

RECORDING REQUESTED BY:



Skagit County Auditor

\$76.00

1/13/2016 Page

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4 11:17AM

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

TS #60221-01184-NJ-WA

APN #37050000070005 / P52310

Reference Number: 201305200154

Abbreviated Legal: LOT 7, BEL AIR MANOR 1ST ADD

Grantor: DANIEL A. LOWE and TAMI M. MESSER

Grantee: North Cascade Trustee Services Inc.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS
NOMINEE FOR WHIDBEY ISLAND BANK, its successors and assigns

**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 May 27, 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 7, "BEL-AIR MANOR FIRST ADDITION TO MOUNT VERNON, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 60, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: 37050000070005 / P52310

More commonly known as: **2025 E FIR ST, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated May 13, 2013, recorded May 20, 2013, under Auditor's File No. 201305200154, records of Skagit County, Washington, from DANIEL A. LOWE and TAMI M. MESSER, both unmarried individuals as their separate estate, as Grantor, to GUARDIAN NORTHWEST TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WHIDBEY ISLAND BANK as Beneficiary, the beneficial interest in which was assigned to U.S BANK NATIONAL ASSOCIATION under an Assignment recorded on March 5, 2015 under Auditor's File 201503050010 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 Borrowers 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	\$15,076.66
Grand Total	\$15,076.66

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$170,337.50, 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 27, 2016. The defaults referred to in paragraph III must be cured by May 16, 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 16, 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 16, 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:

DANIEL A. LOWE
2025 E FIR ST
MOUNT VERNON, WA 98273

TAMI M. MESSER
2025 E FIR ST
MOUNT VERNON, WA 98273

UNKNOWN SPOUSE OF DANIEL A. LOWE
2025 E FIR ST
MOUNT VERNON, WA 98273

UNKNOWN SPOUSE OF TAMI M. MESSER
2025 E FIR ST
MOUNT VERNON, WA 98273

CURRENT OCCUPANTS
2025 E FIR ST
MOUNT VERNON, WA 98273

by both first-class and certified mail on November 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.

X.


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 chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

To access sale information, please go to salestrack.tdsf.com
or call the automated sales line at: 888-988-6736.

Dated: January 11, 2016

North Cascade Trustee Services Inc.,
Duly Appointed Successor Trustee


By Harris Schwartzreich, Authorized Signatory
801 Second Avenue, Suite 600
Seattle, Washington 98104
Telephone 1-855-676-9686

STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Harris Schwartzreich is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: January 11, 2016

NOTARY PUBLIC in and for the State of
Washington, residing at Edmonds, County of King


Natalie Carson

My appointment expires 10/25/2016

