



201605200042

Skagit County Auditor

\$76.00

5/20/2016 Page

1 of

4 11:52AM

RECORDING REQUESTED BY:

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

TS #60221-01211-NJ-WA

APN #P77745 4185-000+032-0001

Reference Number: 201109120061

Abbreviated Legal: LOT 32, PLAT OF IANICKI COVE, DIV. NO. 1, SKAGIT COUNTY

Grantor: Donna R. Stark and Kerry B. Stark

Grantee: North Cascade Trustee Services Inc.

Original Beneficiary: Mortgage Electronic Registration Systems, Inc., as nominee for U.S. Bank N.A., 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](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 September 30, 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:

**THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS:  
LOT 32, "PLAT OF JANICKI COVE, DIV. NO. 1", ACCORDING TO THE PLAT RECORDED IN VOLUME 10 OF PLATS, PAGES 1, 2 AND 3, RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.**

APN: P77745 4185-000+032-0001

More commonly known as: **23704 COVE RD, Sedro Woolley, WA 98284**

which is subject to that certain Deed of Trust dated August 30, 2011, recorded September 12, 2011, under Auditor's File No. 201109120061, records of Skagit County, Washington, from Kerry B. Stark and Donna R. Stark, husband and wife as Grantor, to Routh, Crabtree, Olsen - James Miersma, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as nominee for U.S. Bank N.A., its successors and assigns as Beneficiary, the beneficial interest in which was assigned to U.S. Bank National Association under an Assignment recorded on July 28, 2014 under Auditor's File 201407280070 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 as of for failure to pay the following amounts now in arrears and/or other defaults:

Payments	\$39,068.52
MTGR Rec Corp Adv	\$509.00
Grand Total	\$39,577.52

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$192,001.61, together with interest as provided in the note or other instrument secured from April 1, 2014, 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 September 30, 2016. The defaults referred to in paragraph III must be cured by September 19, 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 September 19, 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 cashier's or certified check from a state or federally chartered bank. The sale may be terminated any time after September 19, 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:

Current Occupant  
23704 COVE RD  
Sedro Woolley, WA 98284

Donna R. Stark  
23704 COVE RD  
Sedro Woolley, WA 98284

Donna R Stark  
920 105th Pl Se  
Everett, WA 98208

Donna R Stark  
2172 Cove RD  
Sedro-Wolley, WA 98284

Kerry B. Stark  
23704 COVE RD  
Sedro Woolley, WA 98284

Kerry B Stark  
920 105th Pl Se  
Everett, WA 98208

Kerry B Stark  
2172 Cove RD  
Sedro-Wolley, WA 98284

by both first-class and certified mail on February 19, 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.

