

WHEN RECORDED MAIL TO:

**Clear Recon Corp.**

**9311 S.E. 36th Street, Suite 100**

**Mercer Island, WA 98040**

**Phone: (206) 707-9599**

**866-931-0036**



201604190053

Skagit County Auditor

\$79.00

4/19/2016 Page

1 of

7 3:24PM

Trustee Sale # 002927-WA

Title # 02-13027242-01T

SPACE ABOVE THIS LINE FOR RECORDERS USE

*Land Title and Escrow*

#146684

Notice of Trustee's Sale

KELLIE ANN NOEL, UNMARRIED, AS HER SEPARATE PROPERTY, as Grantor(s), to LAND TITLE COMPANY OF SKAGIT COUNTY, as Trustee, to secure an obligation in favor of BENEFICIAL WASHINGTON INC., as Beneficiary under that Trust Deed dated 11/8/2005, recorded 11/14/2005, under Skagit County, Washington Auditor's File No. 200511140352

CLEAR RECON CORP, as Trustee

**APARTMENT 8. "FELLMAN CONDOMINIUM," A CONDOMINIUM ACCORDING TO DECLARATION THEREOF RECORDED UNDER AUDITOR'S FILE NO. 7905090046 AND SURVEY MAP AND PLANS THEREOF RECORDED IN VOLUME 12 OF PLATS, PAGES 58 THROUGH 63, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF LOTS 1 AND 2, MOUNT VERNON SHORT PLAT NO. 13-77, RECORDED JULY 29, 1977, IN VOLUME 2 OF SHORT PLATS, PAGE 93, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.**

APN: 4398-000-008-0004

781431

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

**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: 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: 1-800-569-4287 Web site:  
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=df>  
©

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys

Telephone: 1-800-606-4819 Web site: <http://nwjustice.org/what-clear>

I.

NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP., 9311 S.E. 36th Street, Suite 100, Mercer Island, WA 98040**, Trustee will on **8/19/2016 at 10:00 AM** at **AT THE MAIN ENTRANCE TO TH SKAGIT COUNTY COURTHOUSE, LOCATED AT 3RD & KINCAID, MOUNT VERNON, WA 98273** 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:

**APARTMENT 8. "FELLMAN CONDOMINIUM," A CONDOMINIUM ACCORDING TO DECLARATION**

Trustee Sale # 002927-WA

THEREOF RECORDED UNDER AUDITOR'S FILE NO. 7905090046 AND SURVEY MAP AND PLANS THEREOF RECORDED IN VOLUME 12 OF PLATS, PAGES 58 THROUGH 63, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF LOTS 1 AND 2, MOUNT VERNON SHORT PLAT NO. 13-77, RECORDED JULY 29, 1977, IN VOLUME 2 OF SHORT PLATS, PAGE 93, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: **1211 N 8TH ST  
UNIT 8  
MOUNT VERNON, WA 98273**

APN: 4398-000-008-0004

which is subject to that certain Deed of Trust dated 11/8/2005, recorded 11/14/2005, as Auditor's File No. 200511140352, records of Skagit County, Washington, from KELLIE ANN NOEL, UNMARRIED, AS HER SEPARATE PROPERTY, as Grantor(s), to LAND TITLE COMPANY OF SKAGIT COUNTY, as Trustee, to secure an obligation in favor of BENEFICIAL WASHINGTON INC., as Beneficiary, the beneficial interest in which was assigned by U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, under an Assignment recorded under Auditor's File No 201412180038.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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 default(s) for which this foreclosure is made is/are as follows:

**PROMISSORY NOTE INFORMATION**

Note Dated:	11/8/2005
Note Amount:	\$117,097.15
Interest Paid To:	3/15/2012
Next Due Date:	4/15/2012

**PAYMENT INFORMATION**

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
4/15/2012	4/15/2012	1	\$623.61	\$623.61
5/15/2012		47	\$787.87	\$37,029.89

**ADVANCES/LATE CHARGES**

<u>DESCRIPTION</u>	<u>TOTAL</u>
DEFERRED AMOUNT	\$2,709.06
Tax Advance	\$5,060.30
APPRAISAL/BPO	\$166.50

Trustee Sale # **002927-WA**

INSPECTIONS	\$315.50
LOCK CHANGE	\$60.00
WINTERIZE DRY HEAT SYSTEM	\$200.00

**ESTIMATED FORECLOSURE FEES AND COSTS**

<u>DESCRIPTION</u>	<u>TOTAL</u>
Trustee's Fee's	\$1,125.00
Posting of Notice of Default	\$125.00
Record Substitution of Trustee	\$14.00
T.S.G. Fee	\$616.74
Title Datedown Fee	\$271.25
Mailings	\$31.78
<b>TOTAL DUE AS OF 4/11/2016</b>	<b>\$48,348.63</b>

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$109,694.77, together with interest as provided in the Note from 4/15/2012, and such other costs and fees 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 8/19/2016. The defaults referred to in Paragraph III must be cured by 8/8/2016, (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 8/8/2016 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's 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 8/8/2016 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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 address(es):

SEE ATTACHED EXHIBIT "1"

by both first class and certified mail on 3/7/2016, 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.

Trustee Sale # **002927-WA**

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 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 20<sup>th</sup> 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 20<sup>th</sup> 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.

If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated: APR 14 2016

**CLEAR RECON CORP.**, as Successor Trustee

  
\_\_\_\_\_  
TAMMY LAIRD  
FORECLOSURE MANAGER

For additional information or service you may contact:  
**Clear Recon Corp.**  
9311 S.E. 36th Street, Suite 100  
Mercer Island, WA 98040  
Phone: (206) 707-9599

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)  
County of San Diego)

On APR 14 2016 before me, Silver De Vera  
a Notary Public, personally appeared Tammy Laird who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal


Signature   
**Silver De Vera**



EXHIBIT "1"

NAME

ADDRESS

KELLIE A NOEL

1207 N 8TH ST APT 8  
MOUNT VERNON, WA 98273-2418

KELLIE ANN NOEL

1207 N 8TH ST  
UNIT 8  
MOUNT VERNON Washington 98273

KELLIE ANN NOEL

1207 N 8TH ST, #8  
MOUNT VERNON, WA 98273

KELLIE ANN NOEL

1211 NORTH EIGHTH STREET #8  
MOUNT VERNON, WA 98274

KELLIE ANN NOEL

309 UNION ST APT 3  
MOUNT VERNON, WA 98273

KELLIE ANN NOEL

1207 N 8TH ST UNIT 8  
MOUNT VERNON Washington 98273

KELLIE ANN NOEL

1207 N 8TH ST, UNIT 8  
MOUNT VERNON, WA 98273

KELLIE ANN NOEL

309 UNION ST APT 3  
MOUNT VERNON, WA 98273