

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:  
North Star Trustee, LLC  
6100 219th ST SW, Suite 480  
Mountlake Terrace, Washington 98043

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS #: 23-64256

Title Order #: 230001116-WA-MSI

**NOTICE OF TRUSTEE'S SALE**

Grantor: NONG J XU, A SINGLE WOMAN, GUANG SHENG LUO AND YAN MEI OU, A MARRIED COUPLE

Current beneficiary of the deed of trust: Lakeview Loan Servicing, LLC

Current trustee of the deed of trust: North Star Trustee, LLC

Current mortgage servicer for the deed of trust: LoanCare, LLC

Reference number of the deed of trust: 201806130058

Parcel Number(s): 340313-0-009-0003 /P21671

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **7/28/2023, at 9:00 AM at the main entrance of the Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273** 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 1 OF SKAGIT COUNTY SHORT PLAT NO. 11-0109, APPROVED JULY 9, 2012, RECORDED JULY 26, 2012, UNDER AUDITOR'S FILE NO. 201207260079, BEING A PORTION OF THE EAST HALF OF SECTION 13, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: 14601 RIVER BEND RD (AKA 14647 RIVER BEND RD)  
MOUNT VERNON, WASHINGTON 98273

which is subject to that certain Deed of Trust dated 6/12/2018, recorded 6/13/2018, as Instrument No. 201806130058, records of Skagit County, Washington, from NONG J XU, A SINGLE WOMAN, GUANG SHENG LUO AND YAN MEI OU, A MARRIED COUPLE, as Grantor(s), to CHICAGO TITLE COMPANY OF WASHINGTON, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FINANCE OF AMERICA MORTGAGE, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to Lakeview Loan Servicing, LLC, under an Assignment recorded under Auditor's File No. 202105210038.

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.

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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:

**PAYMENT INFORMATION**

<u>Total Monthly Payments Due:</u>	<u>TOTAL</u>
October 1, 2021 – March 31, 2023	\$59,278.41
Corporate Advances:	\$10,036.12

**LATE CHARGE INFORMATION**  
TOTAL LATE CHARGES

TOTAL  
\$460.40

**PROMISSORY NOTE INFORMATION**

Note Dated:	6/12/2018
Note Amount:	\$435,000.00
Interest Paid To:	9/1/2021
Next Due Date:	10/1/2021

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$413,070.06, together with interest as provided in the note or other instrument secured from 9/1/2021, 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 **7/28/2023**. The default(s) referred to in Paragraph III must be cured by 7/17/2023, (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 7/17/2023 (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 7/17/2023 (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 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:

<u>NAME</u>	<u>ADDRESS</u>
GUANG SHENG LUO	11592 SE 82ND ST NEWCASTLE, WA 98056
GUANG SHENG LUO	14601 RIVER BEND RD MOUNT VERNON, WA 98273
GUANG SHENG LUO	14647 RIVER BEND RD MOUNT VERNON, WA 98273
GUANG SHENG LUO	2711 RIVER VISTA LOOP MOUNT VERNON, WA 98273
NONG J XU	11592 SE 82ND ST NEWCASTLE, WA 98056

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NONG J XU	14601 RIVER BEND RD MOUNT VERNON, WA 98273
NONG J XU	14647 RIVER BEND RD MOUNT VERNON, WA 98273
NONG J XU	2711 RIVER VISTA LOOP MOUNT VERNON, WA 98273
YAN MEI OU	11592 SE 82ND ST NEWCASTLE, WA 98056
YAN MEI OU	14601 RIVER BEND RD MOUNT VERNON, WA 98273
YAN MEI OU	14647 RIVER BEND RD MOUNT VERNON, WA 98273
YAN MEI OU	2711 RIVER VISTA LOOP MOUNT VERNON, WA 98273

by both first class and certified mail on 2/7/2023, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 2/7/2023, 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 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 20<sup>th</sup> 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 and tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the Unlawful Detainer Act, 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 of 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:

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The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the  
Housing Finance Commission: Telephone: 1-877-894HOME (1-877-894-4663)  
Web site: <http://www.dfi.wa.gov/consumers/homeownership/>

The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287  
Web site: <http://portal.hud.gov/hudportal/HUD>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys  
Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/>

This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

DATED: 3/21/2023

North Star Trustee, LLC, as Trustee



Lisa Hackney, Vice President of Trustee Operations


Address for service:  
North Star Trustee, LLC  
6100 219th ST SW, Suite 480  
Mountlake Terrace, Washington 98043  
Trustee Phone No: (206) 866-5345  
Trustee Fax No: (206) 374-2252  
Beneficiary / Servicer Phone: (800)909-9525

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SNOHOMISH )

I certify that I know or have satisfactory evidence that Lisa Hackney is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Vice President of Trustee Operations of North Star Trustee, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 3/21/2023

Notary Public  
State of Washington  
KELLIE BARNES  
LICENSE # 183839  
MY COMMISSION EXPIRES  
JUNE 10, 2024



Kellie Barnes  
NOTARY PUBLIC in and for the State of  
Washington, residing at Lynnwood, WA  
My commission expires 6/10/2024