



201709140047

Skagit County Auditor

\$78.00

9/14/2017 Page

1 of

5 1:49PM

After Recording, Return to:
Vonnie McElligott
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997

File No.: 7023.118800
Trustee: Northwest Trustee Services, Inc.
Grantors: Galina A. Philippova, as her separate estate
Grantee: Wells Fargo Bank, N.A.
Ref to DOT Auditor File No.: 201304020059
Tax Parcel ID No.: 4096-001-028-0003 (P72886)
Abbreviated Legal: LOTS 27 AND 28, BLOCK 1, WALLACE ADD. TO BURLINGTON,
SKAGIT COUNTY, WASHINGTON

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I. GUARDIAN NORTHWEST TITLE CO

114253

On **December 15, 2017**, at 10:00 AM Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.) in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SKAGIT, State of Washington:

Lot 27 and 28, Block 1, Wallace Addition to Burlington, according to the Plat thereof recorded in Volume 6 of Plats, Page 4, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as: 508 Oak Street
Burlington, WA 98233

which is subject to that certain Deed of Trust dated 03/28/13, recorded on 04/02/13, under Auditor's File No. 201304020059, records of SKAGIT County, Washington, from Thomas E. O'Connor III, a married man, as Grantor, to Chicago Title, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. as designated nominee for Bay Equity, LLC, beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Bay Equity, Limited Liability Company, beneficiary of the security instrument, its successors and assigns to Wells Fargo Bank, NA, under an Assignment/Successive Assignments recorded under Auditor's File No. 201602240033.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

		Amount due to reinstate as of 09/11/2017. If reinstating after this date, please contact NWTS for the exact reinstatement amount
Monthly Payments		\$11,652.83
Late Charges		\$452.53
Lender's Fees & Costs		\$1,187.30
Total Arrearage	\$13,292.66	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$1,275.00
Statutory Mailings		\$102.96
Recording Costs		\$18.00
Postings		\$80.00
Total Costs	<u>\$1,475.96</u>	
Total Amount Due:		\$14,768.62

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$179,522.38, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/16, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on December 15, 2017. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 12/04/17 (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 12/04/17 (11 days before the sale

date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 12/04/17 (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 balance of 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):

NAME AND ADDRESS

Galina A. Philippova
508 Oak Street
Burlington, WA 98233

Unknown Spouse and/or Domestic Partner
of Galina A. Philippova
508 Oak Street
Burlington, WA 98233

Thomas E. O'Connor III aka Thomas E. O'Connor
508 Oak Street
Burlington, WA 98233

Unknown Spouse and/or Domestic Partner
of Thomas E. O'Connor III aka Thomas E. O'Connor
508 Oak Street
Burlington, WA 98233

The Estate of Thomas E. O'Connor III
aka Thomas E. O'Connor, deceased
508 Oak Street
Burlington, WA 98233

Galina A. Philippova
508 North Oak Street
Burlington, WA 98233

Unknown Spouse and/or Domestic Partner
of Galina A. Philippova
508 North Oak Street
Burlington, WA 98233

Thomas E. O'Connor III aka Thomas E. O'Connor
508 North Oak Street
Burlington, WA 98233

Unknown Spouse and/or Domestic Partner
of Thomas E. O'Connor III aka Thomas E. O'Connor
508 North Oak Street
Burlington, WA 98233

The Estate of Thomas E. O'Connor III
aka Thomas E. O'Connor, deceased
508 North Oak Street
Burlington, WA 98233

Galina A. Philippova, Personal Rep for The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor, deceased
508 Oak Street
Burlington, WA 98233

Galina A. Philippova, Personal Rep for The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor, deceased
508 North Oak Street
Burlington, WA 98233

Galina A. Philippova, Heir to The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor, deceased
508 Oak Street
Burlington, WA 98233

Galina A. Philippova, Heir to The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor, deceased
508 North Oak Street
Burlington, WA 98233

The Heirs and Devisees of The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor
508 Oak Street
Burlington, WA 98233

The Heirs and Devisees of The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor
508 North Oak Street
Burlington, WA 98233

The Heirs and Devisees of The Estate of
Thomas E. O'Connor III aka Thomas E. O'Connor

Stephen C. Schutt, Attorney, The Estate
of Thomas E. O'Connor III aka Thomas E. O'Connor

c/s Stephen C. Schutt, PO Box 1032
Anacortes, WA 98221-1032

PO Box 1032
Anacortes, WA 98221-1032

by both first class and certified mail, return receipt requested on 08/09/17, proof of which is in the possession of the Trustee; and on 08/10/17 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

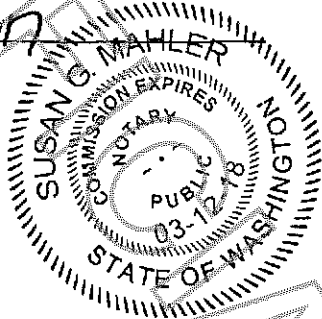
Date Executed: 9/12/17
Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott
Authorized Signature
13555 SE 36TH ST. SUITE 100
BELLEVUE, WA 98006
Contact: Vonnie McElligott
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Vonnie McElligott 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 Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 9/16/17



Susan G. Mahler
NOTARY PUBLIC in and for the State of
Washington, residing at Belleve
My commission expires 3.12.18

**NORTHWEST TRUSTEE SERVICES, INC., 13555 SE 36TH ST. SUITE 100, BELLEVUE, WA 98006
PHONE (425) 586-1900 FAX (425) 586-1997**

File No: 7023.118800

Borrower: O'Connor, Thomas E., III

SERVING WA, OR, ID, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.

UNRECORDED ORIGINAL DOCUMENT