RECORDING REQUESTED BY:

First American Mortgage Solutions

WHEN RECORDED MAIL TO:

Trustee Corps 500 Union Street, Suite 620 Seattle, WA 98101

Skagit County Auditor 1/3/2018 Page

\$77.00

1 of

2:06PM

TS No WA07000608-14-2

APN P57714 / 3800-007-005-0014

TO No 8714885

GUARDIAN NORTHWEST TITLE CO.

NOTICE OF TRUSTEE'S SALE PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that on May 11, 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:

LOTS 4 AND 5 AND THE EAST HALF OF LOT 3, BLOCK 7, KELLOGG AND FORDS ADDITION TO ANACORTES, WASHINGTON, AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON, ALSO BEING KNOWN AS TRACT 3, BLOCK 7 OF THAT SURVEY DATED APRIL 17,1978, AND RECORDED APRIL 18,1978 UNDER AUDITOR'S FILE NO. 877715 IN VOLUME 2 OF SURVEYS, PAGE 90, RECORDS OF SKAGIT COUNTY. WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

APN: P57714 / 3800-007-005-0014

More commonly known as 2311 30TH STREET, ANACORTES, WA 95221

which is subject to that certain Deed of Trust dated as of March 1, 2010, executed by MARY PUTNAM, AN UNMARRIED WOMAN, as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for SECURITY ONE LENDING, Beneficiary of the security instrument, its successors and assigns, recorded March 5, 2010 as Instrument No. 201003050099 and the beneficial interest was assigned to Reverse Mortgage Sciutions, Inc. and recorded October 3, 2017 as Instrument Number 201710030060 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by Reverse Mortgage Solutions, Inc., 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: Reverse Mortgage Solutions, Inc.

Contact Phone No:

866-799-7724

Address:

14405 Walters Road, Suite 200, Houston, TX 77014

III. The default(s) for which this foreclosure is made is/are as follows: Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 6

under the Note, and pursuant to paragraph 9 of the Deed of Trust.

PRINCIPAL AND INTEREST DUE INFORMATION

Principal Balance as of December 28,2017

\$281,299.64

Interest due through December 28, 2017

\$599.90

TOTAL PRINCIPAL BALANCE AND INTEREST DUE:

\$281,899.54

PROMISSORY NOTE INFORMATION

Note Dated:

March 1, 2010

Note Amount:

\$345,000.00

Interest Paid To:

November 30, 2013

Next Due Date:

December 30, 2013

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$281,299.64, 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 May 11, 2018. The defaults referred to in Paragraph III must be paid by April 30, 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 April 30, 2018 (11 days before the sale) the default as set forth in Paragraph III is paid 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 April 30, 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, Reverse Mortgage Solutions, Inc. or Trustee to the Borrower and Grantor at the following address(es).

ADDRESS

HEIRS AND DEVISEES OF MARY PUTNAM 1176 SEWARD STREET, SAN LUIS OBISPO, CA 93405

HEIRS AND DEVISEES OF MARY PUTNAM, DECEASED 2311 30TH STREET, ANACORTES, WA 98221

ALEXANDER E. HURT 121 THIRD AVENUE PO BOX 908, KIRKLAND, WA 98083

MELINDA MOSS - Joint Administrators for Estate 2448 76TH AVE SE, SUITE 100, MERCER ISLAND, WA 98040

MARY ELIZABETH PUTNAM 2311 30TH STREET, ANACORTES, WA 98221

MARY ELIZABETH PUTNAM 1176 SEAWARD ST, SAN LUIS OBISPO, CA 93405

MARY ELIZABETH PUTNAM

1176 SEWARD ST, SAN LUIS OBISPO, CA 93405

MARY ELIZABETH PUTNAM CIOSTEPHEN C. SHUTI, PO BOX 1032 1011 EIGHTH STREET, ANACORTES, WA 98221

ROBERT E. SMITH - Joint Administrators for Estate 2448 76th Ave SE, Suite 100, Mercer Island, WA 98040

UNKNOWN SPOUSE OF MARY PUTNAM 2311 30TH STREET, ANACORTES, WA 98221

UNKNOWN SPOUSE OF MARY PUTNAM 1176 SEAWARD ST, SAN LUIS OBISPO, CA 93405

UNKNOWN SPOUSE OF MARY PUTNAM 1176 SEAWARD ST, SAN LUIS OBISPO, CA 93405

by both first class and certified mail or November 13, 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 November 13, 2017 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. 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.

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 12/20/17

MTC Financial Inc. dba Trustee Corps, as Duly Appointed

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

SALE INFORMATION CAN BE OBTAINED ON LINE AT <u>www.insourcelogic.com</u>
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:

Notaly Public in and for the State of Washington

Residing at King County

My Commission expires

Notary Public State of Washington CYNTHIA FEENEY My Appointment Expires Feb 9, 2018

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.