

RECORDING REQUESTED BY:



Skagit County Auditor
4/5/2017 Page

1 of

\$76.00

4 11:55AM

WHEN RECORDED MAIL TO:
North Cascade Trustee Services Inc.
901 Fifth Avenue, Suite 410
Seattle, WA 98164

TS #60480-00410-NJ-WA APN #P124241 Title #00
Reference Number: 201403250043
Abbreviated Legal: LOT(S):21 SKAGIT HIGHLANDS, DIV. 11
Grantor: Edward Anzaldua and Christine Tavares
Grantee: North Cascade Trustee Services Inc.
Original Beneficiary: Mortgage Electronic Registration Systems Inc. solely as nominee for Cobalt Mortgage, Inc., a Washington Corporation

**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.

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 August 11, 2017, 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:

LOT 21, SKAGIT "HIGHLANDS, DIVISION 11," A PLANNED UNIT DEVELOPMENT, APPROVED APRIL 3, 2006 AND RECORDED ON APRIL 4, 2006 UNDER AUDITOR'S FILE NO.200604040052, RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN: P124241

More commonly known as: **4704 Mount Baker Loop, , Mount Vernon, WA 98273**

which is subject to that certain Deed of Trust dated March 24, 2014, recorded March 25, 2014, under Auditor's File No. 201403250043, records of Skagit County, Washington, from Christine Tavares, a single woman and Edward Anzaldua, a single man as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems Inc. solely as nominee for Cobalt Mortgage, Inc., a Washington Corporation as Beneficiary, the beneficial interest in which was assigned to Alabama Housing Finance Authority under an Assignment recorded on September 26, 2016 under Auditor's File 201609260011 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	\$33,221.30
Late Charges	\$1,433.42
Net other fees	\$152.00
MTGR Rec CORP ADV	\$5,413.86
Grand Total	\$40,220.58

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$299,738.12, together with interest as provided in the note or other instrument secured from March 1, 2016, 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 August 11, 2017. The defaults referred to in paragraph III must be cured by July 31, 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 July 31, 2017 (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 with cashiers' or certified check from a state or federally chartered bank. The sale may be terminated any time after July 31, 2017 (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:

Edward Anzaldua
4704 Mount Baker Loop
Mount Vernon, WA 98273

Unknown Spouse of Edward Anzaldua
4704 Mount Baker Loop
Mount Vernon, WA 98273

Christine Tavares
4704 Mount Baker Loop
Mount Vernon, WA 98273

Unknown Spouse of Christine Tavares
4704 Mount Baker Loop
Mount Vernon, WA 98273

Current Occupant
4704 Mount Baker Loop
Mount Vernon, WA 98273

by both first-class and certified mail on February 23, 2017, 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.

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 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.

To access sale information, please go to <http://www.stoxposting.com/sales-calendars>.

Dated: March 28, 2017
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North Cascade Trustee Services Inc.,
Duly Appointed Successor Trustee

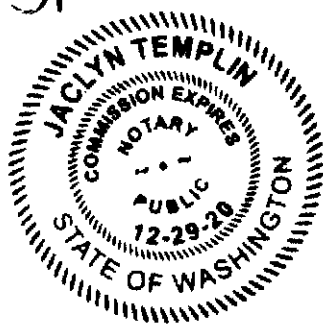
Heather Berthiaume

By Heather Berthiaume, Authorized Signatory
901 Fifth Avenue, Suite 410
Seattle, Washington 98164
Telephone 1-855-676-9686

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Heather Berthiaume 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 authorized signatory of North Cascade Trustee Services Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: March 28, 2017
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Jaclyn Templin
NOTARY PUBLIC in and for the State of
Washington, residing at Everett

County of Snohomish

Jaclyn Templin
(printed or typed name)

My appointment expires: 12/29/20