

AFTER RECORDING RETURN TO:

Hershner Hunter, LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440



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Skagit County Auditor

CHICAGO TITLE

W20036328

Document Title:

NOTICE OF TRUSTEE'S SALE

Grantor: BETHANY BETLEM AND MATHEW COKER
Current Beneficiary of the deed UMPQUA BANK
of trust:
Current Trustee of the deed of CHICAGO TITLE COMPANY OF WASHINGTON
trust:
Current mortgage servicer of UMPQUA BANK
the deed of trust:
Reference number of the deed 201705120120
of trust:
Parcel number(s): P75996/ 4150-062-032-0002

Reference Number(s) of Original Deed of Trust:

Recorded: May 12, 2017
Skagit County Recording No. 201705120120

Successor Trustee:

NANCY K. CARY, Successor Trustee

Legal Description:

Lot 31 and the East 20 feet of Lot 32, Block 62, "First Addition to the Town of Sedro in Skagit County, Washington," as per plat recorded in Volume 3 of plats, page 29, records of Skagit County, Washington.

Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.

NOTICE OF TRUSTEE'S SALE

Grantor: BETHANY BETLEM AND MATHEW COKER
 Current Beneficiary of the deed of trust: UMPQUA BANK
 Current Trustee of the deed of trust: CHICAGO TITLE COMPANY OF WASHINGTON
 Current mortgage servicer of the deed of trust: UMPQUA BANK
 Reference number of the deed of trust: 201705120120
 Parcel number(s): P75996/ 4150-062-032-0002

I. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee, NANCY K. CARY, will on June 7, 2019, at the hour of 11:00 a.m. at the front of the Skagit Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, Washington, 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:

Lot 31 and the East 20 feet of Lot 32, Block 62, "First Addition to the Town of Sedro in Skagit County, Washington," as per plat recorded in Volume 3 of plats, page 29, records of Skagit County, Washington.

Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.

Tax Account No.: P75996/ 4150-062-032-0002

which is subject to that certain Deed of Trust described as follows:

Dated: May 4, 2017
 Recorded: May 12, 2017
 Recording No.: 201705120120
 Records of: Skagit County, Washington
 Trustee: CHICAGO TITLE COMPANY OF WASHINGTON
 Successor Trustee: NANCY K. CARY
 Beneficiary: UMPQUA BANK

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 defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of \$1,198.40 each, due the first of each month, for the months of April 2018 through July 2018; plus monthly payments at the new rate of \$1,283.94 each, due the first of each month, for the months of August 2018 through January 2019; plus late charges in the amount of \$34.81 each, assessed the sixteenth of each month, for the months of April 2018 through December 2018; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$182,599.04, together with interest as provided in the note or other instrument secured from March 1, 2018, 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 June 7, 2019. The Default(s) referred to in paragraph III must be cured by May 29, 2019, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before May 29, 2019, the defaults as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after May 29, 2019, 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:

Bethany Betlem
802 Nelson St.
Sedro Woolley WA 98284

Bethany Betlem
46411 Baker Loop Road
Concrete WA 98237

Bethany Betlem
217 South St.
Hamilton WA 98255

Bethany Betlem
2517 Monica Drive
Mount Vernon WA 98273

Bethany Betlem
PO Box 31
Hamilton WA 98255

Mathew Coker
802 Nelson St.
Sedro Woolley WA 98284

Mathew Coker
PO Box 31
Hamilton WA 98255

Mathew Coker
1608 Woodland Drive
Mount Vernon WA 98274

Mathew Coker
217 South St.
Hamilton WA 98255

by both first class and certified mail on December 7, 2018, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on December 8, 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 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.

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: 1-877-894-4663, Web site:

http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development, Telephone: 1-800-569-4287, Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>

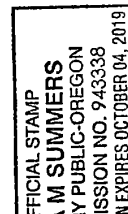
The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys, Telephone: 1-800-606-4819, Web site: <http://nwjustice.org/what-clear>

DATED: January 8, 2019.

ADDRESS FOR SERVICE OF PROCESS:

NANCY K. CARY, Trustee
Law Offices
1223 Commercial Street
Bellingham WA 98225
Telephone: (360) 715-1218

NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-8511



STATE OF OREGON)
) ss.
COUNTY OF LANE)

On January 8, 2019, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.



Lisa M. Summers

Notary Public for Oregon
Residing at Eugene, Oregon
My Commission Expires: 10/4/2019
TS #30057.31003

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION
PRACTICES ACT NOTICE

This communication is from a debt collector.

