



201708220055

Skagit County Auditor

8/22/2017 Page

1 of

8 2:38PM

\$81.00

WHEN RECORDED MAIL TO:

Clear Recon Corp

9311 S.E. 36th Street, Suite 100

Mercer Island, WA 98040

Phone: (206) 707-9599

866-931-0036

Trustee Sale # **057854-WA**

Title # **170212446-WA-MSI**

SPACE ABOVE THIS LINE FOR RECORDERS USE

Notice of Trustee's Sale

JONATHAN W MIDDLEMIST, AND ERIN L MIDDLEMIST, HUSBAND AND WIFE, as Grantor(s), to CHICAGO TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary under that Trust Deed dated 8/25/2016, recorded 8/31/2016, under Skagit County, Washington Auditor's File No. 201608310070

CLEAR RECON CORP, as Trustee

PTN BLK 2, PLAT OF CEMENT CITY

APN: P70737

Trustee Sale # 057854-WA

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 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 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: 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: 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: 1-800-606-4819 Web site: <http://nwjustice.org/what-clear>

I.

NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP, 9311 S.E. 36th Street, Suite 100, Mercer Island, WA 98040**, Trustee will on **12/22/2017 at 10:00 AM** at **OUTSIDE THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, LOCATED AT 205 West Kincaid Street, 3RD & KINCAID, MOUNT VERNON, WA 98273** 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:

Trustee Sale # 057854-WA

PARCEL A:

LOTS 6 THROUGH 9, INCLUSIVE, BLOCK 2, PLAT OF CEMENT CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT THAT PORTION THEREOF CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY PURPOSES BY DEED DATED JULY 25, 1960, RECORDED AUGUST 16, 1960, UNDER AUDITOR'S FILE NO. 597685, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

Commonly known as: **46303 FOREST PL
CONCRETE, WA 98237**

APN: **P70737**

which is subject to that certain Deed of Trust dated 8/25/2016, recorded 8/31/2016, as Auditor's File No. 201608310070, records of Skagit County, Washington, from JONATHAN W MIDDLEMIST, AND ERIN L MIDDLEMIST, HUSBAND AND WIFE, as Grantor(s), to CHICAGO TITLE INSURANCE COMPANY, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS., as Beneficiary, the beneficial interest in which was assigned to MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, under an Assignment recorded under Auditor's File No 201704210016.

II.
No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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 default(s) for which this foreclosure is made is/are as follows:

PROMISSORY NOTE INFORMATION

Note Dated:	8/25/2016
Note Amount:	\$152,124.00
Interest Paid To:	12/1/2016
Next Due Date:	1/1/2017

PAYMENT INFORMATION

<u>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
1/1/2017		8	\$968.08	\$7,744.64

ADVANCES/LATE CHARGES

<u>DESCRIPTION</u>	<u>TOTAL</u>
Accrued Late Charges	\$193.60

Corporate Advance

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\$1,291.88

ESTIMATED FORECLOSURE FEES AND COSTS

<u>DESCRIPTION</u>	<u>TOTAL</u>
Trustee's Fee's	\$810.00
Posting of Notice of Default	\$125.00
Record Appointment of Successor Trustee	\$15.00
T.S.G. Fee	\$854.38
Mailings	\$74.14
TOTAL DUE AS OF 8/15/2017	\$11,108.64

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$151,403.70, together with interest as provided in the Note from 1/1/2017, and such other costs and fees 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 12/22/2017. The defaults referred to in Paragraph III must be cured by 12/11/2017, (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 12/11/2017 (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 12/11/2017 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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 address(es):

SEE ATTACHED EXHIBIT "1"

by both first class and certified mail on 7/14/2017, 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.

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Cenla

CRC NOS 05362014

Trustee Sale # 057854-WA

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 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.

If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated: 8/18/17

CLEAR RECON CORP, as Successor Trustee



CHRISTINE RATZLAFF

For additional information or service you may contact:

Clear Recon Corp
9311 S.E. 36th Street, Suite 100
Mercer Island, WA 98040
Phone: (206) 707-9599

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)

On AUG 18 2017 before me, ,
a Notary Public, personally appeared CHRISTINE RATZLAFF who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature 

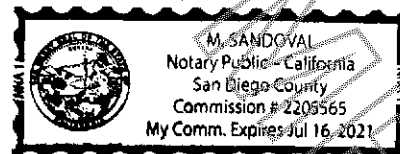


EXHIBIT "1"

<u>NAME</u>	<u>ADDRESS</u>
ERIN L MIDDLEMIST	205 FOREST ST CONCRETE, WA 98237
ERIN L MIDDLEMIST	46303 FOREST PL CONCRETE, WA 98237
ERIN LEE KIEFFER	205 FOREST ST CONCRETE, WA 98237
ERIN LEE KIEFFER	46303 FOREST PL CONCRETE, WA 98237
ERIN LEE MIDDLEMIST	205 FOREST ST CONCRETE, WA 98237
ERIN LEE MIDDLEMIST	46303 FOREST PL CONCRETE, WA 98237
ERIN MIDDLEMIST	46303 FOREST PL CONCRETE, WA 98237
JONATHAN MIDDLEMIST	46303 FOREST PL CONCRETE, WA 98237
JONATHAN MIDDLEMIST	PO BOX 188 CONCRETE, WA 98237
JONATHAN W MIDDLEMIST	205 FOREST ST CONCRETE, WA 98237
JONATHAN W MIDDLEMIST	46303 FOREST PL CONCRETE, WA 98237
JONATHAN WILLIAM MIDDLEMIST	205 FOREST ST CONCRETE, WA 98237
JONATHAN WILLIAM MIDDLEMIST	46303 FOREST PL CONCRETE, WA 98237

EXHIBIT A

T.S.# 057854-WA

PARCEL A:

LOTS 5 THROUGH 9, INCLUSIVE, BLOCK 2, PLAT OF CEMENT CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON;
EXCEPT THAT PORTION THEREOF CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY PURPOSES BY DEED DATED JULY 25, 1960, RECORDED AUGUST 16, 1960, UNDER AUDITOR'S FILE NO. 597685, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PARCEL B:

LOT 11, BLOCK 2, PLAT OF CEMENT CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON;
TOGETHER WITH THE NORTH 20 FEET OF VACATED FOREST AVENUE ADJOINING;
EXCEPT THAT PORTION OF SAID PREMISES CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY PURPOSES BY DEED DATED JULY 26, 1960, AND RECORDED AUGUST 16, 1960, UNDER AUDITOR'S FILE NO. 597686, RECORDS OF SKAGIT COUNTY, WASHINGTON;
ALSO, THOSE PORTIONS OF LOTS 9, 10 AND 11 AND THE PARTIALLY VACATED ALLEY IN BLOCK 2 AND VACATED FOREST AVENUE SHOWN ON THE PLAT OF CEMENT CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON; CONVEYED TO SCOTT KLEINHUZEN AND SHANNON KLEINHUZEN, HUSBAND AND WIFE, BY DEED RECORDED FEBRUARY 19, 1988, UNDER AUDITOR'S FILE NO. 8802190029, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE WEST LINE OF BLOCK 2 OF THE PLAT OF CEMENT CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON, WITH THE NORTHERLY RIGHT-OF-WAY LINE OF STATE HIGHWAY ROUTE NO. 20 (PSH NO. 16/SSH NO. 17-A), CONCRETE VICINITY, ACCORDING TO THE PLAN THEREOF RECORDED AND ON FILE IN THE OFFICE OF THE SECRETARY OF TRANSPORTATION AT OLYMPIA, WASHINGTON, BEARING DATE OF APPROVAL APRIL 5, 1960, AS SAID CENTERLINE SURVEY WAS DELINEATED ON SAID PLAN JULY 7, 1960, DATE OF THAT DEED FROM VIOLET GARDINIER TO THE STATE OF WASHINGTON RECORDED UNDER AUDITOR'S FILE NO. 597685, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 12°30'49" WEST ALONG THE WEST LINE OF SAID BLOCK 2 AND ITS SOUTHERLY PROJECTION, A DISTANCE OF 74.34 FEET TO THE NORTHERLY RIGHT-OF-WAY LINE OF SR20, CONCRETE D ST. TO EAST CORPORATE LIMITS, ACCORDING TO THE PLAN THEREOF OF RECORD AND ON FILE IN THE OFFICE OF THE SECRETARY OF TRANSPORTATION AT OLYMPIA, WASHINGTON, BEARING DATE OF APPROVAL NOVEMBER 19, 1970; THENCE SOUTH 70°08'21" EAST ALONG THE NORTHERLY RIGHT-OF-WAY LINE OF SR20, CONCRETE D ST. TO EAST CORPORATE LIMITS, A DISTANCE OF 151.24 FEET TO A POINT ON THE SOUTHERLY PROJECTION OF LOT 12, BLOCK 11 OF SAID PLAT OF CEMENT CITY THENCE NORTH 12°30'49" EAST ALONG SOUTHERLY PROJECTION OF THE WESTERLY LINE OF SAID LOT 12, A DISTANCE OF 47.49 FEET TO THE NORTHERLY RIGHT-OF-WAY LINE OF SAID STATE HIGHWAY ROUTE NO. 20 (PSH NO. 16/SSH NO. 17-A), CONCRETE VICINITY, (THE CHORD OF WHICH HAS A BEARING OF NORTH 60°22'16" WEST AND A LENGTH OF 156.95), TO THE POINT OF BEGINNING OF THIS DESCRIPTION.
ALL SITUATE IN SKAGIT COUNTY, STATE OF WASHINGTON.