



201802270001

RECORDING REQUESTED BY:

Skagit County Auditor

\$78.00

2/27/2018 Page

1 of

5 8:31AM

WHEN RECORDED MAIL TO:  
North Cascade Trustee Services Inc.  
901 Fifth Avenue, Suite 410  
Seattle, WA 98164

TS #60480-00682-NJ-WA

APN #360536-1-003-1009 (P51179) &amp; 360531-1-004-0703 (P51193)

Title #00

Reference Number: 201411070055

Abbreviated Legal: PTN NE 31-36-05 AKA TRACTS 10 &amp; 11 SURVEY AF 800321

Grantor: Hans Eric Brannfors, A Married Man as his Sole and Separate Property and Sarah Brannfors

Grantee: North Cascade Trustee Services Inc.

Original Beneficiary: Mortgage Electronic Registration Systems Inc. as nominee for Cobalt Mortgage, Inc.

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

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

**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). 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. 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. Web site: <http://nwjustice.org/what-clear>.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on July 13, 2018, at the hour of 10:00 AM at Skagit County Superior Courthouse, main entrance, 205W. Kincaid Street, Mt. Vernon, WA 98273 sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

**SEE LEGAL DESCRIPTION ATTACHED HERETO**

**APN: 360536-1-003-1009 (P51179) & 360531-1-004-0703 (P51193)**

More commonly known as: **5139 Tenneson Road, Sedro Woolley, WA 98284**

which is subject to that certain Deed of Trust dated November 4, 2014, recorded November 7, 2014, under Auditor's File No. 201411070055, records of Skagit County, Washington, from Hans Eric Brannfors, A Married Man as his Sole and Separate Property and Sarah Brannfors, as Grantor, to First American Title & Escrow, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems Inc. as nominee for Cobalt Mortgage, Inc. as Beneficiary, the beneficial interest in which was assigned to Alabama Housing Finance Authority under an Assignment recorded on April 17, 2017 under Auditor's File 201704170060 in the official records in the Office of the Recorder of Skagit County, Washington.

II.

No action commenced by the current 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/Mortgage.

III.

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

Payments	\$29,716.49
Late Charges	\$956.01
Net Other Fees	\$47.00
Corporate Advance	\$2,922.19
Grand Total	\$33,641.69

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$232,967.41, together with interest as provided in the note or other instrument secured from December 1, 2016, 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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on July 13, 2018. The defaults referred to in paragraph III must be cured by July 2, 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 July 2, 2018 (11 days before the sale date), the defaults as set forth in paragraph III are cured and the Trustee's fees and costs are paid. Payment must be with cashiers' or certified check from a state or federally chartered bank. The sale may be terminated any time after July 2, 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:

Hans Eric Brannfors  
5139 Tenneson Road  
Sedro Woolley, WA 98284

Sarah Brannfors  
5139 Tenneson Road  
Sedro Woolley, WA 98284

Occupant  
5139 Tenneson Road  
Sedro Woolley, WA 98284

by both first-class and certified mail on January 24, 2018, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 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 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.

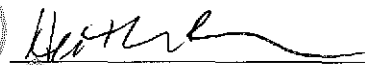
X.

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.

To access sale information, please go to <http://www.stoxposting.com/sales-calendars>.

Dated: February 22, 2018

North Cascade Trustee Services Inc.,  
Duly Appointed Successor Trustee




By Heather Berthiaume, Authorized Signatory  
901 Fifth Avenue, Suite 410  
Seattle, Washington 98164  
Telephone 1-855-676-9686


STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Heather Berthiaume 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 authorized signatory of North Cascade Trustee Services Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: February 22, 2018

  
NOTARY PUBLIC in and for the State of  
Washington, residing at Seattle  
County of King



  
(printed or typed name)

My appointment expires: 11-29-2021

### Legal Description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

#### PARCEL "A":

That portion of the Northeast ¼ of Section 31, Township 36 North, Range 5 East, W.M., more particularly described as follows:

Beginning at the Northeast corner of said subdivision; thence North 87°20'58" West along the North line thereof, a distance of 1322.0 feet; thence South 1°08'36" West, a distance of 330.00 feet; thence South 87°20'58" East, a distance of 1322.0 feet to the East line of said subdivision; thence North 1°08'36" East along said East line, a distance of 330.00 feet to the point of beginning; EXCEPTING the East 661 feet thereof as conveyed to Tract L. Skeels and Jill S. Skeels, husband and wife, by deed recorded March 27, 1992 as Auditor's File No. 9203270110. (Also known as Tract 10 of Survey recorded under Auditor's File No. 800321, in Volume 1 of Surveys, page 52, records of Skagit County, Washington.)

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities, 60 feet in width, the centerline of which is described as follows:

Commencing at the existing monument of the Southwest corner of the Northeast ¼ of Section 31, Township 36 North, Range 5 East, W.M., thence South 88°01'15" East along the South line of said Northeast ¼, a distance of 1314.37 feet to the Southwest corner of the Southeast ¼ of said Northeast ¼; thence continue South 88°01'15" East along said South line, a distance of 8.44 feet; thence North 11°44'52" East 20.29 feet to the true point of beginning, said point being on the North margin of the county road (Fruitdale Road); thence continue North 11°44'52" East along said centerline, a distance of 1572.80 feet to a point hereinafter referred to as Point "X"; thence North 87°20'58" West along said centerline, a distance of 309.03 feet; thence North 01°08'36" East along said centerline, a distance of 690.00 feet, said point being the terminal point for the centerline of this easement. ALSO beginning at Point "X"; thence South 87°20'58" East along said centerline, a distance of 711.74 feet; thence North 01°08'36" East along said centerline, a distance of 30.00 feet; thence North 37°31'59" West along said centerline, a distance of 131.62 feet; thence North 87°20'58" West along said centerline, a distance of 117.95 feet; thence North 2°20'44" West along said centerline, a distance of 390.74 feet; thence North 52°46'31" East along said centerline, a distance of 276.66 feet, said point being the terminal point for the centerline of this easement, the end of said easement being a line running South 87°20'58" East and North 87°20'58" West from said terminal point.

#### PARCEL "B":

Tract 11 of that certain survey of a portion of Section 31, Township 36 North, Range 5 East, W.M., recorded May 6, 1974, under Auditor's File No. 800321 in Volume 1 of Surveys, page 52, records of Skagit County, Washington. TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over and across those certain strips of land designated for such purposes on the face of that survey recorded May 6, 1974 in Volume 1 of Surveys, page 52, under Auditor's File No. 800321.