

**POOR ORIGINAL**

RECORDING REQUESTED BY:



201601120030

Skagit County Auditor

1/12/2016 Page

1 of

\$76.00

4 12:23PM

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

TS #60128-26452-NJ-WA

APN #4846-000-026-0000 P122270

Reference Number: 200510280169

Abbreviated Legal: LOT 26, HOMESTEAD PLACE

Grantor: Jerry A. Russell and Vanessa M. Russell, husband and wife as joint tenants

Grantee: North Cascade Trustee Services Inc.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NOVASTAR MORTGAGE, INC

**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](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 May 20, 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:

**LOT 26, HOMESTEAD PLACE, ACCORDING TO THE PLAT THEREOF, RECORDED DECEMBER 1, 2004, UNDER AUDITOR'S FILE NO. 200412010051 AND AMENDED BY AMENDED SURVEY RECORDED MAY 6, 2005, UNDER AUDITOR'S FILE NO. 200505060135, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.**

**APN: 4846-000-026-0000 P122270**

More commonly known as: **980 Picket Lane, Burlington, WA 98233**

which is subject to that certain Deed of Trust dated October 26, 2005, recorded October 28, 2005, under Auditor's File No. 200510280169, records of Skagit County, Washington, from Jerry A. Russell and Vanessa M. Russell, husband and wife as joint tenants, as Grantors, to QUALITY LOAN SERVICE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NOVASTAR MORTGAGE, INC. as Beneficiary, the beneficial interest in which was assigned to The Bank of New York Mellon fka The Bank of New York, as Successor Trustee for JPMORGAN CHASE BANK, N.A., as Trustee for NovaStar Mortgage Funding Trust, Series 2005-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-4 under an Assignment recorded on June 20, 2012 under Auditor's File 201206200053 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	\$ 16,707.32
Interest Due	\$ 98,728.88
Escrow Payment	\$ 45,696.00
Grand Total	\$ 161,132.20

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$213,179.24, 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 May 20, 2016. The defaults referred to in paragraph III must be cured by May 9, 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 May 9, 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 May 9, 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:

Jerry A. Russell  
980 Picket Lane  
Burlington, WA 98233

Vanessa M. Russell  
980 Picket Lane  
Burlington, WA 98233

Vanessa M. Russell  
980 Picket Lane  
Burlington, WA 98233

Occupant  
980 Picket Lane  
Burlington, WA 98233

by both first-class and certified mail on September 16, 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 objection to the 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.

