

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No WA08000013-22-1

TO No 220109931

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

Grantor: **KELLY STEPHENSON, AS HER SEPARATE PROPERTY AND DONALD E MCRAE, HER SPOUSE**

Current Beneficiary of the Deed of Trust: **Metropolitan Life Insurance Company**

Original Trustee of the Deed of Trust: **LAND TITLE COMPANY**

Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**

Current Mortgage Servicer of the Deed of Trust: **NewRez LLC FKA New Penn Financial, LLC DBA Shellpoint Mortgage Servicing**

Reference Number of the Deed of Trust: **Instrument No. 200508220205**

Parcel Number: **P64379**

I. NOTICE IS HEREBY GIVEN that on **February 3, 2023, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

APN: P64379

Abbreviated Legal: Ptn Lot 7 and Tract 11, Chase Acreage

More commonly known as 24880 CHASE RD, SEDRO WOOLLEY, WA 98284

which is subject to that certain Deed of Trust dated August 18, 2005, executed by **KELLY STEPHENSON, AS HER SEPARATE PROPERTY AND DONALD E MCRAE, HER SPOUSE** as Trustor(s), to secure obligations in favor of **HOUSEHOLD FINANCE CORPORATION III** as original Beneficiary recorded August 22, 2005 as Instrument No. 200508220205 and the beneficial interest was assigned to **METROPOLITAN LIFE INSURANCE COMPANY** and recorded May 9, 2022 as Instrument Number 202205090027 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **Metropolitan Life Insurance Company**, 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
July 23, 2021	September 23, 2022	7	\$533.55	\$7,977.25
		8	\$530.30	

LATE CHARGE INFORMATION

From	To	Number of Payments	Monthly Payment	Total
July 23, 2021	September 23, 2022	0	\$0.00	\$0.00

PROMISSORY NOTE INFORMATION

Note Dated:	August 18, 2005
Note Amount:	\$69,615.00
Interest Paid To:	June 23, 2021
Next Due Date:	July 23, 2021

Current Beneficiary: **Metropolitan Life Insurance Company**
 Contact Phone No: **800-365-7107**
 Address: **75 Beattie Place, Suite 300, Greenville, SC 29601**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$45,586.67, 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 3, 2023**. The defaults referred to in Paragraph III must be cured by **January 23, 2023**, (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 23, 2023** (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 23, 2023** (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, Metropolitan Life Insurance Company or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

DONALD E MCRAE
24880 CHASE RD, SEDRO WOOLLEY, WA 98284

KELLY STEPHENSON
24880 CHASE RD, SEDRO WOOLLEY, WA 98284

by both first class and certified mail on **August 17, 2022**, 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 **August 18, 2022** 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

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

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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: 9/27/2022

**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

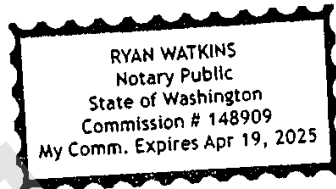
For Reinstatement/Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

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: 9.27.22

[Signature]
Notary Public in and for the State of Washington



Residing at King County
My Appointment expires 4-19-25

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.

SEE EXHIBIT A -Legal Description**DESCRIPTION:****PARCEL "A":**

The North 180 feet of the West 121 feet of Tract 11, "CHASE ACREAGE," as per plat recorded in Volume 3 of Plats, page 64, records of Skagit County, Washington,

EXCEPT that portion lying within the following described tract:

All that portion of Tracts 10, 11 and 12, "CHASE ACREAGE," as per plat recorded in Volume 3 of Plats, page 64, records of Skagit County, Washington, described as follows:

Beginning at the East ¼ corner of Section 19, Township 35 North, Range 5 East, W.M., from which the West ¼ corner of said Section 19 bears South 89°58'30" West;
thence North 24°19'46" West a distance of 199.66 feet;
thence due North a distance of 241.9 feet to the true point of beginning of this description;
thence North 88°47'25" West a distance of 167.45 feet;
thence North 01°25'00" West a distance of 81.00 feet paralleling the centerline of the Puget Sound Power and Light Company power easement and 25 feet Easterly therefrom;
thence North 88°47'25" West a distance of 98.08 feet;
thence North 00°22'52" East a distance of 165.02 feet;
thence North 89°35'00" East a distance of 226.89 feet;
thence South 15°14'53" East a distance of 150.19 feet;
thence due South a distance of 108.35 feet to the true point of beginning.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

That portion of Lot 7, "CHASE ACREAGE," as per plat recorded in Volume 3 of Plats, page 64, records of Skagit County, Washington, described as follows:

Beginning at the Northeast corner of said Lot 7;
thence South 00°55'45" East along the East line of said Lot 7 a distance of 200.00 feet to the Southeast corner of that tract of land conveyed to Billy D. Ray and Pauline Hancock Ray by Warranty Deed recorded under Auditor's File No. 733452, records of Skagit County, Washington;
thence North 89°52'24" West along the South line of said tract a distance of 51.99 feet;
thence North 00°37'19" East a distance of 199.97 feet to the North line of said Lot 7;
thence South 89°52'24" East along the North line of said Lot 7 a distance of 46.58 feet to the point of beginning of this description.

Situate in the County of Skagit, State of Washington.