

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
Michelle Ghidotti, Esq.
9725 3rd Ave NE Ste 600
Seattle, WA 98115-2061
Phone: (206) 525-1925
Fax: (949) 427-2732

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No: *****6656 TS No: 18-1838

**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 RCW**

Grantor: ROBYN M CHOFFEL

Current Beneficiary of Deed of Trust: Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as
Owner Trustee of the Residential Credit Opportunities Trust
Current Mortgage Servicer for the Deed of Trust: American Mortgage Investment Partners Management,
LLC

Current Trustee for the Deed of Trust: MICHELLE R. GHIDOTTI, ESQ.

Trustee's address is 9725 3rd Ave NE Ste 600, Seattle, WA 98115-2061 206-331-3280

Trustee's agent for service is Gary Krohn, Reg. Agent, whose address is 9725 3rd Ave NE Ste 600, Seattle,
WA 98115-2061 Phone: (206) 525-1925

Reference Number of Deed of Trust: 201011240106

Parcel Number(s): P107387

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-HOME(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=df>

c

Loan No: *****6656

T.S. No.: 18-1838

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>

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on 10/25/2019, at 10:00 AM at At the main entrance to the Skagit County Courthouse, 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA 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 1, PLAT OF EDGEMOOR ESTATES, ACCORDING TO THE PLAT THEREOF
RECORDED IN VOLUME 18 OF PLATS, PAGES 62 THROUGH 64, RECORDS OF SKAGIT COUNTY,
WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

ABBREVIATED LEGAL DESCRIPTION: LOT 1, PLAT OF EDGEMOOR ESTATES

Commonly known as: 109 S 38TH PL
MOUNT VERNON, WA 98274-8778

which is subject to that certain Deed of Trust dated 10/27/2010, recorded 11/24/2010, under Auditor's File No. 201011240106, records of Skagit County, Washington, from ROBYN M CHOFFEL, AS HER SOLE AND SEPERATE PROPERTY, as Grantor(s), to RECONTRUST COMPANY, N.A., as Trustee, to secure an obligation in favor of BANK OF AMERICA, N.A., as Beneficiary, the beneficial interest in which was assigned to Wilmington Savings Fund Society, FSB, D/B/A Christiansa Trust as Owner Trustee of the Residential Credit Opportunities Trust V under Auditor's File No. 201712070073.

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:

PAYMENT INFORMATION

FROM	THRU	NO. PMT	AMOUNT	TOTAL
1/1/2019	06/25/2019	6	\$1,885.78	\$11,314.68

ESTIMATED FORECLOSURE FEES & COSTS

10/29/2018	Trustee's Fees	\$750.00
------------	----------------	----------

TOTAL DUE AS OF: 6/25/2019	\$12,064.68
-----------------------------------	--------------------

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$342,042.58, together with interest as provided in the Note or other instrument secured from 12/1/2018, 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, expressed or implied, regarding title, possession or encumbrances on 10/25/2019. The defaults referred to in Paragraph III must be cured by 10/14/2019, (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 10/14/2019 (11 days before the sale) the default 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. 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 10/14/2019 (11 days before the sale date) and before the sale, by the Borrower, or Grantor or any

Loan No: *****6656

T.S. No.: 18-1838

Guarantors 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 Beneficiary or Trustee to the Borrower(s) and Grantor(s) at the following address(es):

<u>NAME</u>	<u>ADDRESS</u>
ROBYN M CHOFFEL	109 S 38TH PL MOUNT VERNON, WA 98274-8778
ROBYN M CHOFFEL	205 WEST STEWART RD MOUNT VERNON, WA 98273
ROBYN M CHOFFEL	23642 -A CLEAR COURT CLEARLAKE, WA
ROBYN M CHOFFEL	435 S BURLINGTON BLVD BURLINGTON, WA 98233
ROBYN M CHOFFEL	735 S BURLINGTON BLVD BURLINGTON, WA 98233
ROBYN M CHOFFEL	PO BOX 344 CLEAR LAKE, WA 98235
Unknown Spouse and/or Domestic Partner of ROBYN M CHOFFEL	109 S 38TH PL MOUNT VERNON, WA 98274-8778
Unknown Spouse and/or Domestic Partner of ROBYN M CHOFFEL	205 WEST STEWART RD MOUNT VERNON, WA 98273
Unknown Spouse and/or Domestic Partner of ROBYN M CHOFFEL	23642 -A CLEAR COURT CLEARLAKE, WA
Unknown Spouse and/or Domestic Partner of ROBYN M CHOFFEL	435 S BURLINGTON BLVD BURLINGTON, WA 98233
Unknown Spouse and/or Domestic Partner of ROBYN M CHOFFEL	735 S BURLINGTON BLVD BURLINGTON, WA 98233
Unknown Spouse and/or Domestic Partner of ROBYN M CHOFFEL	PO BOX 344 CLEAR LAKE, WA 98235

by both first class and certified mail on 5/10/2019, proof of which is in the possession of the Trustee; and on 5/10/2019 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.

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.

Loan No: *****6656

T.S. No.: 18-1838

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.

If you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.

Additional disclaimers 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 noteholders rights against the real property only.

Service of Process should be sent to: Michelle Ghidotti, Esq., c/o Gary Krohn, Reg. Agent, 9725 3rd Ave NE Ste 600, Seattle, WA 98115-2061 Phone: (206) 525-1925

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: 6/26/19

Michelle R. Ghidotti, Esq., as Successor Trustee

9725 3rd Ave NE Ste 600,
Seattle, WA 98115-2061
Phone: (206) 525-1925
Fax: (949) 427-2732


By Michelle Ghidotti-Gonsalves, Esq.

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)
)ss
County of Orange)

On 6/26/2019 before me, Jeremy Romero, Notary Public personally appeared Michelle Ghidotti-Gonsalves, Esq 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.

Signature  (Seal)