

RECORDING REQUESTED BY

**First American Mortgage Solutions**

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 #: 22-63628

Title Order #: 8778867

### NOTICE OF TRUSTEE'S SALE

Grantor: JAKE WALKER, AN UNMARRIED PERSON

Current beneficiary of the deed of trust: NewRez LLC d/b/a Shellpoint Mortgage Servicing

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

Current mortgage servicer for the deed of trust: NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A

Shellpoint Mortgage Servicing

Reference number of the deed of trust: 201611030048

Parcel Number(s): 340419-2-004-0007 / P26670

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **10/6/2023, 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:

THE WEST HALF OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN;  
EXCEPT THAT PORTION LYING SOUTHERLY OF A LINE 100 FEET NORTH OF AND PARALLEL TO THE NORTH LINE OF CASCADE AVENUE PRODUCED WEST FROM MARTIN & BAILEY'S ADDITION TO WEST MT. VERNON, SKAGIT COUNTY, WASH., ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 48, RECORDS OF SKAGIT COUNTY, WASHINGTON;  
AND EXCEPT THE FOLLOWING DESCRIBED TRACT:  
BEGINNING AT THE NORTHWEST CORNER OF SAID WEST HALF OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER;  
THENCE NORTH 89°14'30" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION 168.0 FEET;  
THENCE SOUTH 60 FEET, MORE OR LESS, TO A POINT 110 FEET NORTH OF THE NORTH LINE OF CASCADE AVENUE;  
THENCE WEST PARALLEL TO AND 110 FEET NORTH OF THE NORTH LINE OF CASCADE AVENUE 168 FEET, MORE OR LESS, TO THE WEST LINE OF SAID SUBDIVISION;  
THENCE NORTH 1°01'45" EAST ALONG THE WEST LINE OF SAID SUBDIVISION, A DISTANCE OF 56.13 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.  
SITUATED IN SKAGIT COUNTY, WASHINGTON

Commonly known as: 15256 PORTER STREET  
MOUNT VERNON, WASHINGTON 98273

T.S. No.: 22-63628

which is subject to that certain Deed of Trust dated 11/2/2016, recorded 11/3/2016, as Instrument No. 201611030048, The subject Deed of Trust was modified by Loan Modification Agreement recorded as Instrument 202105250072 and recorded on 05/25/2021. records of Skagit County, Washington, from JAKE WALKER, AN UNMARRIED PERSON, as Grantor(s), to CHICAGO TITLE COMPANY, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for PEOPLES BANK, beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing, under an Assignment recorded under Auditor's File No. 202002120034.

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 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>FROM</u>	<u>THRU</u>	<u>NO.PMT</u>	<u>AMOUNT</u>	<u>TOTAL</u>
7/1/2021	01/01/2022	7	\$1,140.08	\$7,980.56
2/1/2022	01/01/2023	12	\$1,213.00	\$14,556.00
2/1/2023	05/31/2023	4	\$1,500.32	\$6,001.28
Legal Fee Balance:				\$1,657.50
Other Fees Balance:				\$195.38
Unapplied Balance:				(\$4.81)
Escrow Required:				\$1,773.39

**LATE CHARGE INFORMATION**

<u>TOTAL LATE CHARGES</u>	<u>TOTAL</u>
	\$188.52

**PROMISSORY NOTE INFORMATION**

Note Dated:	11/2/2016
Note Amount:	\$168,000.00
Interest Paid To:	6/1/2021
Next Due Date:	7/1/2021

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$160,462.47, together with interest as provided in the note or other instrument secured from 6/1/2021, 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 **10/6/2023**. The default(s) referred to in Paragraph III must be cured by 9/25/2023, (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 9/25/2023 (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 9/25/2023 (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.

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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>
JAKE WALKER	15256 PORTER STREET MOUNT VERNON, WA 98273
JAKE WALKER	6074 MATZDORF ST ANACORTES, WA 98221-8488

by both first class and certified mail on 4/3/2023, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 4/3/2023, 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:

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>

