

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043

Land Title and Escrow

01-160701



201706140054

Skagit County Auditor

\$78.00

6/14/2017 Page

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4 3:25PM

APN: 4885-000-008-0000 / P124197

Deed of Trust Instrument No.: 200912110152

Grantor: THERESA RENEE ANDERSON, AN UNMARRIED WOMAN

Grantee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., ITS SUCCESSORS AND ASSIGNS

TS No: 16-45428

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF TRUSTEE'S SALE

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: 1-877-894HOME (1-877-894-4663)
Web site: <http://www.dfi.wa.gov/consumers/homeownership/>

The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287
Web site: <http://portal.hud.gov/hudportal/HUD>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys
Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/>

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **10/20/2017, at 10:00 AM at main entrance Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA** 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 8, "PLAT OF HARVEST EDGE," AS RECORDED MARCH 17, 2006, UNDER AUDITOR'S FILE NO. 200603170131, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF BURLINGTON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: 497 HARVEST EDGE PLACE (aka 497 HARVEST EDGE)
BURLINGTON, WA 98233

T.S. No.: 16-45428

which is subject to that certain Deed of Trust dated 12/10/2009, recorded 12/11/2009, under Auditor's File No. 200912110152, Modified by loan modification dated 9/29/2015 records of Skagit County, Washington, from THERESA RENEE ANDERSON, AN UNMARRIED WOMAN, as Grantor(s), to STEWART TITLE GUARANTY COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., ITS SUCCESSORS AND ASSIGNS. New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing is the holder of the Promissory Note and current Beneficiary of the Deed of Trust.

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:

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
8/1/2016	12/31/2016	5	\$714.15	\$3,570.75
1/1/2017	01/31/2017	1	\$693.28	\$693.28
2/1/2017	06/02/2017	5	\$692.71	\$3,463.55

Escrow Required:	\$2,796.80
Other Fees Balance:	\$136.00
Legal Fees Balance:	\$1,334.76

PROMISSORY NOTE INFORMATION

Note Dated:	12/10/2009
Note Amount:	\$90,000.00
Interest Paid To:	7/1/2016
Next Due Date:	8/1/2016

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$98,415.39, together with interest as provided in the note or other instrument secured from the 8/1/2016, 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 **10/20/2017**. The default(s) referred to in Paragraph III must be cured by 10/9/2017, (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 10/9/2017 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's 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 10/9/2017 (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 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:

T.S. No.: 16-45428

NAME

THERESA RENEE ANDERSON

ADDRESS

497 HARVEST EDGE PLACE
BURLINGTON, WA 98233

by both first class and certified mail on 3/30/2017, 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 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 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 and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and 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: 6/12/2017

North Star Trustee, LLC, as Trustee



Lisa Hackney, Vice President of Trustee Operations

Address for service:

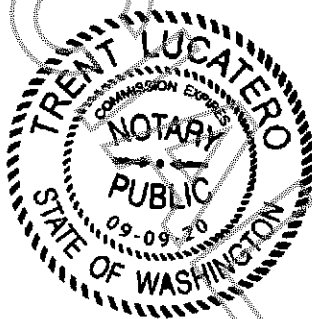
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043
Phone No: (206) 866-5345
Beneficiary / Servicer Phone: (800)315-4757


T.S. No.: 16-45428

STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

I certify that I know or have satisfactory evidence that Lisa Hackney 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 of Trustee Operations of North Star Trustee, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 6/12/2017




Trent Lucatero
NOTARY PUBLIC in and for the State of
Washington, residing at Bothell, WA
My commission expires 09/09/2020