

RECORDING REQUESTED BY:

Mortgage Connect, LP

WHEN RECORDED MAIL TO:

Trustee Corps  
606 W. Gowe Street  
Kent, WA 98032

TS No WA07000149-22-1

TO No 2226902

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

Grantor: **RICHARD W CUMMINS, UNMARRIED MAN**  
Current Beneficiary of the Deed of Trust: **FREEDOM MORTGAGE CORPORATION**  
Original Trustee of the Deed of Trust: **FIRST AMERICAN TITLE INSURAN**  
Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**  
Current Mortgage Servicer of the Deed of Trust: **Freedom Mortgage Corporation**  
Reference Number of the Deed of Trust: **Instrument No. 202107190048**  
Parcel Number: **P106927**

I. NOTICE IS HEREBY GIVEN that on **March 10, 2023, 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:

**SITUATED IN SKAGIT COUNTY, LOT 34, EAGLE VALLEY P.U.D., ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 181 THROUGH 183, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

APN: **P106927**

More commonly known as **5079 AERIE LN, SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated March 8, 2021, executed by RICHARD W CUMMINS, UNMARRIED MAN as Trustor(s), to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for FREEDOM MORTGAGE CORPORATION, Beneficiary of the security instrument, its successors and assigns, recorded July 19, 2021 as Instrument No. 202107190048 and the beneficial interest was assigned to FREEDOM MORTGAGE CORPORATION and recorded August 4, 2022 as Instrument Number 202208040060 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **FREEDOM MORTGAGE CORPORATION**, 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
January 1, 2022	October 21, 2022	4	\$777.17	<b>\$8,482.43</b>
		3	\$774.41	
		3	\$1,016.84	

#### LATE CHARGE INFORMATION

January 1, 2022	October 21, 2022	\$203.40
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#### PROMISSORY NOTE INFORMATION

Note Dated: **March 8, 2021**  
 Note Amount: **\$136,182.00**  
 Interest Paid To: **December 1, 2021**  
 Next Due Date: **January 1, 2022**

Current Beneficiary: **FREEDOM MORTGAGE CORPORATION**  
 Contact Phone No: **855.690.5900**  
 Address: **907 Pleasant Valley Ave #3, Mount Laurel, NJ 08054**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$134,255.99, 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 **March 10, 2023**. The defaults referred to in Paragraph III must be cured by **February 27, 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 **February 27, 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 **February 27, 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, FREEDOM MORTGAGE CORPORATION or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

RICHARD W CUMMINS  
5079 AERIE LN, SEDRO WOOLLEY, WA 98284

by both first class and certified mail on **September 23, 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 **September 23, 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](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](http://www.homeownership.wa.gov)

Dated: 10/24/2022

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

By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps  
606 W. Gowe Street  
Kent, WA 98032  
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

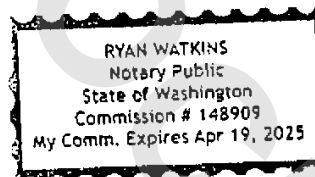
I certify that I know or have satisfactory evidence that ALAN BURTON is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the **Vice President for MTC Financial Inc. DBA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

Dated: 10/24/2022

[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.