



201609020026

Skagit County Auditor

\$76.00

9/2/2016 Page

1 of

4 12:29PM

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps  
500 Union Street, Suite 620  
Seattle, WA 98101

TS No WA07000263-15-2

APN P36509 350413-4-013-0007

TO No 8579457

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

I. NOTICE IS HEREBY GIVEN that on **January 6, 2017, 10:00 AM**, at main entrance **Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA**, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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:

**TRACT A OF SHORT PLAT NO. SW 2-86, APPROVED NOVEMBER 7, 1986 AND RECORDED NOVEMBER 12, 1986, UNDER AUDITOR'S FILE NO. 8611120040 IN VOLUME 7 OF SHORT PLATS, PAGE 133, RECORDS OF SKAGIT COUNTY WASHINGTON; BEING A PORTION OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 35 NORTH, RANGE 4 EAST, W.M. TOGETHER WITH THE SOUTH 20 FEET OF THE WEST 222.70 FEET OF LOT C OF SAID SHORT PLAT NO. SW 2-86. SITUATE IN THE CITY OF SEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.**

APN: **P36509 350413-4-013-0007**

More commonly known as **415 N REED ST, SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated as of October 15, 2010, executed by RUTH MOEN, A SINGLE PERSON, as Trustor(s), to secure obligations in favor of BANK OF AMERICA, N.A., A NATIONAL BANKING ASSOCIATION as original Beneficiary recorded November 8, 2010 as Instrument No. 201011080121 and the beneficial interest was assigned to **BANK OF AMERICA, N.A.** and recorded October 23, 2015 as Instrument Number 201510230060 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **BANK OF AMERICA, N.A.**, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

Current Beneficiary: **BANK OF AMERICA, N.A.**  
Contact Phone No: **866-799-7724**  
Address: **14405 Walters Road, Suite 200, Houston, TX 77014**

III. The default(s) for which this foreclosure is made is/are as follows: *Failed to pay the principal balance which became all due and payable based upon the failure to pay taxes and/or insurance, pursuant to paragraph 6* under the Note, and **pursuant to paragraph 9** of the Deed of Trust.

## PRINCIPAL AND INTEREST DUE INFORMATION

Principal Balance as of February 25, 2016	\$209,450.90
Interest due through August 30, 2016	\$829.54
<b>TOTAL PRINCIPAL BALANCE AND INTEREST DUE:</b>	<b>\$210,280.44</b>

## PROMISSORY NOTE INFORMATION

Note Dated:	<b>October 15, 2010</b>
Note Amount:	<b>\$322,500.00</b>
Interest Paid To:	<b>January 25, 2016</b>
Next Due Date:	<b>February 25, 2016</b>

**IV.** The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$209,450.90, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **January 6, 2017**. The defaults referred to in Paragraph III must be paid by **December 26, 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 **December 26, 2016** (11 days before the sale) the default as set forth in Paragraph III is paid and the Trustees' 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 **December 26, 2016** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

**VI.** A written Notice of Default was transmitted by the current Beneficiary, BANK OF AMERICA, N.A. or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

RUTH MOEN  
415 N. REED STREET, SEDRO WOOLLEY, WA 98284

UNKNOWN SPOUSE OF RUTH MOEN,  
415 N REED STREET, SEDRO WOOLLEY, WA 98284

by both first class and certified mail on **July 22, 2016**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place **July 21, 2016** 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.

**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 Trustees'

Sale.

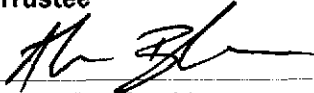
X. If the Borrower received a letter under RCW 61.24.031:

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

**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 the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060;

Dated: 8/30/16

MTC Financial Inc. dba Trustee Corps, as Duly Appointed  
Successor Trustee



By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps  
500 Union Street, Suite 620  
Seattle, WA 98101  
Toll Free Number: (844) 367-8456  
TDD: (800) 833-6388

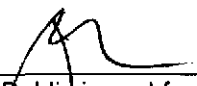
For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

TRUSTEE'S SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)

STATE OF WASHINGTON  
COUNTY OF KING

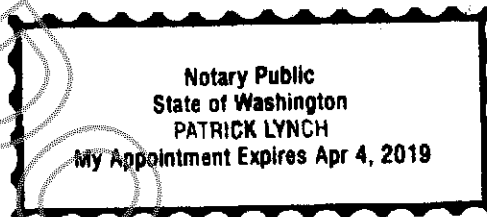
I certify that I know or have satisfactory evidence that ALAN BURTON is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Vice President for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 8/30/2016

  
Notary Public in and for the State of Washington

Residing at King County

My Commission expires 4/4/2019



Trustee Corps may be acting as a debt collector attempting to collect a debt.  
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.