

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps  
606 W. Gowe Street  
Kent, WA 98032-6744

TS No WA07000017-20-1

TO No 200025767-WA-MSI

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

Grantor: **ALFONSO LOPEZ-RIANOS AND VERONICA HERMINIA CRUZ, A MARRIED COUPLE**  
Current Beneficiary of the Deed of Trust: **PennyMac Loan Services, LLC**  
Original Trustee of the Deed of Trust: **CHICAGO TITLE**  
Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**  
Current Mortgage Servicer of the Deed of Trust: **PennyMac Loan Services, LLC**  
Reference Number of the Deed of Trust: **Instrument No. 201805290198**  
Parcel Number: **P106874 (4631-000-001-0000)**

I. NOTICE IS HEREBY GIVEN that on **February 11, 2022, 09:00 AM, Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273**, 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 1, "PLAT OF SAHLBOM ANNEX", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 179 AND 180, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON**

**APN: P106874 (4631-000-001-0000)**

**More commonly known as 1090 CRYSTAL CT, BURLINGTON, WA 98233**

which is subject to that certain Deed of Trust dated May 26, 2018, executed by **ALFONSO LOPEZ-RIANOS AND VERONICA HERMINIA CRUZ, A MARRIED COUPLE** as Trustor(s), to secure obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, as designated nominee for **BANNER BANK**, Beneficiary of the security instrument, its successors and assigns, recorded May 29, 2018 as Instrument No. 201805290198 and the beneficial interest was assigned to PennyMac Loan Services, LLC and recorded November 4, 2019 as Instrument Number 201911040001 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **PennyMac Loan Services, 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.

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 PAYMENT INFORMATION**

From	To	Number of Payments	Monthly Payment	Total
August 1, 2019	October 5, 2021	11	\$2,201.74	<b>\$59,750.58</b>
		12	\$2,213.92	
		4	\$2,241.10	

**LATE CHARGE INFORMATION**

August 1, 2019	October 5, 2021			<b>\$248.60</b>
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**PROMISSORY NOTE INFORMATION**

Note Dated: **May 26, 2018**  
Note Amount: **\$320,614.00**  
Interest Paid To: **July 10, 2019**  
Next Due Date: **August 1, 2019**

Current Beneficiary: **PennyMac Loan Services, LLC**  
Contact Phone No: **866-549-3583**  
Address: **3043 Townsgate Road #200, Westlake Village, CA 91361**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$314,615.47, 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 11, 2022**. The defaults referred to in Paragraph III must be cured by **January 31, 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 before **January 31, 2022** (11 days before the sale) the default as set forth in Paragraph III is cured 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 **January 31, 2022** (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, PennyMac Loan Services, LLC or Trustee to the Borrower and Grantor at the following address(es):

**ADDRESS**  
**VERONICA HERMINIA CRUZ**  
**1090 CRYSTAL CT, BURLINGTON, WA 98233**

**VERONICA H CRUZ**  
**1930 HARRISON ST, MOUNT VERNON, WA 98273**

**VERONICA H CRUZ**  
**C/O SKAGIT COUNTY PROSECUTING ATTORNEY FAMILY SUPPORT DIVISION, 1204 CLEVELAND**

STREET, MOUNT VERNON, WA 98273

VERONICA H CRUZ  
C/O SKAGIT COUNTY PROSECUTING ATTORNEY FAMILY SUPPORT DIVISION, P.O. BOX 1226,  
MOUNT VERNON, WA 98273

VERONICA H CRUZ  
C/O WASHINGTON STATE SUPPORT REGISTRY, P.O. BOX 45868, OLYMPIA, WA 98504-5868

ALFONSO LOPEZ-RIANOS  
1090 CRYSTAL CT, BURLINGTON, WA 98233

by both first class and certified mail on February 18, 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 February 18, 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.**

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 might 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 or (800) 606-4819 Website: [www.wshfc.org](http://www.wshfc.org)

The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: [www.hud.gov](http://www.hud.gov)

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

Dated: 10/5/2021

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

Alan Burton  
By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps  
606 W. Gowe Street  
Kent, WA 98032-5744  
Toll Free Number: (844) 367-8456  
TDD: (800) 833-6388

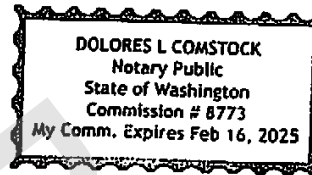
For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

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 signed this instrument, on oath stated that he 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 5, 2021

Dolores L Comstock  
Notary Public in and for the State of Washington



Residing at King County  
My Appointment expires Feb 16, 2025

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.