

After recording return to:
Affinia Default Services, LLC
320 120th Ave NE, Suite B203
Bellevue, WA 98005

File No: 22-00445WA

NOTICE OF TRUSTEE'S SALE
Pursuant to RCW 61.24 et seq.

Grantor(s) of Deed of Trust	Benjamin Gonzales
Current Beneficiary	Truist Bank FKA to Branch Banking and Trust Company
Current Trustee	Affinia Default Services, LLC
Current Mortgage Servicer	Truist Bank
Deed of Trust Recording Number (Ref. #)	201705310144
Parcel Number(s)	3914-000-046-0005/ P65462

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on December 1, 2023, at 10:00 AM sell at public auction located At main entrance Skagit County Courthouse, 3rd & Kincaid St, located at 205 W. Kincaid St, Mount Vernon, WA 98273, 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 46, "FOREST ESTATES," AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 53 AND 54, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: 1424 Woodland Dr, Mount Vernon, WA 98274

The above property is subject to that certain Deed of Trust dated May 31, 2017, recorded May 31, 2017, under Auditor's File No. 201705310144, records of Skagit County, Washington, from Benjamin Gonzales, as Grantor, to Land Title as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Banner Bank, a Corporation, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to Truist

Bank FKA to Branch Banking and Trust Company, under an Assignment recorded under Auditor's File No. 201906030074.

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:

1. Failure to pay when due the following amounts which are now in arrears:
 - o \$110,811.99
 - o which included the monthly payments, late charges, and accrued fees and costs.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$236,588.35, together with interest as provided in the Note or other instrument secured from May 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 December 1, 2023. The default(s) referred to in paragraph III must be cured by November 20, 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 on or before November 20, 2023 (11 days before the sale date), the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after November 20, 2023 (11 days before the sale date), 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 Trustee to the Borrower and Grantor at the following addresses:

Benjamin Gonzales 1424 Woodland Dr Mount Vernon, WA 98274	
Benjamin Gonzales 1424 Woodland Dr Mount Vernon, WA 98274	

by both first class and certified mail on June 09, 2023; and the notice of default was personally served upon the Borrower and Grantor, or was posted in a conspicuous place on the real property described in paragraph I above on June 21, 2023. The Trustee has possession of proof of mailing, and 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the 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 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-HOME (1-877-894-4663)

Website:

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

Website:

<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

Website: <http://nwjustice.org/what-clear>

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT AFFINIA DEFAULT SERVICES, LLC MAY BE DEEMED TO BE A DEBT COLLECTOR AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

DATED July 19, 2023.

By: 

Name: Kellee Vollendorf

Title: Foreclosure Specialist of Affinia Default Services, LLC

320 120th Ave. NE, Suite B203

Bellevue, WA 98005

(425) 800-4703

STATE OF California)
COUNTY OF Los Angeles)

I certify that I know or have satisfactory evidence that Kellee Vollendorff is the person who appeared before me, and said person acknowledged that they signed this instrument, on oath stated that they were authorized to execute the instrument and acknowledged it as the Foreclosure Specialist of Affinia Default Services, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 7-19-2023



Notary Public
Print Name Trixie Gale Mangila Obnimage
My commission expires 5/1/2026

