

After Recording Return to:
Glogowski Law Firm, PLLC
22000 64th Ave W #2F
Mountlake Terrace, WA 98043



Skagit County Auditor

4/26/2016 Page

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\$75.00
3 12:35PM

File No. 157682

Grantors: Steven D. Anderson and Judy A. Anderson

Grantee: U.S. Bank National Association

Trustee: Glogowski Law Firm, PLLC

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

NOTICE IS HEREBY GIVEN that the undersigned trustee will on 09/02/16 10:00 at the following place: at main entrance Skagit County Courthouse 3rd & Kincaid St. Located at 205 W. Kincaid St., Mount Vernon, WA, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington: LOTS 3 AND 4, BLOCK 8, 'PLAT OF MOUNTAIN VIEW ON CLEAR LAKE' AS PER THE PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 65, RECORDS OF SKAGIT COUNTY, WASHINGTON; Tax Parcel ID No.: P74926; commonly known as: 12551 Mill Street, Clear Lake, WA 98235, which is subject to that certain Deed of Trust recorded on 08/31/2009, under Auditor's File No. 200908310139, records of Skagit County, Washington, from Steven D. Anderson and Judy A. Anderson, as Grantor, to Glogowski Law Firm, PLLC, as successor Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for US Bank NA, as Beneficiary. The current holder of the Note is **U.S. Bank National Association**.

II.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's or Borrower's default in the obligation secured by the Deed of Trust.

III.

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

Failure to Make Payments as Follows:

35 Delinquent Payments from 06/01/2013 thru 04/17/2016

Recoverable Corp. Advances

\$32,610.20

\$316.00

TOTAL

\$32,926.20

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite of each such listed default is a brief description of the

action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT	ACTION NECESSARY TO CURE
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Nonpayment of Taxes/Assessments	Deliver to Trustee written proof that all taxes and assessments against the property are paid current
Default under any senior lien	Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist
Failure to insure property against hazard	Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust
Waste	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust
Unauthorized sale of property (Due on sale)	Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: \$120,707.18, together with interest as provided in the note or other instrument secured from 05/01/2013, 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 09/02/16 10:00. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 08/22/2016 to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 08/22/2016 the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 08/22/2016, and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance paying the entire balance of principle 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:

NAME AND ADDRESS

Steven D. Anderson and Judy A. Anderson, Occupants, 12551 Mill Street, Clear Lake, WA 98235, Steven D. Anderson and Judy A. Anderson, P.O. Box 24 Clear Lake, WA 98235, by both first class and either certified mail, return receipt requested, on 02/16/2016, proof of which is in the possession of the Trustee; and on 02/17/2016 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.

IX.

Anyone having any objections 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.

