201805080024
25/08/2018 11:10 AM Pages: 1 of 5 Fees: \$78.00

AFTER RECORDING RETURN TO: Weinstein & Riley, P.S. 2001 Western Avenue Suite 400 Seattle, WA 98121

Reference: Neel Larson and RACHEAL LARSON, 47613012

Reference No(s) of Documents Assigned or Released: 201007290042

Document Title: NOTICE OF TRUSTEE'S SALE

Grantor: Weinstein & Riley, P.S.

Grantee: Neel W Larson and Racheal D Larson, Husband and Wife

Abbreviated Legal Description as Follows: Lot 216, Skagit Highlands Division V (Phase 1)

Assessor's Property Tax Parcel/Account No(s): 4915-000-216-0000

NOTICE: AS THE RESULT OF AN ORDER ENTERED IN A BANKRUPTCY PROCEEDING, NEEL LARSON AND RACHEAL LARSON MAY NOT BE PERSONALLY LIABLE FOR THE UNPAID BALANCE OF THE BELOW REFERENCED LOAN. HOWEVER, THE BENEFICIARY RETAINS A DEED OF TRUST DESCRIBED BELOW, WHICH IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE OF WASHINGTON.

NOTICE: IF YOU ARE NOT PERSONALLY LIABLE TO PAY THIS OBLIGATION BY REASON OF A BANKRUPTCY PROCEEDING, THEN THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS INTENDED ONLY TO RELAY INFORMATION REGARDING YOUR DEED OF TRUST.

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

I

NOTICE IS HEREBY GIVEN that the undersigned will on September 14, 2018 at 10:00 AM at the main entrance to the Skagit County Courthouse, located at 205 W Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

Lot 216, "Plat of Skagit Highlands Division V (Phase 1)," As Per Plat Recorded on December 21, 2006, Under Auditor's File No. 200612210067. Records of Skagit County, Washington.

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which is subject to that certain Deed of Trust dated July 22, 2010, recorded July 29, 2010, under Recorder's/Auditor's File Number 201007290042 records of Skagit County, Washington, from Neel W Larson and Racheal D Larson, Husband and Wife, as Grantor, to First American Title, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. is a separate corporation that is acting solely as a nominee for Mortgage Investors Corporation and its successors and assigns as Beneficiary. Planet Home Lending, LLC fka Green Planet Servicing, LLC is now the beneficiary of the deed of trust. The sale will be made without any warranty concerning the title to, or the condition of the property.

Π

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 Grantor's default on the obligation secured by the Deed of Trust.

The default(s) for which this foreclosure is made is/are as follows:

Failure to pay the following amounts, now in arrears:

Amount due to reinstate by April 24, 2018

Monthly Payments:

Delinquent Monthly Payments Due:

From 07/01/2011 through 04/01/2011

28 payment(s) at \$1527.71

12 payment(s) at \$1391.50

12 payment(s) at \$1344.35

12 payment(s) at \$1374.55

12 payment(s) at \$1404.14

6 payment(s) at \$1477.30

Total:

Late Charges:

Total:

Accrued Late Charges: Mortgage Recoverable Corp. Advances:

\$148.62 \$24,508.48

\$117,814.16

TOTAL DEFAULT: \$142,471.26

IV

The sum owing on the obligation secured by the Deed of Trust is \$271,416.87, together with interest from June 1, 2011 as provided in the note or other instrument, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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 September 14, 2018. The payments, late charges, or other defaults must be cured by September 3, 2018 (11 days before the sale date) to cause a discontinuance of

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the sale. The sale will be discontinued and terminated if at any time on or before September 3, 2018 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after September 3, 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 address(es):

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first-class and certified mail on February 8, 2013, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on February 09, 2013 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 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.

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Anyone having objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objection 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.

If the Trustee's Sale is set aside for any reason, the submitted bid will be forthwith returned without interest and the bidder will have no right to purchase the property. Recovery of the bid amount without interest constitutes the limit of the bidder's recourse against the Trustee and/or the Beneficiary.

ΧI

NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustee's Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) Subject to such longer periods as are provided in the Washington Deed of Trust Act, Chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the Trustee's Sale, or the last Trustee's Sale under any deed of trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs.

Email Address: FCLsalesNW@w-legal.com DATED: April 2, 2018 WEINSTEIN & RILEY, P.S. Successor Trustee By: Daniel Ross, Director 2001 Western Avenue Suite 400 Seattle, WA 98121 206-269-3490 FCLsalesNW@w-legal.com State of Washington	1 of Sales questions and concerns.	
WEINSTEIN & RILEY, P.S. Successor Trustee By: Daniel Ross, Director 2001 Western Avenue Suite 400 Seattle, WA 98121 206-269-3490 FCLsalesNW@w-legal.com		V@w-legal.com
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Seattle, WA 98121 206-269-3490 FCLsalesNW@w-legal.com		Daniel Ross, Director
206-269-3490 FCLsalesNW@w-legal.com		2001 Western Avenue Suite 400
FCLsalesNW@w-legal.com		Seattle, WA 98121
		206-269-3490
State of Washington)		FCLsalesNW@w-legal.com
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) SS.	,	

WITNESS my hand and official seal hereto affixed the day and year first

On this 70 day of April 2018, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Daniel Ross, Director, to me known to be an Officer of Weinstein & Riley, P.S., the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath states that they are authorized to execute the said

BLIC in and for the State of Washington at:

NOTICE OF TWO STERS SALE - 4 Neel Larson MATRIAGH LARSON, 47613012

instrument.

For Sales questions and concerns

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'Mailing List'

Neel Larson 9110 42nd St NE Lake Stevens, WA 98258

Neel Larson 613 MONARCH BLVD MOUNT VERNON, WA 98273

Neel Larson 8420 17TH ST SE LAKE STEVENS, WA 982583664

RACHEAL LARSON 613 MONARCH BLVD MOUNT VERNON, WA 98273

RACHEAL LARSON 9110 42ND ST NE LAKE STEVENS, WA 982584119

RACHEAL LARSON 8420 17TH ST SE LAKE STEVENS, WA 982583664

RACHEAL LARSON 1709 ELECTRIC AVENUE BELLINGHAM, WA 98229