

WHEN RECORDED MAIL TO:  
**Quality Loan Service Corp. of Washington**  
108 1st Ave South, Suite 202  
Seattle, WA 98104

TS No.: **WA-19-852841-RM**  
APN No.: **P104859 / 4628-000-025-0004**  
Title Order No.: **8751024**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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

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

Reference Number of Deed of Trust: **Instrument No. 200707050119**

Parcel Number(s): **P104859 / 4628-000-025-0004**

Grantor(s) for Recording Purposes under RCW 65.04.015: **KENNETH G. FICKER AND SARAH J. FICKER, HUSBAND AND WIFE**

Current Beneficiary of the Deed of Trust and Grantee (for Recording Purposes under RCW 65.04.015):

**WILMINGTON SAVINGS FUND SOCIETY, FSB, as trustee of FINANCE OF AMERICA  
STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1**

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

Current Loan Mortgage Servicer of the Deed of Trust: **Reverse Mortgage Solutions, Inc.**

I. **NOTICE IS HEREBY GIVEN** that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on **10/25/2019, 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**,

Lot 25, "PLAT OF LONESTAR'S ADDITION TO THE CITY OF CONCRETE", as per plat recorded in Volume 15 pf Plats, pages 163 through 166, inclusive, records of Skagit County, Washington.

More commonly known as: **7333 SUPERIOR AVE. & 45337 MAIN ST., CONCRETE, WA 98237**

which is subject to that certain Deed of Trust dated **6/28/2007**, recorded **7/5/2007**, under **200707050119** records of **SKAGIT** County, **Washington**, from **KENNETH G. FICKER AND SARAH J. FICKER, HUSBAND AND WIFE**, as Grantor(s), to **NORTHWEST TRUSTEE SERVICES, INC.**, as Trustee, to secure an obligation in favor of **SEATTLE MORTGAGE COMPANY, A WASHINGTON CORPORATION**, as Beneficiary, the beneficial interest in which was subsequently assigned to **WILMINGTON SAVINGS FUND SOCIETY, FSB, as trustee of FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1** under and assignment recorded under Auditors File Number **201905140047**

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:

BORROWER(S) FAILED TO PAY PROPERTY TAXES PRIOR TO THE DELINQUENCY DATE IN VIOLATION OF THE TERMS OF BORROWER(S)' HOME EQUITY CONVERSION MORTGAGE

IV. The total sum owing on the obligation secured by the Deed of Trust is: the principal sum of \$180,255.09, together with interest as provided in the Note, Deed of Trust, or other instrument secured from 6/28/2007 on, and such other costs, fees, and charges as are due under the Note, Deed of Trust, 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 10/25/2019. The default(s) referred to in Paragraph III must be cured before this sale date (if curable) to cause a discontinuance of the sale. The sale will be discontinued and terminated if the default as set forth in Paragraph III is cured. For monetary defaults, payments must be in cash or with cashiers or certified checks from a State or Federally chartered bank. The sale may also be terminated any time before the sale date set forth in this Paragraph if the Borrower, Grantor or holder of any recorded junior lien or encumbrance pays the entire principal and interest, plus costs, charges, fees and advances, if any, made pursuant to the terms of the Note, Deed of Trust and/or other instrument secured, and cures all other defaults.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME

KENNETH G. FICKER, SARAH J. FICKER

ADDRESS

7333 SUPERIOR AVE. & 45337 MAIN ST., CONCRETE, WA 98237

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. These requirements were completed as of 5/17/2019.

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 OF YOUR HOME.**

In the event the property secured by the Deed of Trust is owner-occupied residential real property, you may be eligible for mediation, 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 website: [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 website: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <http://www.hud.gov/offices/hsg/sfh/hec/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 website: <http://nwjustice.org/what-clear>


If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The Purchaser shall have no further recourse against the Borrower, Grantor, Trustee, Beneficiary, Beneficiary's Agent, or Beneficiary's Attorney.

**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 Note holders right's against the real property only. The Trustee's Sale Number is WA-19-852841-RM.

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

Dated:

6/17/19

  
Quality Loan Service Corp. of Washington, as Trustee  
By: Maria Montana, Assistant Secretary

## Trustee's 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-19-852841-RM

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:

California

County of:

San Diego


On 6.17.19 before me, R. Moore a notary public, personally appeared Maria Montana, 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

Signature

  
R Moore

