

AFTER RECORDING RETURN TO:

Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
(360) 253-8017 / (877) 430-4787



201711060116

Skagit County Auditor

\$81.00

11/6/2017 Page

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8 12:13PM

NOTICE OF TRUSTEE'S SALE

File No.: 16-119566 Title Order No.: 170231140-WA-MSI

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **March 16, 2018, at the hour of 10:00 am** At the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 16, EXCEPT THE WEST 36.57 FEET THEREOF, BLOCK 77, "FIRST ADDITION TO THE TOWN OF SEDRO IN SKAGIT COUNTY, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 29, RECORDS OF SKAGIT COUNTY, WASHINGTON.
TOGETHER WITH THAT PORTION OF VACATED GRAVES STREET WHICH HAS REVERTED THERETO BY OPERATION OF LAW.

SITUATE IN THE CITY OF SEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Abbrev. Legal: A PTN OF LOT 16, BLK 77, 1ST TO SEDRO

Tax Parcel No.: P112361

Commonly known as: 940 Alexander Street, Sedro Woolley, WA 98284

which is the subject of that certain Deed of Trust dated July 21, 2005, recorded July 28, 2005, under Auditor's File No. 200507280291, records of Skagit County, Washington, from Brady J. Kinsella & Heather L. Kinsella, husband and wife as Grantor, to Pacific Northwest Title Insurance Company as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for First Horizon Home Loan Corporation its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. as nominee for First Horizon Home Loan Corporation to The Bank of New York Mellon as Trustee for MASTR Adjustable

Rate Mortgages Trust 2005-8, Mortgage Pass-Through Certificates, Series 2005-8 under an assignment recorded at Instrument No. 201611160048.

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:

Monthly payments in the amount(s) of \$1,374.94 from October 1, 2015 through February 1, 2016; \$1,411.58 from March 1, 2016 through June 1, 2016; \$1,387.53 from July 1, 2016 through August 1, 2016; \$1,387.53 from September 1, 2016 through December 1, 2016; \$1,388.66 from January 1, 2017 through February 1, 2017; \$1,436.32 from March 1, 2017 through August 1, 2017; and \$1,448.12 from September 1, 2017 through October 1, 2017 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$5,027.87 as of October 30, 2017. The amount to cure the default payments as of the date of this notice is \$40,345.55. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$199,728.56, together with interest in the Note or other instrument secured from September 1, 2015, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$22,326.24. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

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 March 16, 2018. 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 March 5, 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 on or before March 5, 2018 (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 March 5, 2018 (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 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:

Brady J. Kinsella 5000 Northwest Village Park Drive D322 Issaquah, WA 98027	Brady J. Kinsella 26015 CYPRESS ST APT 13 Lomita, CA 90717	Heather L. Kinsella 6509 63RD DR NE Marysville, WA 98270
Heather L. Kinsella 5000 Northwest Village Park Drive D322 Issaquah, WA 98027	Heather L. Kinsella 26015 CYPRESS ST APT 13 Lomita, CA 90717	Brady J. Kinsella 1509 6TH ST Marysville, WA 98270
Brady J. Kinsella 940 Alexander Street Unit B Sedro Woolley, WA 98284	Brady J. Kinsella 1875 21ST AVE San Francisco, CA 94122	Heather L. Kinsella 1509 6TH ST Marysville, WA 98270
Heather L. Kinsella 940 Alexander Street Unit B Sedro Woolley, WA 98284	Heather L. Kinsella 1875 21ST AVE San Francisco, CA 94122	Brady J. Kinsella 2125 E OCEAN BLVD APT 2A Long Beach, CA 90803
Brady J. Kinsella 940 ALEXANDER ST APT B Sedro Woolley, WA 98284	Brady J. Kinsella 16819 S DENKER AVE APT A Gardena, CA 90247	Heather L. Kinsella 2125 E OCEAN BLVD APT 2A Long Beach, CA 90803
Heather L. Kinsella 940 ALEXANDER ST APT B Sedro Woolley, WA 98284	Heather L. Kinsella 16819 S DENKER AVE APT A Gardena, CA 90247	Brady J. Kinsella 2224 S ALMA ST San Pedro, CA 90731
Brady J. Kinsella 940 ALEXANDER B ST Sedro Woolley, WA 98284	Brady J. Kinsella 2100 E BROADWAY Mount Vernon, WA 98274	Heather L. Kinsella 2224 S ALMA ST San Pedro, CA 90731
Heather L. Kinsella 940 ALEXANDER B ST Sedro Woolley, WA 98284	Heather L. Kinsella 2100 E BROADWAY Mount Vernon, WA 98274	Brady J. Kinsella 940 Alexander Street Sedro Woolley, WA 98284
	Brady J. Kinsella 6509 63RD DR NE Marysville, WA 98270	Heather L. Kinsella 940 Alexander Street Sedro Woolley, WA 98284

Brady J. Kinsella
1509 6TH ST APT A
Marysville, WA 98270

Heather L. Kinsella
1509 6TH ST APT A
Marysville, WA 98270

Spouse of Brady J. Kinsella
5000 Northwest Village Park
Drive D322
Issaquah, WA 98027

Spouse of Heather L. Kinsella
940 Alexander Street Unit B
Sedro Woolley, WA 98284

by both first class and certified mail on July 12, 2017 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on July 12, 2017 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 above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 an 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 61.24.60.

XI.

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 (Toll-free): 1-877-894-HOME (1-877-894-4663) or Web site:
http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm.

The United States Department of Housing and Urban Development: Telephone (Toll-free): 1-800-569-4287 or National 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 (Toll-Free): 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>

XII.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

XIII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WASHINGTON is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 30th day of October, 2017

AZTEC FORECLOSURE
CORPORATION OF WASHINGTON

By [Signature]

Inna D. Zagariya

Vice President

1499 SE Tech Center Place, Suite 255

Vancouver, WA 98683

(360) 253-8017 / (877) 430-4787

ADDRESS FOR PERSONAL SERVICE

Aztec Foreclosure Corporation of Washington

1499 SE Tech Center Place, Suite 255

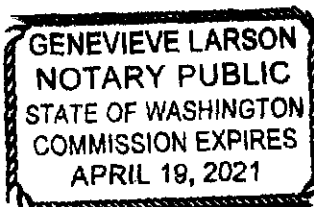
Vancouver, WA 98683

STATE OF WASHINGTON)

) SS.

COUNTY OF CLARK)

This instrument was acknowledged before me this 30th day of October, 2017, by
Inna D. Zagariya, Vice President.



[Signature]
Notary Public in and
for the State of Washington

My Commission Expires: 4/19/21

EXHIBIT "A"

Brady J. Kinsella
5000 Northwest Village Park Drive D322
Issaquah, WA 98027

Heather L. Kinsella
5000 Northwest Village Park Drive D322
Issaquah, WA 98027

Brady J. Kinsella
940 Alexander Street Unit B
Sedro Woolley, WA 98284

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5000 Northwest Village Park Drive D322
Issaquah, WA 98027

Spouse of Heather L. Kinsella
940 Alexander Street Unit B
Sedro Woolley, WA 98284

Heather Lynn Duncan
940 Alexander Street
Sedro Woolley, WA 98284

First Horizon Home Loan Corporation
1555 West Walnut Hill Lane, Suite 200, Post
Closing Mail Center 6708
Irving, TX 75038

First Horizon Home Loan Corporation
4000 Horizon Way
Irving, TX 75063

Occupant(s)
940 Alexander Street
Sedro Woolley, WA 98284

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, MI 48501

Heather Duncan
C/O Mari K. Doerner Law Office
1003 Cleveland Avenue, Suite D
Mount Vernon, WA 98273

Brady Kinsella
C/O Jay Carey Law Offices
420 North Mcleod
Arlington, WA 98223

Brady Kinsella
C/O Jay Carey Law Offices
P.O. Box 190
Arlington, WA 98223

Ocwen Loan Servicing, LLC
1661 Worthington Road, #100
West Palm Beach, FL 33409

Ocwen Loan Servicing, LLC
240 Technology Dr
Idaho Falls, ID 83401

Spouse of Heather Lynn Duncan
940 Alexander Street
Sedro Woolley, WA 98284

Riley Lee Law Offices
Attn: Riley D Lee
3325 Smokey Pt Dr.
Suite 103A
Arlington, WA 98223

K Michael Fitzgerald
600 University St. #2200
Seattle, WA 98101