Skagit County Auditor, WA

# **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

#### NOTICE OF TRUSTEE'S SALE

File No.:18-124282 Title Order No.:620036733

Grantor: Christopher D. Longworth and Shawn Denise Longworth, husband and

Current beneficiary of the deed of trust: Wells Fargo Bank, N.A. Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington

Current mortgage servicer of the deed of trust: Wells Fargo Bank, N.A. Reference number of the deed of trust: 200301130245

Parcel number(s): P57722

Abbreviated legal description: Lot(s): 19 & 20 AND PTN 18 Unit(s): Block 7

**KELLOGG AND FORDS ADD TO ANACORTES** 

Commonly known as: 2320 31st Street, Anacortes, WA 98221

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on June 28, 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:

Described in the Deed of Trust as: LOTS 19 AND 20. AND THE WEST 1/2 OF LOT BLOCK 7, 'KELLOGG AND FORD'S ADDITION TO ANACORTES. WASHINGTON', AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 41. RECORDS OF SKAGIT COUNTY, WASHINGTON, ALSO BEING KNOWN AS TRACT 5, BLOCK 7 OF THAT CERTAIN SURVEY DATED APRIL 17, 1978, UNDER AUDITOR'S FILE NO. 877715, IN VOLUME 2 OF SURVEYS, PAGE 90, RECORDS OF SKAGIT COUNTY, WASHINGTON.

And more accurately described as: Lots 19 and 20, and the West Half of Lot 18, Block 7, KELLOGG AND FORD'S ADDITION TO ANACORTES, according to the plat

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thereof, recorded in Volume 1 of Plats, page 41, records of Skagit County, Washington; (also known as Lot 5, Block 7, of survey recorded Volume 2 of Surveys, page 90, Auditor's File No. 877715, records of Skagit County, Washington); Situated in Skagit County, Washington.

which is the subject of that certain Deed of Trust dated December 12, 2002, recorded January 13, 2003, under Auditor's File No. 200301130245, records of Skagit County, Washington, from Christopher D. Longworth and Shawn Denise Longworth, husband and wife as Grantor, to Wells Fargo Financial National Bank as Trustee, to secure an obligation in favor of Wells Fargo Bank, N.A. as Beneficiary.

H.

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 April 15, 2018 installment on in the sum of \$2,828.88 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 \$2,107.78 as of February 18, 2019. The amount to cure the default payments as of the date of this notice is \$4,936.66. 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 \$35,399.09, together with interest in the Note or other instrument secured from March 15, 2018, 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 \$39,610.08. 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

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express or implied regarding title, possession, or encumbrances on June 28, 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 June 17, 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 June 17, 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 June 17, 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:

Christopher D Longworth

2320 31St St

Anacortes, WA 98221

Shawn Denise Longworth

2320 31St St

Anacortes, WA 98221

Shawn Denise Longworth

23942 Cordy LN

Sedro Woolley, WA 98284

Unknown Spouse and/or

Domestic Partner of Christopher Domestic Partner of Shawn

D Longworth 2320 31St St

Anacortes, WA 98221

Unknown Spouse and/or

Domestic Partner of Shawn

**Denise Longworth** 2320 31St St

Anacortes, WA 98221

Unknown Spouse and/or

Denise Longworth 23942 Cordy LN

Sedro Woolley, WA 98284

by both first class and certified mail on January 17, 2019 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on January 17, 2019 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.

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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,

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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: <a href="http://nwjustice.org/what-clear">http://nwjustice.org/what-clear</a>

XII.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

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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 day of February, 2019

AZTEC FORECLOSURE

CORPORATION OF WASHINGTON

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 1 kg day of February, 2019, by Inna D.

Zagariya, Vice President.

**NOTARY PUBLIC** STATE OF WASHINGTON NATALIE TARAS MY COMMISSION EXPIRES MARCH 12, 2022

My Commission Expires:\_

for the State of Washington

Notary Public in and

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# EXHIBIT "A"

Christopher D Longworth 2320 31St St Anacortes, WA 98221

Shawn Denise Longworth 2320 31St St Anacortes, WA 98221

Shawn Denise Longworth 23942 Cordy LN Sedro Woolley, WA 98284

Unknown Spouse and/or Domestic Partner of Christopher D Longworth 2320 31St St Anacortes, WA 98221

Occupant(s) 2320 31st Street Anacortes, WA 98221 Unknown Spouse and/or Domestic Partner of Shawn Denise Longworth 2320 31St St Anacortes, WA 98221

Unknown Spouse and/or Domestic Partner of Shawn Denise Longworth 23942 Cordy LN Sedro Woolley, WA 98284

US Bank N.A. 4325 17th Avenue SW Fargo, ND 58103

John P. Livingston 119 North Commercial Street, Suite 1345 Bellingham, WA 98225

Thomas E. SeGuine Attorney at Law 1023 South 3rd Street Mount Vernon, WA 98273

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