

RECORDING REQUESTED BY:



201702220022

Skagit County Auditor

\$76.00

2/22/2017 Page

1 of

4 12:18PM

WHEN RECORDED MAIL TO:

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

TS No WA09000118-16-1S

APN 4892-000-047-0000

TO No 8674503

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

I. NOTICE IS HEREBY GIVEN that on **June 30, 2017, 9:00 AM, Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273**, 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:

LOT 47, "PLAT OF SKAGIT HIGHLANDS DIVISION 3," AS PER PLAT RECORDED UNDER AUDITOR'S FILE NO. 200605150163, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN: **4892-000-047-0000**

More commonly known as **515 GRANITE ST, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated as of December 6, 2006, executed by MICHAEL JAY COOK AND CAROLYN M COOK, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for US BANK N.A., Beneficiary of the security instrument, its successors and assigns, recorded December 11, 2006 as Instrument No. 200612110204 and the beneficial interest was assigned to **U.S. Bank National Association** and recorded May 9, 2013 as Instrument Number 201305090116 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **U.S. Bank National Association**, 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: **U.S. Bank National Association**
Contact Phone No: **855-698-7627**
Address: **4801 Frederica St, Owensboro, KY 42301**

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:**

DELINQUENT PAYMENT INFORMATION

| From | To | Number of Payments | Monthly Payment | Total |
|------------------|-------------------|--------------------|-----------------|--------------------|
| February 1, 2012 | February 28, 2017 | 6 | \$1,285.14 | \$67,621.97 |
| | | 12 | \$1,621.91 | |
| | | 6 | \$1,428.01 | |
| | | 6 | \$928.44 | |
| | | 12 | \$790.95 | |
| | | 6 | \$807.62 | |
| | | 6 | \$849.25 | |
| | | 6 | \$885.64 | |
| | | 1 | \$1,563.05 | |

LATE CHARGE INFORMATION

| | | |
|------------------|-------------------|---------------|
| February 1, 2012 | February 28, 2017 | \$0.00 |
|------------------|-------------------|---------------|

PROMISSORY NOTE INFORMATION

| | |
|-------------------|-------------------------|
| Note Dated: | December 6, 2006 |
| Note Amount: | \$199,846.00 |
| Interest Paid To: | January 1, 2012 |
| Next Due Date: | February 1, 2012 |

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$199,827.40, 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 **June 30, 2017**. The defaults referred to in Paragraph III must be cured by **June 19, 2017**, (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 **June 19, 2017** (11 days before the sale) the default as set forth in Paragraph III is cured 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 **June 19, 2017** (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, U.S. Bank National Association or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

CAROLYN M COOK
515 GRANITE ST, MOUNT VERNON, WA 98273

CAROLYN M COOK
7605 RIDGE DR, GLADSTONE, OR 97027

MICHAEL JAY COOK
515 GRANITE ST, MOUNT VERNON, WA 98273

MICHAEL JAY COOK
7605 RIDGE DR, GLADSTONE, OR 97027

by both first class and certified mail on **November 14, 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 **November 11, 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.

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 might 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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

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: 2-16-17

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

Alan Burton
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 Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL:
Auction.com at 800.280.2832**

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: 2-16-17

Cynthia Feeney
Notary Public in and for the State of Washington

Residing at King County

My Commission expires Feb 9 2018

Notary Public
State of Washington
CYNTHIA FEENEY
My Appointment Expires Feb 9, 2018

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.