

**AFTER RECORDING MAIL TO:**  
Aztec Foreclosure Corporation of Washington  
1499 SE Tech Center Place, Suite 255  
Vancouver, WA 98683  
AFC# 23-129010

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**Document Title:** Notice of Trustee's Sale

**Reference number of document:** Instrument No. 200502140201

**Grantor(s):** JPMorgan Chase Bank, National Association

**Grantee(s):** Aztec Foreclosure Corporation of Washington

**Original Mortgagor(s):** Dean E. Miller and Karen L. Miller, husband and wife

**Legal:** LOT 5, "PLAT OF ALDER RIDGE DIV. 1", AS PER PLAT RECORDED IN VOLUME 13 OF  
PLATS, PAGE 27, RECORDS OF SKAGIT COUNTY, WASHINGTON

**Abbreviated Legal:** LOT 5, "PLAT OF ALDER RIDGE DIV. 1"

**Assessor's Parcel number:** P82153 // 44320000050005

**AFTER RECORDING RETURN TO:**

Aztec Foreclosure Corporation of Washington  
1499 SE Tech Center Place, Suite 255  
Vancouver, WA 98683  
(360) 253-8017 / (877) 430-4787

**NOTICE OF TRUSTEE'S SALE**

File No.:23-129010 Title Order No. 230470652

**Grantor: Dean E. Miller and Karen L. Miller, husband and wife**  
**Current beneficiary of the deed of trust: JPMorgan Chase Bank, National Association**  
**Current trustee of the deed of trust: Aztec Foreclosure Corporation of Washington**  
**Current mortgage servicer of the deed of trust: JPMorgan Chase Bank, N.A.**  
**Reference number of the deed of trust: 200502140201**  
**Parcel number(s): P82153 // 44320000050005**  
**Abbreviated legal description: LOT 5, "PLAT OF ALDER RIDGE DIV. 1"**  
**Commonly known as: 931 Alderwood Lane, Sedro Woolley, WA 98284**

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **September 20, 2024, at the hour of 9:00 AM** at the main entrance of the Skagit County Courthouse, 3rd & Kincaid Street, located at 205 W. Kincaid Street, in the City of Mount Vernon, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington, to-wit:

**LOT 5, "PLAT OF ALDER RIDGE DIV. 1", AS PER PLAT RECORDED IN VOLUME 13 OF PLATS, PAGE 27, RECORDS OF SKAGIT COUNTY, WASHINGTON**

which is the subject of that certain Deed of Trust dated January 25, 2005, recorded February 14, 2005, under Auditor's File No. 200502140201, records of Skagit County, Washington, from Dean E. Miller and Karen L. Miller, husband and wife as Grantor, to First American Title, a California corporation as Trustee, to secure an obligation in favor of Washington Mutual Bank, a Washington corporation as Beneficiary, which as assigned by JPMorgan Chase Bank, National Association, successor in interest by purchase from the Federal Deposit Insurance Corporation as receiver of Washington Mutual Bank to

JPMorgan Chase Bank, National Association under an assignment recorded at Instrument No. 202306210038.

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:

Delinquent monthly payments from the March 1, 2023 installment on in the sum of \$5,471.40 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$2,714.34 as of May 8, 2024. The amount to cure the default payments as of the date of this notice is \$25,981.52. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$103,708.97, together with interest in the Note or other instrument secured from February 1, 2023, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$121,826.53. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

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 September 20, 2024. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, must be cured by September 9, 2024 (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 September 9, 2024 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after September 9, 2024 (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 Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Estate of Karen L. Miller  
931 Alderwood Lane  
Sedro Woolley, WA 98284

Unknown Heirs and Devises of Occupant(s)

Dean E. Miller

931 Alderwood Lane  
Sedro Woolley, WA 98284

931 Alderwood Lane

Sedro Woolley, WA 98284

Estate of Dean E. Miller  
931 Alderwood Lane  
Sedro Woolley, WA 98284

Ashley Ann Miller aka Ashly  
Miller, daughter of Dean and

Unknown Heirs and Devises of Karen Miller, deceased

Karen L. Miller

931 Alderwood Lane  
Sedro Woolley, WA 98284

931 Alderwood Lane  
Sedro Woolley, WA 98284

by both first class and certified mail on April 3, 2024 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on April 4, 2024 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. The declaration by the beneficiary pursuant to RCW 61.24.030(7)(a) was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the above addresses on April 3, 2024, proof of which is in possession of the Trustee.

VII.

The Trustee whose name and address are set forth above, and whose telephone number is (360) 253-8017 / (877) 430-4787 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 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 61.24.60.

XI.

#### **THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

You have only **90 calendar days BEFORE the date of sale** listed in the Notice of Trustee's Sale. If an amended Notice of Sale is recorded providing a 45-day notice of the sale, mediation must be requested no later than **25 days BEFORE the date of sale** listed in the amended Notice of Trustee's Sale.

**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 (Toll-free): 1-877-894-HOME (1-877-894-4663) or Web site:  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm).

The United States Department of Housing and Urban Development: Telephone (Toll-free): 1-800-569-4287 or National Web site:  
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>.

