

RECORDING REQUESTED BY:



201811210042

11/21/2018 12:45 PM Pages: 1 of 5 Fees: \$103.00
Skagit County Auditor

WHEN RECORDED MAIL TO:

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

TS No WA08001835-15-1

GUARDIAN NORTHWEST TITLE CO. TO No 8591968

NOTICE OF TRUSTEE'S SALE 110233
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

Grantor: **SHIRLEY K VANBIBBER, AND GERALD E VANBIBBER, WIFE AND HUSBAND**
Current Beneficiary of the Deed of Trust: **Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP**
Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**
Current Mortgage Servicer of the Deed of Trust: **Carrington Mortgage Services, LLC**
Reference Number of the Deed of Trust: **Instrument No. 200503300147**
Parcel Number: **4719-000-002-0000**

I. NOTICE IS HEREBY GIVEN that on **March 22, 2019, 09:00 AM, Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273**, 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:

LOT 2, PLAT OF BARKERVIEW WEST, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 17 OF PLATS, PAGES 13 THROUGH 16, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

APN: **4719-000-002-0000**

More commonly known as **2905 PAUL PLACE, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated March 29, 2005, executed by SHIRLEY K VANBIBBER, AND GERALD E VANBIBBER, WIFE AND HUSBAND as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for COUNTRYWIDE MORTGAGE VENTURES, LLC DBA TM MORTGAGE, Beneficiary of the security instrument, its successors and assigns, recorded March 30, 2005 as Instrument No. 200503300147 and the beneficial interest was assigned to **BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP** and recorded June 24, 2011 as Instrument Number 201106240064 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP**, 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.

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 PAYMENT INFORMATION

| From | To | Number of Payments | Monthly Payment | Total |
|--------------|------------------|--------------------|-----------------|--------------|
| June 1, 2010 | November 8, 2018 | 102 | \$1,386.11 | \$141,383.22 |

LATE CHARGE INFORMATION

| | | | | |
|--------------|------------------|--|--|--------|
| June 1, 2010 | November 8, 2018 | | | \$0.00 |
|--------------|------------------|--|--|--------|

PROMISSORY NOTE INFORMATION

| | |
|-------------------|----------------|
| Note Dated: | March 29, 2005 |
| Note Amount: | \$172,296.00 |
| Interest Paid To: | May 1, 2010 |
| Next Due Date: | June 1, 2010 |

Current Beneficiary: **Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP**

Contact Phone No: **(800) 561-4567**

Address: **1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$159,491.34, 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 **March 22, 2019**. The defaults referred to in Paragraph III must be cured by **March 11, 2019**, (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 **March 11, 2019** (11 days before the sale) the default as set forth in Paragraph III is cured 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 **March 11, 2019** (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 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 current Beneficiary, Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

GERALD E VANBIBBER
19920 67TH AVE NE , PSG 44, ARLINGTON, WA 98223

GERALD E VANBIBBER
2905 PAUL PLACE, MOUNT VERNON, WA 98273

GERALD E VANBIBBER
3735 W 165 N, HURRICANE, UT 84737-2760

GERALD E VANBIBBER
725 E 5TH ST APT 8, ARLINGTON, WA 98223-1265

GERALD E VANBIBBER
8700 67TH AVE NE APT K104, MARYSVILLE, WA 98270-8051

SHIRLEY K VANBIBBER
19920 67TH AVE NE , PSG 44, ARLINGTON, WA 98223

SHIRLEY K VANBIBBER
2905 PAUL PLACE, MOUNT VERNON, WA 98273

SHIRLEY K VANBIBBER
3735 W 165 N, HURRICANE, UT 84737-2760

SHIRLEY K VANBIBBER
725 E 5TH ST APT 8, ARLINGTON, WA 98223-1265

SHIRLEY K VANBIBBER
8700 67TH AVE NE APT K104, MARYSVILLE, WA 98270-8051

by both first class and certified mail on **November 30, 2015**, 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 25, 2015** 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. 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.

Notice to Borrower(s) who received a letter under RCW 61.24.031:.

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 might 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:

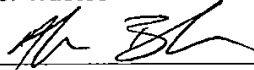
The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Telephone: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

Dated: 11/19/2018

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

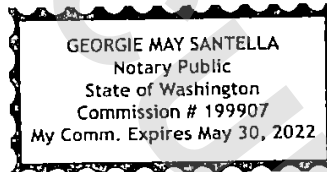
**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

STATE OF WASHINGTON
COUNTY OF KING

I certify that I know or have satisfactory evidence that ALAN BURTON is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he 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: 11/19/18

Notary Public in and for the State of Washington
Residing at King County
My Appointment expires 05/31/2022



Trustee Corps may be considered 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 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.

UNOFFICIAL DOCUMENT