RECORDING REQUESTED BY:

First American Mortgage Solutions

WHEN RECORDED MAIL TO:

Trustee Corps 500 Union Street, Suite 620 Seattle, WA 98104

Skagit County Auditor 10/4/2017 Page

\$77.00 1 of 4 1:31PM

TS No WA08000159-17-1

APN 3959-000-011-0002 (P67616)

7616) TO No 8704322 RUARDIAN NORTHWEST TITLE CO.

PURSUANT TO THE REVISED CODE OF WASHINGTON

CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that on February 2, 2018, 10:00 AM, at main entrance Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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:

THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS: TRACT 11, "MORGAN'S TRACTS", AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON; ALSO, THAT PORTION OF THAT PORTION OF TRACT 7, "MORGAN'S TRACTS", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST EASTERLY CORNER OF TRACT 7; THENCE SOUTHWESTERLY ALONG THE BOUNDARY LINE BETWEEN TRACTS 7 AND 11 OF SAID PLAT A DISTANCE OF 90 FEET TO THE MOST WESTERLY CORNER OF TRACT 11; THENCE NORTHWESTERLY ALONG THE NORTHWESTERLY EXTENSION OF THE SOUTHWESTERLY BOUNDARY LINE OF SAID TRACT 11—TO ITS INTERSECTION WITH THE NORTH LINE OF TRACT 7; THENCE EAST ALONG THE NORTH LINE OF TRACT 7 TO THE POINT OF BEGINNING.

APN: 3959-000-011-0002 (P67616)

More commonly known as 20927 STATE ROUTE 20, BURLINGTON, WA 98233

which is subject to that certain Deed of Trust dated as of August 13, 2004, executed by JASON BROWN, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY, as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for FIRST NATIONAL BANK OF ARIZONA, Beneficiary of the security instrument, its successors and assigns, recorded August 16, 2004 as Instrument No. 200408160123 and the beneficial interest was assigned to The Bank of New York Mellon FKA The Bank of New York as Trustee for the Holders of CWALT, Inc. Alternative Loan Trust 2004-J13, Mortgage Pass-Through Certificates, Series 2004-J13 and recorded August 7, 2017 as Instrument Number 201708070109 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by The Bank of New York Mellon FKA The Bank of New York as Trustee for the Holders of CWALT, Inc. Alternative Loan Trust 2004-J13, Mortgage Pass-Through Certificates,

Series 2004-J13, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

Current Beneficiary: The Bank of New York Mellon FKA The Bank of New York as Trustee for the

Holders of CWALT, Inc. Alternative Loan Trust 2004-J13, Mortgage Pass-

Through Certificates, Series 2004-J13

Contact Phone No.

800-365-7107

Address:

75 Beattie Place, Suite 300, Greenville, SC 29601

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:

# DELINQUENT PAYMENT INFORMATION

From	To	Number of Payments	Monthly Payment	Total
October 1, 2016	September 27, 2017	4 8	\$1,182.50 \$1,226.26	\$14,540.08
	LATE CHARGE INFORMATION			

October 1, 2016 September 27, 2017

\$342.99

#### PROMISSORY NOTE INFORMATION

Note Dated: August 13, 2004
Note Amount: \$127,300.00
Interest Paid To: September 1, 2016
Next Due Date: October 1, 2016

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$100,840.05, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on February 2, 2018. The defaults referred to in Paragraph III must be cured by January 22, 2018, (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 January 22, 2018 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' 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 January 22, 2018 (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 by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the current Beneficiary, The Bank of New York Mellon FKA The Bank of New York as Trustee for the Holders of CWALT, Inc. Alternative Loan Trust 2004-J13, Mortgage Pass-Through Certificates, Series 2004-J13 or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS JASON BROWN 20927 STATE ROUTE 20, BURLINGTON, WA 98233-9795

### JASON LEE BROWN AKA JASON SESSIONS 20927 STATE ROUTE 20, BURLINGTON, WA 98233

UNKNOWN SPOUSE OF JASON BROWN 20927 STATE ROUTE 20, BURLINGTON, WA 98233-9795

by both first class and certified mail on **August 17**, **2017**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place **August 17**, **2017** on the real property described in Paragraph Labove, 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 Trustees' Sale.

X. If the Borrower received a letter under RCW 61.24.031:

# 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 might 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 courselors recommended by the Housing Finance Commission: Telephone: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

The United States Department of Housing and Urban Development: Telephone. (800) 569-4287 Website: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

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 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 9/27/7

MTC Financial Inc. dba Trustee Corps, as Duly Appointed

Notary Public State of Washington CYNTH'A FEENEY My Appointment Expires Feb 9, 2018

Successor Trustee

By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps 500 Union Street, Suite 620 Seattle, WA 98101 Toll Free Number: (844) 367-8456 TDD: (800) 833-6388

For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL:
In Source Logic AT 702-659-7766

STATE OF WASHINGTON COUNTY OF KING

I certify that I know or have satisfactory evidence that <u>ALAN BURTON</u> 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 for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

Notary Public in and for the State of Washington

Residing at King County

My Commission expires

Trustee Corps may be acting as a debt collector attempting to collect a debt.

Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.