

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps  
500 Union Street, Suite 620  
Seattle, WA 98101

TS No WA07000122-20-1

TO No 200292561-WA-MSI

**NOTICE OF TRUSTEE'S SALE  
PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.24 ET. SEQ.**

Grantor: **GAROLD L. HACKLEY AND JOANNE K. HACKLEY, HUSBAND AND WIFE**  
Current Beneficiary of the Deed of Trust: **Reverse Mortgage Funding, LLC**  
Original Trustee of the Deed of Trust: **ALLIANCE TITLE COMPANY**  
Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**  
Current Mortgage Servicer of the Deed of Trust: **Celink**  
Reference Number of the Deed of Trust: **Instrument No. 200701110047**  
Parcel Number: **P76195**

I. NOTICE IS HEREBY GIVEN that on **February 12, 2021, 10:00 AM, at main entrance Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA**, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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 18 AND THE WEST 20 FEET OF LOT 19, BLOCK 102, "PLAT OF THE TOWN OF SEDRO, SKAGIT COUNTY, W.T.", ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 18, RECORDS OF SKAGIT COUNTY, WASHINGTON**

APN: **P76195**

More commonly known as **728 MARSHALL AVENUE, SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated January 7, 2007, executed by GAROLD L. HACKLEY AND JOANNE K. HACKLEY, HUSBAND AND WIFE as Trustor(s), to secure obligations in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B. as original Beneficiary recorded January 11, 2007 as Instrument No. 200701110047 and the beneficial interest was assigned to REVERSE MORTGAGE FUNDING LLC and recorded August 19, 2020 as Instrument Number 202008190117 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **Reverse Mortgage Funding, LLC**, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

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III. The default(s) for which this foreclosure is made is/are as follows: *Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 7(B)(ii) under the Note, and pursuant to paragraph 9(B)(ii) of the Deed of Trust.*

**PRINCIPAL AND INTEREST DUE INFORMATION**

Principal Balance as of October 31, 2020	\$199,644.10
Interest due through October 31, 2020	\$17,097.51
<b>TOTAL PRINCIPAL BALANCE AND INTEREST DUE:</b>	<b>\$216,741.61</b>

**PROMISSORY NOTE INFORMATION**

Note Dated:	<b>January 7, 2007</b>
Note Amount:	<b>\$360,000.00</b>
Interest Paid To:	<b>December 15, 2019</b>
Next Due Date:	<b>January 15, 2020</b>

Current Beneficiary: **Reverse Mortgage Funding, LLC**  
 Contact Phone No: **800-441-4428**  
 Address: **101 West Louis Henna Blvd. Suite 310, Austin, TX 78728**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$199,644.10, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **February 12, 2021**. The defaults referred to in Paragraph III must be paid by **February 1, 2021**, (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 **February 1, 2021** (11 days before the sale) the default as set forth in Paragraph III is paid and the Trustees' 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 **February 1, 2021** (11 days before the sale date) and before the sale, by the Borrower or Grantor 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 current Beneficiary, Reverse Mortgage Funding, LLC or Trustee to the Borrower and Grantor at the following address(es):

**ADDRESS**  
 GAROLD L HACKLEY  
 728 MARSHALL AVENUE, SEDRO WOOLLEY, WA 98284

GAROLD L HACKLEY  
 12752 EAGLE DR, BURLINGTON, WA 98233

GAROLD L HACKLEY  
 728 MARSHALL ST, SEDRO WOOLLEY, WA 98284-1946

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GAROLD L HACKLEY  
C/O CRYSTAL R BURRESS - POWER OF ATTORNEY, 12752 EAGLE DR, BURLINGTON, WA 98233

JOANNE K HACKLEY  
728 MARSHALL AVENUE, SEDRO WOOLLEY, WA 98284

JOANNE K HACKLEY  
12752 EAGLE DR, BURLINGTON, WA 98233

JOANNE K HACKLEY  
728 MARSHALL ST, SEDRO WOOLLEY, WA 98284-1946

JOANNE K HACKLEY  
C/O CRYSTAL R BURRESS - POWER OF ATTORNEY, 12752 EAGLE DR, BURLINGTON, WA 98233

by both first class and certified mail on **September 10, 2020**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place **September 9, 2020** 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 Trustees' Sale.

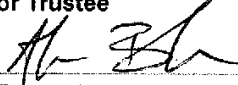
**X. Notice to Occupants or Tenants.** The purchaser at the Trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants who are not 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.

Notice to Borrower(s) who received a letter under RCW 61.24.031:

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

Dated: 10/9/2020

**MTC Financial Inc. dba Trustee Corps, as Duly Appointed  
Successor Trustee**

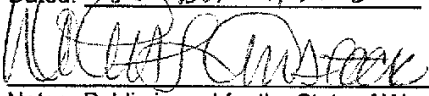
  
By: Alan Burton, Vice President

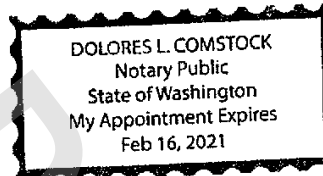
MTC Financial Inc. dba Trustee Corps  
500 Union Street, Suite 620  
Seattle, WA 98101  
Toll Free Number: (844) 367-8456  
TDD: (800) 833-6388

**For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps**

STATE OF WASHINGTON  
COUNTY OF KING

I certify that I know or have satisfactory evidence that **ALAN BURTON** is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Vice President for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: October 9, 2020  
  
Notary Public in and for the State of Washington



Residing at King County

My Appointment expires Feb 16, 2021

Trustee Corps may be considered a debt collector attempting to collect a debt.  
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.