

TS No.: 2019-00055-WA

WHEN RECORDED MAIL TO:
C/o Document Department -- Trustee Services
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328

**WASHINGTON STATE COUNTY AUDITOR/RECORDER'S
INDEXING FORM (Cover Sheet)**
RCW 65.04

Document Title(s): **NOTICE OF TRUSTEE'S SALE**

Grantor(s): **Randolph H Barrett and Jennifer Wingett**

Current Beneficiary of the Deed of Trust: **Deutsche Bank National Trust Company, as
Indenture Trustee for American Home Mortgage Investment Trust 2006-3**

Current Trustee of the Deed of Trust: **Western Progressive - Washington, Inc.**

Current Mortgage Servicer of the Deed of Trust: **PHH Mortgage Corporation**

Reference Number(s) of the Deed of Trust: **200609290212**

Assessor's Property Tax Parcel Number(s): **350121-0-011-0000 and 350121-0-016-0005**

Grantee(s): **Western Progressive - Washington, Inc.**

ABBREVIATED LEGAL DESCRIPTION:

The following may be used as an abbreviated legal description on the documents to be recorded, per Amended RCW 65.04.045. Said abbreviated legal description is not a substitute for a complete legal description within the body of the document:

Legal Description: **SECTION 21, TOWNSHIP 35, RANGE 1; PTN. GOV. LOTS 2 AND 3**

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I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, **Western Progressive - Washington, Inc.**, will on **01/14/2022**, at the hour of **09:00 AM**, at **Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273**, State of 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 (ies) of **Skagit**, State of Washington to-wit:

LEGAL DESCRIPTION:

THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS:

PARCEL "A":

THAT PORTION OF THE SOUTH 15-1/2 ACRES OF GOVERNMENT LOT 2 IN SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF THE SOUTHWEST ¼ OF THE SOUTHEAST ¼ OF SAID SECTION, WHICH POINT BEARS NORTH 0 DEGREES

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46°00" EAST A DISTANCE OF 1,339.81 FEET FROM THE SOUTH ¼ CORNER OF SAID SECTION; THENCE SOUTH 89 DEGREES 41'05" WEST ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 3.55 FEET TO A POINT ON THE WEST LINE OF THE PLAT OF "WOODS ADDITION TO ANACORTES, WASHINGTON" AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 35, RECORDS OF SKAGIT COUNTY, WASHINGTON, AT WHICH POINT BEARS SOUTH 0 DEGREES 36'55" WEST A DISTANCE OF 13.75 FEET FROM THE NORTHWEST CORNER OF SAID PLAT AND WHICH POINT IS THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH 89 DEGREES 41'05" WEST ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 2, A DISTANCE OF 98.13 FEET TO A POINT ON THE LINE OF MEAN HIGH TIDE AS SHOWN ON "PLATE 5, TIDE AND SHORE LANDS OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., ANACORTES, HARBOR" ACCORDING TO THE OFFICIAL MAP THEREOF ON FILE IN THE OFFICE OF THE BOARD OF STATE LAND COMMISSIONERS AT OLYMPIA, WASHINGTON; THENCE NORTH 35 DEGREES 14'00" WEST ALONG SAID LINE OF MEAN HIGH TIDE, A DISTANCE OF 111.46 FEET; THENCE NORTH 29 DEGREES 59'00" EAST ALONG SAID LINE OF MEAN HIGH TIDE A DISTANCE OF 9.96 FEET; THENCE NORTH 89 DEGREES 41'05" EAST PARALLEL WITH THE SOUTH LINE OF SAID GOVERNMENT LOT 2, A DISTANCE OF 216.19 FEET; THENCE SOUTH 18 DEGREES 16'55" WEST A DISTANCE OF 91.14 FEET; THENCE SOUTH 89 DEGREES 56'55" WEST A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF "WOODS ADDITION TO ANACORTES, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 35, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 0 DEGREES 36'55" WEST A DISTANCE OF 13.75 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION.

PARCEL "B":

THAT PORTION OF GOVERNMENT LOT 2 AND GOVERNMENT LOT 3 OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID GOVERNMENT LOT 2 WHICH POINT BEARS NORTH 0 DEGREES 45'59" EAST A DISTANCE OF 1,339.98 FEET (NORTH 0 DEGREES 46'00" EAST A DISTANCE OF 1,339.81 FEET BY DEED) FROM THE SOUTH ¼ CORNER OF SAID SECTION 21; THENCE SOUTH 89 DEGREES 40'16" WEST (SOUTH 89 DEGREES 41'05" WEST BY DEED) ALONG THE PROJECTED SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 3.55 FEET TO A POINT ON THE WEST LINE OF "WOODS ADDITION TO ANACORTES, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 35, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE

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NORTH 0 DEGREES 36'55" EAST ALONG THE WEST LINE OF SAID PLAT, A DISTANCE OF 13.75 FEET TO THE NORTHWEST CORNER THEREOF; THENCE NORTH 89 DEGREES 56'55" EAST A DISTANCE OF 30.00 FEET; THENCE NORTH 18 DEGREES 16'55" EAST A DISTANCE OF 91.17 FEET (91.14 FEET BY DEED); THENCE SOUTH 89 DEGREES 40'16" WEST (SOUTH 89 DEGREES 41'05" WEST BY DEED) PARALLEL WITH THE SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 31.66 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 40'16" WEST A DISTANCE OF 159.35 FEET; THENCE NORTH 33 DEGREES 59'14" EAST A DISTANCE OF 45.85 FEET; THENCE SOUTH 72 DEGREES 59'14" EAST A DISTANCE OF 90.43 FEET; THENCE SOUTH 1 DEGREES 00'37" WEST A DISTANCE OF 10.94 FEET; THENCE NORTH 89 DEGREES 40'16" EAST A DISTANCE OF 10.38 FEET; THENCE NORTH 46 DEGREES 58'38" EAST A DISTANCE OF 36.34 FEET; THENCE SOUTH 23 DEGREES 08'27" EAST A DISTANCE OF 26.71 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL "C":

THAT PORTION OF TRACT 3, PLATE NO. 5 OF ANACORTES TIDE LANDS IN SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M. ACCORDING TO THE OFFICIAL MAP THEREOF ON FILE IN THE OFFICE OF THE COMMISSIONER OF PUBLIC LANDS, OLYMPIA, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF GOVERNMENT LOT 2 OF SAID SECTION, WITH THE LINE OF MEAN HIGH TIDE, AS SHOWN ON SAID PLATE 5, WHICH POINT BEARS SOUTH 89 DEGREES 41'05" WEST A DISTANCE OF 101.68 FEET FROM THE NORTHWEST CORNER OF THE SOUTHWEST ¼ OF THE SOUTHEAST ¼ OF SAID SECTION; THENCE SOUTH 89 DEGREES 41'05" WEST ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 2 EXTENDED WESTERLY A DISTANCE OF 125.02 FEET TO A POINT ON THE INNER HARBOR LINE, AS SHOWN ON SAID PLATE 5; THENCE NORTH 21 DEGREES 20'30" EAST ALONG SAID INNER HARBOR LINE, A DISTANCE OF 107.60 FEET; THENCE NORTH 89 DEGREES 41'05" EAST PARALLEL WITH THE SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 26.53 FEET TO A POINT ON SAID LINE OF MEAN HIGH TIDE; THENCE SOUTH 29 DEGREES 59'00" WEST ALONG SAID LINE OF MEAN HIGH TIDE, A DISTANCE OF 9.96 FEET; THENCE SOUTH 35 DEGREES 14'00" EAST ALONG SAID LINE OF MEAN HIGH TIDE A DISTANCE OF 111.46 FEET TO THE TRUE POINT OF BEGINNING.

Commonly known as: 2420 Puget Way, Anacortes, WA 98221

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NOTICE OF TRUSTEE'S SALE

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Which is subject to that certain Deed of Trust dated **09/22/2006**, recorded **09/29/2006**, under Auditor's File No. **200609290212**, Book --- Page ---, records of Skagit County, Washington, from **Randolph H. Barrett, Jennifer Wingett, husband and wife** as Grantor, to **First American Title Company of Skagit County** as Trustee, to secure an obligation in favor of **American Brokers Conduit, as Lender and beneficiary, Mortgage Electronic Registration Systems, Inc. as the designated nominee for American Brokers Conduit**, the beneficial interest in which was assigned to **Deutsche Bank National Trust Company, as Indenture Trustee for American Home Mortgage Investment Trust 2006-3** under an assignment recorded on **December 19, 2013**, under Auditor's File No. as **Instrument No. 201312190035**, Bk. in Book ---, Pg. at Page ---, records of Skagit County, Washington.

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: **\$276,280.25**; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of **\$1,736,385.51**, together with interest as provided in the note or other instrument secured from **10/01/2018**, 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 **01/14/2022**. The default(s) referred to in paragraph III, must be cured by **01/03/2022** (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 **01/03/2022** (11 days before the sale date), the default(s) 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 **01/03/2022** (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

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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:

See Exhibit "A" attached

by both first class and certified mail on 07/30/2019 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on 07/30/2019, with said written notice of default or the written notice of default was posted in a conspicuous place on the real property described in the 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.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the bid amount paid. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary or the Beneficiary's attorney.

IX.

Anyone having any objections 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

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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;

XI.

NOTICE TO GUARANTORS OF COMMERCIAL LOANS

- (a) If you are a guarantor of the obligations secured by the deed of trust on a commercial loan, you may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust.
- (b) You have the same rights to reinstate the debt, cure the default or repay the debt as is given to the grantor in order to avoid the trustee's sale.
- (c) You will have no right to redeem the property after the trustee's sale.
- (d) Subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any other deed of trust granted to secure the same debt.

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: (877) 894-4663. Website: <http://www.homeownership.wa.gov>

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Exhibit "A"

Name and Addresses:

Randolph H. Barrett, Jennifer Wingett, husband and wife

2420 Puget Way, Anacortes, WA 98221

**WESTERN PROGRESSIVE - WASHINGTON, INC., MAY BE ACTING AS A DEBT
COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION
OBTAINED MAY BE USED FOR THAT PURPOSE.**