

WHEN RECORDED MAIL TO:
Clear Recon Corp
601 West 1st Avenue, Suite 1400
Spokane, WA 99201
Phone: (206) 707-9599

Trustee Sale # **094636-WA**
Title # **200604661-WA-MSI**

SPACE ABOVE THIS LINE FOR RECORDERS USE

Notice of Trustee's Sale

Grantor(s): VERNON L. STEVENS AND DOROTHY E. STEVENS, HUSBAND AND WIFE

Grantee(s): FIRST AMERICAN TITLE INSURANCE CO., as Trustee

Original beneficiary of the deed of trust: FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INYMAC BANK, F.S.B.

Current beneficiary of the deed of trust: BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST

Current trustee of the deed of trust: CLEAR RECON CORP

Current mortgage servicer of the deed of trust: PHH Mortgage Corporation

Reference number of the deed of trust: 200807140252

Parcel number(s): P20844

THE NORTH 1/2 OF THE SE 1/4 OF THE SE 1/4 OF THE NW 1/4 OF SECTION 35
TOWNSHIP 35 NORTH, RANGE 2 EAST

1.
NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP, 601 West 1st Avenue, Suite 1400, Spokane, WA 99201**, Trustee will on **2/24/2023 10:00 AM** at **AT THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE LOCATED AT 205 WEST KINCAID STREET, 3RD AND KINCAID STREET, MOUNT VERNON, WA 98273** 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

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of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 34 NORTH RANGE 2 EAST, W.M. EXCEPT THOSE PORTION CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES BY DEEDS RECORDED MARCH 24, 1937, AND DECEMBER 6, 1937, UNDER AUDITOR'S FILE NOS. 288066 AND 297157, RESPECTIVELY. EXCEPT THEREFROM, ANY MOBILE OR MANUFACTURED HOME STRUCTURE THAT MAY BE LOCATED ON SAID LAND.

Commonly known as: **17344 SNEE OOSH ROAD
LA CONNER, WA 98257**

which is subject to that certain Deed of Trust dated 6/25/2008, recorded 7/14/2008, as Auditor's File No. 200807140252, records of Skagit County, Washington, from VERNON L. STEVENS AND DOROTHY E. STEVENS, HUSBAND AND WIFE, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO. as Trustee, to secure an obligation in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INYMAC BANK, F.S.B., as Beneficiary, the beneficial interest in which was assigned to BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, under an Assignment recorded under Auditor's File No 202107210073.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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/Mortgage.

III.

The default(s) for which this foreclosure is made is/are as follows:

FAILURE TO PAY THE PRINCIPAL BALANCE AND ANY OUTSTANDING FEES, COSTS, AND INTEREST WHICH BECAME ALL DUE AND PAYABLE BASED UPON FAILURE TO PAY REAL PROPERTY TAXES AND/OR INSURANCE.

The total amount due is: **\$326,781.43**

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$201,906.58, together with interest as provided in the Note from 11/3/2020, and such other costs and fees 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 2/24/2023. The defaults referred to in Paragraph III must be cured by 2/13/2023, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be

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discontinued and terminated if at any time before 2/13/2023 (11 days before the sale) the default as set forth in Paragraph III is 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 2/13/2023 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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 address(es):

SEE ATTACHED EXHIBIT "1"

by both first class and certified mail on 11/12/2021, proof of which is in the possession of the Trustee; and 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 f 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.

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.

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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=ffc>

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>

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

Dated: SEP 30 2022

CLEAR RECON CORP, as Successor Trustee

Roberta K. Cox
Roberta K. Cox, Authorized Signor

For additional information or service you may contact:
Clear Recon Corp
601 West 1st Avenue, Suite 1400
Spokane, WA 99201
Phone: (206) 707-9599

STATE OF WASHINGTON

COUNTY OF Spokane

On this day personally appeared before me Roberta K. Cox, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 30th day of September, 20 22.

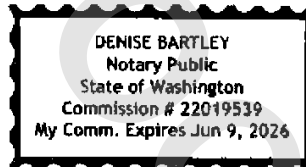
Denise Bartley

Notary Public residing at WA

Printed Name: Denise Bartley

My Commission Expires:

06-09-2026



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EXHIBIT "1"

<u>NAME</u>	<u>ADDRESS</u>
DOROTHY E. STEVENS	17330 SNEE OOSH ROAD LA CONNER, WA 98257
DOROTHY E. STEVENS	17344 SNEE OOSH ROAD LA CONNER, WA 98257
DOROTHY E. STEVENS	1854 VALENTINE ROAD MT. VERNON, WA 98273
DOROTHY E. STEVENS	844 SNEE OOSH ROAD LA CONNER, WA 98257
VERNON L. STEVENS	17330 SNEE OOSH ROAD LA CONNER, WA 98257
VERNON L. STEVENS	17344 SNEE OOSH ROAD LA CONNER, WA 98257
VERNON L. STEVENS	1854 VALENTINE ROAD MT. VERNON, WA 98273
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