

AFTER RECORDING RETURN TO:

Hershner Hunter, LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440

Document Title:

NOTICE OF TRUSTEE'S SALE

Original Grantor on deed of trust: EDDIE HULL
Current Grantee/Beneficiary of the deed of trust: UMPQUA BANK
Original Trustee of the deed of trust: LAND TITLE COMPANY OF SKAGIT COUNTY
Successor Trustee of the deed of trust: NANCY K. CARY
Trust:
Current mortgage servicer of the deed of trust: UMPQUA BANK
Reference number of the deed of trust: 201308130084
Parcel number(s): P114853 / 4732-000-010-0000/

Reference Number(s) of Original Deed of Trust:

Date Recorded: August 13, 2013
Recording No.: 201308130084
Skagit County, Washington

Legal Description: LOT 10, PLAT OF SPRING MEADOWS - DIV.I, AS PER PLAT RECORDED IN VOLUME 17 OF PLATS, PAGES 65 AND 66, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

NOTICE OF TRUSTEE'S SALE

Grantor: EDDIE HULL
 Current Beneficiary of the deed of trust: UMPQUA BANK, SUCCESSOR BY MERGER WITH
 STERLING SAVINGS BANK DBA STERLING BANK
 Current Trustee of the deed of trust: LAND TITLE COMPANY OF SKAGIT COUNTY
 Current mortgage servicer of the deed of trust: UMPQUA BANK
 Reference number of the deed of trust: 201308130084
 Parcel number(s): 4732-000-010-0000

I. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee, NANCY K. CARY, will on April 21, 2023, at the hour of 11:00 a.m. at the front of the Skagit Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, 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 of Skagit, State of Washington, to-wit:

LOT 10, PLAT OF SPRING MEADOWS - DIV.I, AS PER PLAT RECORDED IN VOLUME 17 OF PLATS, PAGES 65 AND 66, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

which is subject to that certain Deed of Trust described as follows:

Dated: August 9, 2013
 Recorded: August 13, 2013
 Recording No.: 201308130084
 Records of: Skagit County, Washington
 Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY
 Successor Trustee: NANCY K. CARY
 Beneficiary: UMPQUA BANK, SUCCESSOR BY MERGER WITH
 STERLING SAVINGS BANK DBA STERLING BANK
 Assigned From: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
 INC.
 Assignment Recorded as Recording No.: 202210070065

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 defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of \$1,262.40 each, due the first of each month, for the months of May 2019 through July 2019; plus monthly payments at the new payment amount of \$1,224.23 each, due the first of each month, for the months of August 2019 through July 2020; plus monthly payments at the new payment amount of \$1,321.10 each, due the first of each month, for the months of August 2020 through July, 2021; plus monthly payments at the new payment amount of \$1,377.52 each, due the first of each month, for the months of August 2021 through July, 2022; plus monthly payments at the new payment amount of \$1,441.75 each, due the first of each month, for the months of August 2022 through November 2022; plus late charges in the amount of \$48.97 each, assessed the sixteenth of each month, for the months of May 2019 through October 2022; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$190,899.56, together with interest as provided in the note or other instrument secured from April 1, 2019, 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 April 21, 2023. The Default(s) referred to in paragraph III must be cured by April 10, 2023, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before April 10, 2023, the defaults 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 April 10, 2023, and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance 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 Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Eddie Hull
493 Spring Lane
Sedro Wooley WA 98284

by both first class and certified mail on October 11, 2022, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on October 12, 2022, 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 I above and the Trustee has possession of proof of such 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 objection 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 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.

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: 1-877-894-4663, 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=dfc>

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>

DATED: November 14, 2022.

ADDRESS FOR SERVICE OF PROCESS:

NANCY K. CARY, Trustee
Law Offices
1223 Commercial Street
Bellingham WA 98225
Telephone: (360) 715-1218

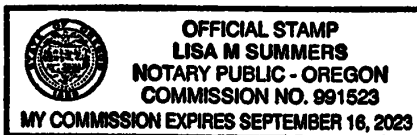
NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-8511

STATE OF OREGON)

) ss.

COUNTY OF LANE)

On November 14, 2022, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.



Lisa M. Summers
Notary Public for Oregon
Residing at Eugene, Oregon
My Commission Expires: 9/16/2023
TS #30057.31193

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION
PRACTICES ACT NOTICE

This communication is from a debt collector.