

Skagit County Auditor

\$79.00

4/20/2016 Page

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711:22AM

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

Trustee Sale # 035534-WA Title # 150280953-WA-MSI

SPACE ABOVE THIS LINE FOR RECORDERS USE

Notice of Trustee's Sale

TAMARA WILSON AN UNMARRIED PERSON, as Grantor(s), to GUARDIAN NORTHWEST TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR PRIMELENDING, A PLAINSCAPITAL COMPANY, ITS SUCCESSORS AND ASSIGNS , as Beneficiary under that Trust Deed dated 12/29/2014, recorded 12/30/2014, under Skagit County, Washington Auditor's File No. 201412300096

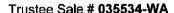
CLEAR RECON CORP, as Trustee

LOT 14, SAUK MOUNTAIN VIEW ESTATES NORTH PHASE I, WILDFLOWER

APN: P120319

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CRC NOS 05302014



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

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

<u>c</u>

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

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 THE SKAGIT COUNTY COURTHOUSE, 205 W. KINCAID ST., 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:

LOT 14, SAUK MOUNTAIN VIEW ESTATES NORTH, PHASE I, WILDFLOWER,

CRC NOS 05302014

Trustee Sale # 035534-WA

ACCORDING TO THE PLAT THEREOF, AS RECORDED MAY 9, 2003, UNDER AUDITOR'S FILE NO. 200305090001, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as

1720 SWEET CICELY LN SEDRO WOOLLEY, WA 98284

APN: P120319

which is subject to that certain Deed of Trust dated 12/29/2014, recorded 12/30/2014, as Auditor's File No. 201412300096, records of Skagit County, Washington, from TAMARA WILSON AN UNMARRIED PERSON, as Grantor(s), to GUARDIAN NORTHWEST TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR PRIMELENDING, A PLAINSCAPITAL COMPANY, ITS SUCCESSORS AND ASSIGNS , as Beneficiary, the beneficial interest in which was assigned by RoundPoint Mortgage Servicing Corporation, under an Assignment recorded under Auditor's File No 201512290045.

H.

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.

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The default(s) for which this foreclosure is made is/are as follows:

PROMISSORY NOTE INFORMATION

| Note Dated: | | 12/29/2014 |
|-------------------|-----------|--------------|
| Note Amount: | | \$115,862.00 |
| Interest Paid To: | | 4/1/2015 |
| Next Due Date: | thinking, | 5/1/2015 |

PAYMENT INFORMATION

| <u>FROM</u> | <u>THRU</u> | NO.PMT | <u>AMOUNT</u> | | <u>TOTAL</u> |
|-------------|-------------|--------|---------------|--------------------------|--------------|
| 5/1/2015 | | 12 | \$569.97 | Newsonicki Versanicki | \$6,839.64 |

ADVANCES/LATE CHARGES

| DESCRIPTION | <u>TOTAL</u> |
|----------------------|--------------|
| MIP | \$249.84 |
| Accrued Late Charges | \$344.20 |
| Corporate Advance | \$435.00 |

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ESTIMATED FORECLOSURE FEES AND COSTS

| DESCRIPTION / | TOTAL |
|---|----------|
| Trustee's Fee's | \$900.00 |
| Record Appointment of Successor Trustee | \$15.00 |
| T.S.G. Fee | \$661.85 |
| Posting of Notice of Default0 | \$125.00 |
| Mailings | \$41.15 |

TOTAL DUE AS OF 4/6/2016

\$9,611.68

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$115,341.73, together with interest as provided in the Note from 5/1/2015, 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 2/29/2016, 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.

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.

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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 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.

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.

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| | Trustee Sale # 035534-WA |
|--|--|
| THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION THAT PURPOSE. | TION OBTAINED WILL BE USED |
| Dated:APR 1 8 2016 | |
| CLEAR RECON CORP., as Successor Trustee | |
| JAMMY LAIRD LOSURE 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 1 8 2016 before me, Silver De Ve | |
| a Notary Public, personally appeared lammy Laird | who proved to me on the |
| basis of satisfactory evidence to be the person(s) whose name instrument and acknowledged to me that he she they executed the capacity(ies), and that by his her/their signature(s) on the instrument behalf of which the person(s) acted, executed the instrument. I certifunder the laws of the State of CALIFORNIA that the foregoing p | same in his/her)their authorized the person(2), or the entity upon |
| WITNESS my hand and official seal | OFFICIAL SEAL |
| Signature | SILVER DE VERA NOTARY PUBLIC-CALIFORNIA E COMM. NO. 2111052 |
| Silver De Vera | MY COMM. EXP. MAY 10, 2019 |

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EXHIBIT "1"

NAME

ESTATE OF WILSON

KARINA GRECH, APPOINTED PERSONAL REPRESENTATIVE OF THE ESTATE OF TAMARA WILSON, DECEASED KARINA GRECH, APPOINTED PERSONAL REPRESENTATIVE OF THE ESTATE OF TAMARA WILSON, DECEASED KARINA GRECH, APPOINTED PERSONAL REPRESENTATIVE OF THE ESTATE OF TAMARA WILSON, DECEASED

TAMARA WILSON

TAMARA WILSON

TAMARA WILSON

ADDRESS

1203 N WILLOW ST #5 ELLENSBURG, WA 98926 1203 N. WILLOW # 5 ELLENSBURG, WA 98926

1720 SWEET CICELY LANE SEDRO WOOLLEY, WA 98284-7437

C/O LAW OFFICES, HANSEN MCCONNELL & PELLEGRINI PLLC

1636 THIRD STREET
MARYSVILLE, WA 98270

1203 N WILLOW ST #5
ELLENSBURG, WA 98926

1720 SWEET CICELY LANE
SEDRO WOOLLEY, WA 98284-7437

1720 SWEET CICELY LN
SEDRO WOOLLEY, WA 98284