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Skagit County Auditor

\$78.00

7/11/2016 Page

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AFTER RECORDING RETURN TO:

Aztec Foreclosure Corporation of WA
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
(360) 253-8017 / (877) 430-4787

File #: 16-118344CXE

NOTICE OF TRUSTEE'S SALE

AFC #:16-118344 Title Order No.:160066360-WA-MSI

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WA will on **November 18, 2016, at the hour of 10:00 am** At the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA, State of Washington, 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, to-wit:

UNIT 423, "GARDEN OF EDEN TOWNHOUSE CONDOMINIUMS" ACCORDING TO THE DECLARATION THEREOF RECORDED JUNE 10, 2005, UNDER AUDITOR'S FILE NO. 200506100032 AND SURVEY MAP AND PLANS THEREOF RECORDED UNDER AUDITOR'S FILE NO. 200506100033 RECORDS OF SKAGIT COUNTY, WASHINGTON.

Abbrev. Legal: Unit 423, "GARDEN OF EDEN TOWNHOUSE CONDOMINIUMS"

Tax Parcel No.: P122977

Commonly known as: 423 Rowland Road, Sedro Woolley, WA 98284

which is the subject of that certain Deed of Trust dated July 26, 2005, recorded July 29, 2005, under Auditor's File No. 200507290069, records of Skagit County, Washington, from Jessica L. Veilleux, An Unmarried Woman as Grantor, to First American Title as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Lehman Brothers Bank, FSB, A Federal Savings Bank its successors and assigns as Beneficiary, which as assigned by Nationstar Mortgage LLC to The Bank of New York Mellon FKA The Bank of New York, as trustee for the SASCO 2005-16 Trust Fund under an assignment recorded at Instrument No. 201411170018.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

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

Failure to pay when due the following amounts which are now in arrears:

Monthly payments in the amount(s) of \$911.61 from April 1, 2011 through June 1, 2012; \$881.52 from July 1, 2012 through June 1, 2013; and \$900.49 from July 1, 2013 through July 1, 2016 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$2,381.50 as of July 5, 2016. The amount to cure the default payments as of the date of this notice is \$69,081.26. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$114,720.19, together with interest in the Note or other instrument secured from March 1, 2011, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$171,550.30. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

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 November 18, 2016. 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 November 7, 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 on or before November 7, 2016 (11 days before the sale date), 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 November 7, 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:

Jessica L. Veilleux 205 Lexington Road Unit B Landrum, SC 29356	Spouse of Jessica L. Veilleux 561 Clement Loop Rd Inman, SC 29349	Bellingham, WA 98226 Spouse of Jessica L. Veilleux 5400 Noon Rd Bellingham, WA 98226
Spouse of Jessica Veilleux 205 Lexington Road Unit B Landrum, SC 29356	Jessica L. Veilleux 205B Lexington Road Landrum, SC 29356	Jessica L. Veilleux 607 Emily Ln Apt 4301 Piedmont, SC 29673
Spouse of Jessica Veilleux 423 Rowland Road Sedro Woolley, WA 98284	Spouse of Jessica L. Veilleux 205B Lexington Road Landrum, SC 29356	Spouse of Jessica L. Veilleux 607 Emily Ln Apt 4301 Piedmont, SC 29673
Jessica L. Veilleux 423 Rowland Road Sedro Woolley, WA 98284	Jessica L. Veilleux 399 Pruitt Farm Rd Chesnee, SC 29323	Jessica L. Veilleux 655 W Horton Way Apt 140 Bellingham, WA 98226
Jessica L. Veilleux 561 Clement Loop Rd Inman, SC 29349	Spouse of Jessica L. Veilleux 399 Pruitt Farm Rd Chesnee, SC 29323	Spouse of Jessica L. Veilleux 655 W Horton Way Apt 140 Bellingham, WA 98226
	Jessica L. Veilleux 5400 Noon Rd	

by both first class and certified mail on June 2, 2016 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on June 2, 2016 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 above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 an 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 61.24.60.

XI.

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) or 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 or National 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 or Web site: <http://nwjustice.org/what-clear>

XII.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

XIII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WA is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 10th day of July, 2016

AZTEC FORECLOSURE
CORPORATION OF WA

By: [Signature]
Kari Sheehan
Asst V.P. / Assistant Sec.
3636 N. Central Ave., Suite 400
Phoenix, AZ 85012
(360) 253-8017 / (877) 430-4787

ADDRESS FOR PERSONAL SERVICE

Aztec Foreclosure Corporation of WA
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683

STATE OF ARIZONA)
) SS.
COUNTY OF MARICOPA)

This instrument was acknowledged before me this 10th day of July, 2016, by Kari Sheehan, Asst V.P. / Assistant Sec.

[Signature]
Notary Public in and
for the State of Arizona
My Commission Expires: 11/8/16 AA

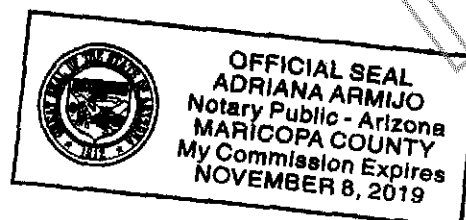


EXHIBIT "A"

Jessica L. Veilleux
205 Lexington Road
Unit B
Landrum, SC 29356

Spouse of Jessica Veilleux
205 Lexington Road
Unit B
Landrum, SC 29356

Spouse of Jessica Veilleux
423 Rowland Road
Sedro Woolley, WA 98284

Jessica L. Veilleux
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Inman, SC 29349

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Jessica L. Veilleux
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607 Emily Ln Apt 4301

Piedmont, SC 29673

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Jessica L. Veilleux
655 W Horton Way Apt 140
Bellingham, WA 98226

Spouse of Jessica L. Veilleux
655 W Horton Way Apt 140
Bellingham, WA 98226

Mortgage Electronic Registration Systems, Inc.
PO Box 2026
Flint, MI 48501

Lehman Brothers Bank, FSB
327 Inverness Drive South
Englewood, CO 80112

Lehman Brothers Bank, FSB
Aurora Loan Services, LLC
601 5th Ave
Scottsbluff, NE 69363

Lehman Brothers Bank, FSB
Aurora Loan Services
PO Box 4000
Scottsbluff, NE 69363

Lehman Brothers Bank, FSB
Mortgage Electronic Registration Systems, Inc.
PO Box 2026
Flint, MI 48501

Garden of Eden Townhouse Condominiums
Law Office of Paul W. Taylor, Inc., P.S.
20388 Eric Street
Mount Vernon, WA 98274

City of Sedro-Woolley
Patsy Nleson, Finance Director
325 Metcalf Street
Sedro Woolley, WA 98284

The City of Sedro-Wooley
c/o Craig D. Sjostrom Attorney At Law
1204 Cleveland Avenue
Mount Vernon, WA 98273