

After recording return to:
Affinia Default Services, LLC
16000 Christensen Rd., Suite 310
Tukwila, WA 98188

File No: 23-00697WA

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

Grantor(s) of Deed of Trust	Robert Joseph Bremen and Nicole Elizabeth Bremen
Current Beneficiary	CrossCountry Mortgage, LLC
Current Trustee	Affinia Default Services, LLC
Current Mortgage Servicer	Nationstar Mortgage LLC
Deed of Trust Recording Number (Ref. #)	202106180148
Parcel Number(s)	P71906

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on May 30, 2025, at 10:00 AM sell at public auction located At the Main Entrance to the 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:

LOTS 7, 8 AND THE EAST 10 FEET OF LOT 9, BLOCK 91, AMENDED PLAT OF BURLINGTON, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON

SITUATE IN SKAGIT COUNTY, WASHINGTON.

Commonly known as: 120 AVON AVE, BURLINGTON, WA 98233-1108

The above property is subject to that certain Deed of Trust dated June 16, 2021, recorded June 18, 2021, under Auditor's File No. 202106180148, records of Skagit County, Washington, from Robert Joseph Bremen and Nicole Elizabeth Bremen, as Grantor, to FIRST AMERICAN TITLE as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as designated nominee for CrossCountry Mortgage, LLC, beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to

CrossCountry Mortgage, LLC, under an Assignment recorded under Auditor's File No. 202308210022.

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 \$59,249.56 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 \$398,532.24, together with interest as provided in the Note or other instrument secured from January 1, 2023, 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 May 30, 2025. The default(s) referred to in paragraph III must be cured by May 19, 2025 (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 May 19, 2025 (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 May 19, 2025 (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:

Nicole Elizabeth Bromen
120 Avon Ave.
Burlington, WA 98233

Robert Joseph Bromen
120 Avon Ave.
Burlington, WA 98233

by both first class and certified mail on September 11, 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 September 12, 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 until **90 calendar days BEFORE the date of sale** listed in this Notice of Trustee Sale to be referred to mediation. If this is an amended Notice of Trustee Sale providing a 45-day notice of the sale, mediation must be requested no later than **25 calendar days BEFORE the date of sale** listed in this amended Notice of Trustee 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: 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 01/22/2025.

By: 
Name: Natalie Mattera

Title: Foreclosure Specialist of Affinia Default Services, LLC
16000 Christensen Rd., Suite 310
Tukwila, WA 98188
(425) 800-4703

STATE OF Washington)
COUNTY OF Clark)

I certify that I know or have satisfactory evidence that Natalie Mattera 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: 01/22/2025



Notary Public
Print Name Deana Anderson
My commission expires 05/21/2028
Notarized online using audio-video communication

Deana Anderson
Notary Public
State of Washington
Commission #: 2403531
Commission Expires: 05/21/2028