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Skagit County Auditor

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Darren R. Krattli

EISENHOWER CARLSON PLLC

1201 Pacific Avenue, Suite 1200

Tacoma, WA 98402

Document Title: Notice of Trustee's Sale
Grantor: Eisenhower Carlson PLLC
Grantee: Kevin Jarmin
Joann Jarmin
Legal Description: Lot(s): 27 Block: I CAPE HORN ON THE SKAGIT DIV. 2
Reference No.: 200904060153
Tax Parcel Nos.: P63306 / 3869-009-027-0004

NOTICE OF TRUSTEE'S SALE

Issued Pursuant to RCW 61.24.040

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on **December 22, 2017**, at the hour of **10:00 a.m.** at the Skagit County Superior Courthouse located at 205 W. Kincaid, Mount Vernon, Washington, 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:

See attached Exhibit A for full legal description

the postal address of which is more commonly known as 41722 Mountain View Lane, Concrete, WA 98237, which is subject to that certain Deed of Trust dated April 1, 2009 and recorded on April 6, 2009 with the Skagit County Auditor under Recording No. 200904060153, records of Skagit County (referred to herein as "Deed of Trust"), from Kevin Jarmin and Joann Jarmin, as Grantors, to Chicago Title and Escrow, as Trustee, to secure an obligation in favor of Columbia State Bank, successor in interest to the FDIC as receiver for Summit Bank, as Beneficiary.

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 for which this foreclosure is made is as follows:

Failure to pay the following past due amounts which are in arrears:

1)	Past Due Payments as of August 31, 2017: (\$3,347.29 per month from June 6, 2017-August 6, 2017)	\$10,041.87
2)	Late fees:	\$502.08
3)	Other Charges:	\$2,197.64
TOTAL PAST DUE PAYMENTS:		\$12,741.59

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal of **\$315,697.03** together with interest as provided in the Note or other instrument secured from **April 1, 2009**, 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 **December 22, 2017**. The defaults referred to in Paragraph III must be cured by **December 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 **December 11, 2017** (11 days before the sale date) the default(s) as set forth in Paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated by the Grantor any time after **December 11, 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 principal and interest secured by the Deed of Trust, plus costs, interest, late charges, fees and advances, if any, made pursuant to the terms of the obligations 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, Grantor, and/or Guarantor at the following addresses by both first class and certified mail, on **August 2, 2017**, proof of which is in the possession of the Trustee:

TO: Kevin Jarmin
(Grantor/Borrower)
42889 Rivers Edge Court
Concrete, WA 98237

Joanne Jarmin
(Grantor/Borrower)
42889 Rivers Edge Court
Concrete, WA 98237

AND TO: Kevin Jarmin
(Grantor/Borrower),
Joanne Jarmin
(Grantor/Borrower),
or Occupant ("Occupant")
41722 Mountain View Lane
Concrete, WA 98237

The written Notice of Default was also posted in a conspicuous place on the real property described in Paragraph I above on **August 3, 2017**. The Trustee has in Trustee's possession proof of such service/posting.

VII.

The Trustee, whose name and address is 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 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 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.

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 non-residential tenants. After the 20th day following the sale the purchaser has the right to evict occupants and non-residential tenants by summary proceedings under chapter 59.12 RCW. For residential tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060. Residential tenant-occupied property means property comprised solely of a single-family residence, or a condominium, cooperative, or other dwelling unit in a multiplex or other building containing fewer than five residential units.

XI.

Notice to Guarantors

If this Notice is being mailed or directed to any Guarantor, said Guarantor should be advised that: (1) the Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust, (2) the Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) the Guarantor will have no right to redeem the property after the trustee's sale; (4) subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt; and (5) in any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and costs.

XII.

Owner-Occupied Residential Property Notice

**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

11001-538/DRK/778396

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:

Toll-free telephone: 1-877-894-HOME (1-877-894-4663)

Website:

http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development:

Toll-free telephone: 1-800-569-4287

Website:

<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:

Toll-free: 1-800-606-4819

Website:

<http://nwjustice.org/what-clear>

/// Signature on Following Page ///

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Exhibit A – Legal Description

Lot 27, Block I, CAPE HORN ON THE SKAGIT, DIVISION NO. 2, according to the plat thereof recorded in Volume 9 of Plats, pages 14 through 19, records of Skagit County, Washington.

Situated in Skagit County, Washington.