

Recording Requested By
First American Mortgage Solutions

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



201812070049

12/07/2018 01:42 PM Pages: 1 of 6 Fees: \$104.00
Skagit County Auditor

NOTICE OF TRUSTEE'S SALE SAGEARDIAN NORTHWEST TITLE CO.

File No.: 18-123256 Title Order No.: 8733730

115861

Grantor: Mishelle M Pickard, as her separate property
Current beneficiary of the deed of trust: THE BANK OF NEW YORK MELLON,
F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc.,
Asset-Backed Certificates, Series 2007-12
Current trustee of the deed of trust: Aztec Foreclosure Corporation of
Washington
Current mortgage servicer of the deed of trust: Carrington Mortgage Services,
LLC
Reference number of the deed of trust: 200707020145
Parcel number(s): 4166-013-015-0008
Abbreviated legal description: Lots 5, C and a Ptn of Lot D, Block 13, Replat of
Junction Addn. to Sedro
Commonly known as: 817 REED ST, Sedro Woolley, WA 98284

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **April 19, 2019, at the hour of 10:00 am** At main entrance Skagit County Courthouse, 3rd & Kincaid St, located at 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:

LOTS 5 AND C AND THE NORTH 10 FEET, 8 INCHES OF LOT D, ALL IN BLOCK 13, "REPLAT OF THE JUNCTION ADDITION TO SEDRO," AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 48, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF SEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.

which is the subject of that certain Deed of Trust dated June 22, 2007, recorded July 2, 2007, under Auditor's File No. 200707020145, records of Skagit County, Washington, from Mishelle M Pickard, as her separate property as Grantor, to Landsafe Title of Washington as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Home Loans, Inc., Its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for Countrywide Home Loans, Inc. Its Successors and Assigns to THE BANK OF NEW YORK MELLON, FKA The Bank of New York, as trustee for Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-12 under an assignment recorded at Instrument No. 201302070010.

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 September 1, 2017 installment on in the sum of \$14,445.55 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 \$2,247.68 as of December 5, 2018. The amount to cure the default payments as of the date of this notice is \$17,024.37. 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 \$107,696.71, together with interest in the Note or other instrument secured from August 1, 2017, 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 \$380,632.28. 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 April 19, 2019. 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 April 8, 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 on or before April 8, 2019 (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 April 8, 2019 (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:

The Estate of Mishelle M.
Pickard
817 REED ST
Sedro Woolley, WA 98284

Heirs and Devisees of Mishelle
M. Pickard
817 REED ST
Sedro Woolley, WA 98284

Jonathan Pickard, Son of
Mishelle Pickard, deceased
902 Cook RD
Sedro Woolley, WA 98284

by both first class and certified mail on October 31, 2018 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 31, 2018 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.

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 5th day of December, 2018

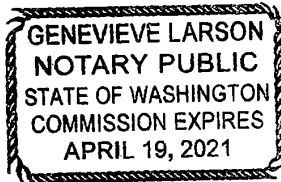
AZTEC FORECLOSURE CORPORATION OF WASHINGTON

By [Signature]
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 5th day of December, 2018, by Inna D. Zagariya, Vice President.



[Signature]
Notary Public in and
for the State of Washington

My Commission Expires: 8/19/21

EXHIBIT "A"

The Estate of Mishelle M. Pickard
817 REED ST
Sedro Woolley, WA 98284

Heirs and Devisees of Mishelle M. Pickard
817 REED ST
Sedro Woolley, WA 98284

Jonathan Pickard, Son of Mishelle Pickard,
deceased
902 Cook RD
Sedro Woolley, WA 98284

Ryan Pickard, Esq.
Wright Finlay & Zak LLP
3600 15th Ave West, Ste 202
Seattle, WA 98119

Occupant(s)
817 REED ST
Sedro Woolley, WA 98284

The City of Sedro-Woolley
c/o: Craig D. Sjostrom, Attorney at Law
1204 Cleveland Ave
Mount Vernon, WA 98273

The City of Sedro Woolley
325 Metcalf Street
Sedro Woolley, WA 98284

State of Washington
c/o Skagit County Prosecuting Atty
605 S. Third Street
Mount Vernon, WA 98273

State of Washington
c/o The Attorney General
1125 Washington Street SE, PO Box 40100
Olympia, WA 98504-0100