

Skagit County Auditor

\$77.00

2/15/2017 Page

1 of

1:03PM

After Recording, Return to: Heather L. Smith Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997

File No.:

8212.20551

Trustee:

Northwest Trustee Services, Inc.

**Grantors:** 

Arnett Breen Williams, as his separate property

Grantee:

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its

individual capacity but solely as Trustee for Brougham Fund I Trust

Ref to DOT Auditor File No.: 200405219982 Original NTS Auditor File No. 201601200020

Tax Parcel ID No.: 4667-000-001-0000 ID No.:P108150

Abbreviated Legal: Lot 1, Cascade Heights, Skagit County, WA

## Amended Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 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 of 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-HQME (1-877-894-4663). Web site:

http://www.dfi.wa.gov/consumers/homeownership/post\_purchase\_counselors\_foreclosure.ht

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=W A&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: <a href="http://nwjustice.org/what-clear">http://nwjustice.org/what-clear</a>.

I.

On March 24, 2017, at 10:00 AM. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SKAGIT, State of Washington:

Lot 1, Cascade Heights, according to the Plat thereof recorded in Volume 16 of Plats, Pages 85 & 86, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 45311 Kidgeway Court Concrete, WA 98237

which is subject to that certain Deed of Trust dated 05/14/04 and recorded on 05/21/04, under Auditor's File No. 200405210082, records of SKAGIT County, Washington, from Arnett Breon Williams, an unmarried man, as Grantor, to Chicago Title Insurance Company - Island Division, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Lehman Brothers Bank, FSB, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the PrimeStar-H Fund I Trust to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely as Trustee for Brougham Fund I Trust, under an Assignment/Successive Assignments recorded under Auditor's File No. 201610260028.

\*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 on the Obligation.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate as of 02/07/2017. If reinstating after this date, please contact NWTS for the exact reinstatement amount

\$62,573.18

Monthly Payments		\$55,723.50
Monthly Payments Lender's Fees & Costs		\$4,888.08
Total Arrearage	\$60,611.58	
Trustee's Expenses		
(Itemization)		
Trustee's Fee		\$950.00
Postings		\$211.60
Sale Costs		\$800.00
Total Čosts	<b>\$1,961.60</b>	

Total Amount Due:

Other known defaults are as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$88,054.81, together with interest as provided in the note or other instrument evidencing the Obligation from 11/01/10, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on March 24, 2017. 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 03/13/17 (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 03/13/17 (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 03/13/17 (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 balance of 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.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

## NAME AND ADDRESS

Arnett Williams aka Arnett Breon Williams aka Breon Williams 45311 Ridgway Court Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Breon Williams aka Arnett Williams aka Arnett Breon Williams 45311 Ridgeway Court Concrete, WA 98237

Arnett Williams aka Arnett Breon Williams aka Breon Williams 45311 Ridgeway Court Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Breon Williams aka Arnett Williams aka Arnett Breon Williams 45311 Ridgway Court Concrete, WA 98237

by both first class and certified mail, return receipt requested on 04/27/15, proof of which is in the possession of the Trustee; and op 04/24/15 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 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 interest in the Property.

IX.

Anyone having any 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 61.24.060

The trustee's rules of auction may be accesse	ed at <u>www.northwesttrustee.com</u> and are o access sale status at <u>www.northwesttrustee.com</u>
and www.USA-Foreclosure.com	- / /
date 8 WW.Cox 2-1 orcelosarcicom	Date Executed: $\frac{2}{5}$
	Northwest Trustee Services, Inc., Trustee
	$\Delta l_{10} / h / L_{10}$
	By Willetter Xis
	Authorized Signature
	13555 SE 36TH ST. SUITE 100
	BELLEVUE, WA 98006
	Contact: Heather L. Smith
	(425) 586-1900
STATE OF WASHINGTON	
COUNTY OF KING ) SS.	
Laurify that I know on hour satisfactory and an	ce that Heather Smith is the person who
I certify that I know or have satisfactory eviden	dged that (he/she) signed this instrument, on oath stated
that the (she) was outhorized to execute the idea	rument and acknowledged it as the Assistant Vice
Provident of Northwest Trustee Services Inc. 1	o be the free and voluntary act of such party for the
uses and purposes mentioned in the instrument.	o be the fise and voluntary act of soon party for the
uses and purposes mentioned in the instrument.	
Dated: 23000	
Dated.	
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VENIACHA SIMS	
STATE OF WASHINGTON	
NOTARY PUBLIC	NOTARY PUBLIC in and for the State of
MY COMMISSION EXPIRES	Washington, residing at Mas County
02-19-20	My commission expires 2 19 2000
NORTHWEST TRUSTEE SERVICES, INC., 1355	5 SE 36" ST. SUITE 100, BELLEVUE, WA 98006
PHONE (425) 586-1900 FAX (425) 586-1997	
File No: 8212.20551	
Borrower: Williams, Arnett Breon	

SERVING WA, OR, ID, AK, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.