTH 2°05'13" EAST ALONG THE EAST LINE OF LOT 17, A DISTANCE OF 11.86 FEET; THENCE NORTH 89°45'06" WEST, A DISTANCE OF 53.34 FEET; THENCE SOUTH 88°23'39" WEST, A DISTANCE OF 66.75 FEET TO THE WEST LINE OF LOT 17; THENCE NORTH 2°04'37" WEST ALONG THE WEST LINE OF LOT 17, A DISTANCE OF 9.13 FEET TO THE NORTHWEST CORNER OF LOT 17; THENCE NORTH 87°54'57" EAST ALONG THE NORTH LINE OF LOT 17, A DISTANCE OF 120.04 FEET TO THE POINT OF BEGINNING.(ALSO SHOWN AS RECORDS AS PARCEL "B", SURVEY RECORDED JUNE 28, 2000, UNDER AUDITOR'S FILE NO. 200006280058.) SITUATE IN THE CITY OF DEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.**

APN: **P76774 / 4166-023-018-0004**

More commonly known as **238 CENTRAL AVENUE, SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated as of October 23, 2009, executed by KIRK L STEPHENSON, AS HIS SEPARATE PROPERTY AND AMY S STEPHENSON, AS HER SEPARATE PROPERTY, IN INDETERMINATE INTERESTS as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for W.J. BRADLEY MORTGAGE CAPITAL CORP., AN OREGON CORPORATION, Beneficiary of the security instrument, its successors and assigns, recorded October 30, 2009 as Instrument No. 200910300018 and the beneficial interest was assigned to **BANK OF AMERICA, N.A.** and recorded February 27, 2012 as Instrument Number 201202270123 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: **800-669-6607**  
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
December 1, 2010	November 19, 2015	20	\$1,436.24	<b>\$92,724.44</b>
		12	\$1,426.72	
		12	\$1,851.72	
		12	\$1,542.22	
		4	\$1,537.93	

**LATE CHARGE INFORMATION**

December 1, 2010	November 19, 2015			<b>\$57.44</b>
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**PROMISSORY NOTE INFORMATION**

Note Dated: **October 23, 2009**  
Note Amount: **\$212,226.00**  
Interest Paid To: **September 1, 2010**  
Next Due Date: **December 1, 2010**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$209,164.87, 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 **April 1, 2016**. The defaults referred to in Paragraph III must be cured by **March 21, 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 21, 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 **March 21, 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, **BANK OF AMERICA, N.A.** or Trustee to the Borrower and Grantor at the following address(es):

**ADDRESS**

UNKNOWN SPOUSE OF AMY S STEPHENSON  
238 CENTRAL AVENUE, SEDRO WOOLLEY, WA 98284

UNKNOWN SPOUSE OF AMY S STEPHENSON  
5368 CUSTER ROAD, NEW PLYMOUTH, ID 83655

UNKNOWN SPOUSE OF KIRK L STEPHENSON  
238 CENTRAL AVENUE, SEDRO WOOLLEY, WA 98284

UNKNOWN SPOUSE OF KIRK L STEPHENSON  
5368 CUSTER ROAD, NEW PLYMOUTH, ID 83655

AMY S. STEPHENSON  
238 CENTRAL AVENUE, SEDRO WOOLLEY, WA 98284

AMY S. STEPHENSON  
5368 CUSTER ROAD, NEW PLYMOUTH, ID 83655

KIRK L STEPHENSON  
238 CENTRAL AVENUE, SEDRO WOOLLEY, WA 98284

KIRK L STEPHENSON  
5368 CUSTER ROAD, NEW PLYMOUTH, ID 83655

by both first class and certified mail on October 15, 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 be 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: 11/19/2015

**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

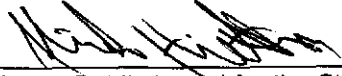
**For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps**

**TRUSTEE'S SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.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: 11/19/15

  
\_\_\_\_\_  
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.