

**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

**First American Title Insurance Company**



201802160114  
Skagit County Auditor \$79.00  
2/16/2018 Page 1 of 6 1:55PM

**NOTICE OF TRUSTEE'S SALE**

File No.: 17-120279 Title Order No.: 8697560

113649  
GUARDIAN NORTHWEST TITLE CO.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **June 22, 2018, at the hour of 10:00 AM** At main entrance Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA AKA 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 1, Mount Vernon Short Plat No. MV 4-82, approved August 3, 1982 and recorded September 28, 1982 in Book 6 of Short Plats, page 13, under Auditor's File No. 8209280001, records of Skagit County, Washington; being a portion of Tract "B" of Mount Vernon Short Plat No. MV 6-77, a portion of the Southeast 1/4 of the Northeast 1/4 of Section 16, Township 34 North, Range 4 East, W.M., TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over and across the South 60 feet of Tract "A" of Short Plat No. MV 6-77, as said easement is set forth in document recorded under Auditor's File No. 8207120030, records of Skagit county, Washington; ALSO TOGETHER WITH a non-exclusive easement for road and utilities over and across the Southerly 60 feet of Lot 2 of said Short Plat No. MV 4-82.

Abbrev. Legal: SEC 16, TWN 34 North, RNG 4 East; PTN SE NE (AKA Lot 1 SP-MV-4-82)

Tax Parcel No.: 340416-0-022-0416, P24936

Commonly known as: 1719 Martin Road, Mount Vernon, WA 98273

which is the subject of that certain Deed of Trust dated June 10, 2008, recorded June 16, 2008, under Auditor's File No. 200806160147, records of Skagit County, Washington, from Richard S. Rude and Sandra M Rude as Grantor, to Guardian Northwest Title & Escrow as Trustee, to secure an obligation in favor of Mortgage Electronic Registration System, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp. its successors and assigns as Beneficiary, which as assigned by Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing LP FKA Countrywide Home

Loans Servicing, LP to Carrington Mortgage Services, LLC under an assignment recorded at Instrument No. 201711160071.

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:

Delinquent monthly payments from the July 1, 2009 installment on in the sum of \$162,226.68 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 \$4,276.94 as of February 12, 2018. The amount to cure the default payments as of the date of this notice is \$167,103.62. 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 \$207,800.50, together with interest in the Note or other instrument secured from June 1, 2009, 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 \$350,887.19. 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 June 22, 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 June 11, 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 June 11, 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 June 11, 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:

Sandra Rude  
1719 Martin Road  
Mount Vernon, WA 98273

Richard Rude  
1719 Martin Road  
Mount Vernon, WA 98273

by both first class and certified mail on December 13, 2017 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on December 14, 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](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 13<sup>th</sup> day of February, 2018

AZTEC FORECLOSURE  
CORPORATION OF WASHINGTON

By: 

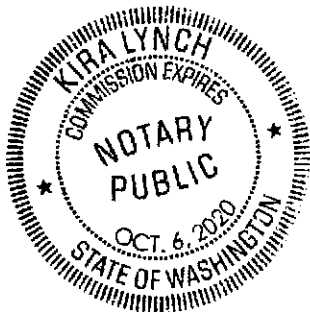
Inna D. Zagariya  
Vice President  
1499 SE Tech Center Place, Suite 255  
Vancouver, WA 98683  
(360) 253-8017 / (877) 430-4787

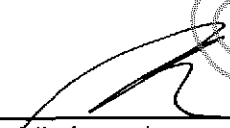
ADDRESS FOR PERSONAL SERVICE

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 13 day of February, 2018, by Inna D. Zagariya, Vice President.



  
Notary Public in and  
for the State of Washington

My Commission Expires: 2/6/2020

EXHIBIT "A"

Sandra Rude  
1719 Martin Road  
Mount Vernon, WA 98273

Richard Rude  
1719 Martin Road  
Mount Vernon, WA 98273

Occupant(s)  
1719 Martin Road  
Mount Vernon, WA 98273