

Recording Requested By  
**First American Mortgage Solutions**

WHEN RECORDED MAIL TO:  
**Quality Loan Service Corp. of Washington**  
411 Ivy Street  
San Diego, CA 92101



**201806110074**

06/11/2018 10:29 AM Pages: 1 of 4 Fees: \$102.00  
Skagit County Auditor

Trustee Sale No.: **WA-18-808378-SW**  
Title Order No.: **8728803**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**115573**  
**GUARDIAN NORTHWEST TITLE CO.**

### **NOTICE OF TRUSTEE'S SALE**

Pursuant to the Revised Code of Washington 61.24, et seq.

Reference Number of Deed of Trust: **Instrument No. 201608260201**

Parcel Number(s): **360519-0-009-5002 | P51072**

Grantor(s) for Recording Purposes under RCW 65.04.015: **MICHEAL STREET, AN UNMARRIED PERSON**

Current Beneficiary of the Deed of Trust and Grantee (for Recording Purposes under RCW 65.04.015):  
**GUILD MORTGAGE COMPANY , A CALIFORNIA CORPORATION**

Current Trustee of the Deed of Trust: **Quality Loan Service Corporation of Washington**

Current Loan Mortgage Servicer of the Deed of Trust: **Guild Mortgage Company**

I. **NOTICE IS HEREBY GIVEN** that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 10/12/2018, at 10:00 AM At main entrance to the Skagit County Courthouse on 3rd & Kincaid St, located at 205 W. Kincaid St, Mount Vernon, WA 98273 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of 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:

**PARCEL A: THAT PORTION OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SUBDIVISION (CENTER OF SAID SECTION; THENCE SOUTH 0 DEGREES 27 MINUTES 53 SECONDS EAST ALONG THE EAST LINE OF SAID SUBDIVISION 599.60 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 0 DEGREES 27 MINUTES 53 SECONDS EAST 299.80 FEET; THENCE NORTH 86 DEGREES 16 MINUTES 01 SECONDS WEST PARALLEL WITH THE NORTH LINE OF SAID SUBDIVISION 738.50 FEET; THENCE NORTH 0 DEGREES 57 MINUTES 16 SECONDS WEST 300.00 FEET; THENCE SOUTH 86 DEGREES 16 MINUTES 01 SECOND EAST 741.07 FEET TO THE POINT OF BEGINNING MORE COMMONLY KNOWN AS PARCEL NO. 32 OF THE RECORD OF SURVEY FILED IN VOLUME 1 OF SURVEYS ON PAGE 85, UNDER AUDITORS FILE NO. 805666 AND AS SUPPLEMENTED BY MAP FILED IN VOLUME 1 OF SURVEYS ON PAGE 110 UNDER AUDITORS FILE NO. 809463, RECORDS OF SAID COUNTY. PARCEL A-1: A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS A STRIP OF LAND LYING IN SECTION 19, TOWNSHIP 36 NORTH, RANGE 5 EAST, W.M. WHICH IS 60.00 FEET IN WIDTH, BEING 30.00 FEET ON BOTH SIDES OF THE FOLLOWING DESCRIBED LINE: COMMENCING AT THE SOUTHWEST CORNER OF GOVERNMENT LOT 3 IN SAID SECTION; THENCE NORTH 0 DEGREES 17 MINUTES 36 SECONDS EAST ALONG THE WEST LINE OF SAID SECTION, 30.33 FEET TO THE POINT OF BEGINNING; THENCE NORTHERLY**

THE FOLLOWING COURSES AND DISTANCES; NORTH 59 DEGREES 27 MINUTES 49 SECONDS EAST 242.43 FEET; NORTH 34 DEGREES 30 MINUTES 21 SECONDS EAST 254.74 FEET; NORTH 11 DEGREES 05 MINUTES 01 SECOND EAST 416.22 FEET; NORTH 8 DEGREES 14 MINUTES 41 SECONDS EAST 628.27 FEET; NORTH 17 DEGREES 38 MINUTES 56 SECONDS EAST 117.83 FEET; NORTH 35 DEGREES 18 MINUTES 26 SECONDS EAST 207.71 FEET; NORTH 26 DEGREES 20 MINUTES 26 SECONDS EAST 277.11 FEET; NORTH 60 DEGREES 34 MINUTES 24 SECONDS EAST 141.95 FEET; SOUTH 71 DEGREES 59 MINUTES 36 SECONDS EAST 320.00 FEET; SOUTH 86 DEGREES 16 MINUTES 01 SECOND EAST 1755.22 FEET AND THE TERMINUS OF SAID EASEMENT, SAID TERMINUS HAVING A 45.00 FOOT TURNAROUND RADIUS. TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS A STRIP OF LAND IN THE WEST 1/2 OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 5 EAST, W.M. IN SKAGIT COUNTY, WASHINGTON, WHICH IS 60.00 FEET IN WIDTH AND LIES 30.00 FEET ON BOTH SIDES OF THE FOLLOWING CENTER LINE. COMMENCING AT THE CENTER OF SAID SECTION; THENCE NORTH 86 DEGREES 16 MINUTES 01 SECOND WEST ALONG THE SOUTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION 364.02 FEET; THENCE NORTH 0 DEGREES 56 MINUTES 29 SECONDS EAST 662.11 FEET; THENCE NORTH 86 DEGREES 16 MINUTES 01 SECOND WEST 30.04 FEET TO THE POINT OF BEGINNING; THENCE SOUTHERLY THE FOLLOWING COURSES AND DISTANCES: SOUTH 5 DEGREES 57 MINUTES 13 SECONDS WEST 515.87 FEET, SOUTH 14 DEGREES 22 MINUTES 03 SECONDS EAST 172.10 FEET; SOUTH 8 DEGREES 32 MINUTES 57 SECONDS WEST 592.85 FEET, SOUTH 7 DEGREES 56 MINUTES 25 SECONDS EAST 451.25 FEET, SOUTH 53 DEGREES 09 MINUTES 55 SECONDS EAST 266.54 FEET TO THE TERMINUS OF SAID EASEMENT, SAID TERMINUS HAVING A TURNAROUND RADIUS OF 45.00 FEET. SITUATED IN SKAGIT COUNTY, WASHINGTON.

More commonly known as: 3653 NEWBERG PLACE, SEDRO WOOLLEY, WA 98284

which is subject to that certain Deed of Trust dated 8/16/2016, recorded 8/26/2016, under Instrument No. 201608260201 records of SKAGIT County, Washington, from MICHEAL STREET, AN UNMARRIED PERSON, as grantor(s), to FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON, A WASHINGTON CORPORATION, as original trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS, as original beneficiary, the beneficial interest in which was subsequently assigned to GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, the Beneficiary, under an assignment recorded under Auditors File Number 201803080042

II. No action commenced by the Beneficiary of the Deed of Trust as referenced in RCW 61.21.030(4) 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 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: \$17,524.51.

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$192,074.13, together with interest as provided in the Note from 3/1/2017 on, and such other costs and fees 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 **10/12/2018**. The defaults referred to in Paragraph III must be cured by **10/1/2018** (11 days before the sale date), or by other date as permitted in the Note or Deed of Trust, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before **10/1/2018** (11 days before the sale), or by other date as permitted in the Note or Deed of Trust, the default as set forth in Paragraph III is cured and the Trustee's 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 **10/1/2018** (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, and curing all other defaults.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower(s) and Grantor(s) by both first class and certified mail, 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. The list of recipients of the Notice of Default is listed within the Notice of Foreclosure provided to the Borrower(s) and Grantor(s). These requirements were completed as of **4/9/2018**.

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 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 20<sup>th</sup> 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 20<sup>th</sup> 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.

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

You have only 20 DAYS from the recording date of 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: 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: Toll-free: **1-800-569-4287** or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <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: 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>

**Additional information provided by the Trustee:** If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholders rights against the real property only. The Trustee's Sale Number is WA-18-808378-SW.

**QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

Dated: 6/7/2018

  
Quality Loan Service Corp. of Washington, as Trustee  
By: Chelsea Bonds, Assistant Secretary

Trustee's Mailing Address:

Quality Loan Service Corp. of Washington  
411 Ivy Street, San Diego, CA 92101

Trustee's Physical Address:

Quality Loan Service Corp. of Washington  
108 1<sup>st</sup> Ave South, Suite 202, Seattle, WA 98104

For questions call toll-free: (866) 925-0241

Trustee Sale Number: WA-18-808378-SW

Sale Line: 916-939-0772 or Login to: <http://wa.qualityloan.com>

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: Washington  
County of: King

On 6.7.18 before me, **Meesha Batson** a notary public, personally appeared Chelsea Bonds, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Washington that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

  
Signature **Meesha Batson**

