

POOR ORIGINAL

WHEN RECORDED MAIL TO:  
**C/o Document Department – Trustee Services**  
7730 Market Center Ave, Suite 100  
El Paso, TX 79912

**WASHINGTON STATE COUNTY AUDITOR/RECORDER'S  
INDEXING FORM (Cover Sheet)**  
RCW 65.04

Document Title(s): **NOTICE OF TRUSTEE'S SALE**

Grantor(s): **STEPHEN M ZURCHER AND SUSAN M ZURCHER**

Current Beneficiary of the Deed of Trust: **U.S. Bank Trust Company, National Association,  
as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for J.P.  
Morgan Mortgage Acquisition Corp. 2005-OPT2, Asset Backed Pass-Through  
Certificates, Series 2005-OPT2**

Current Trustee of the Deed of Trust: **Western Progressive - Washington, Inc.**

Current Mortgage Servicer of the Deed of Trust: **PHH Mortgage Corporation**

Reference Number(s) of the Deed of Trust: **200506290056**

Assessor's Property Tax Parcel Number(s): **P19924 / 340204-4-018-0006**

Grantee(s): **Western Progressive - Washington, Inc.**

Legal Description: **THE SOUTH HALF OF THE SOUTH HALF OF THE SOUTHWEST  
QUARTER OF THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 34  
NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, SITUATED IN  
SKAGIT COUNTY, WASHINGTON.**

TS No.: 2024-00203-WA

## NOTICE OF TRUSTEE'S SALE

TS No.: 2024-00203-WA

APN No.: P19924 / 340204-4-

018-0006

Grantor(s): **STEPHEN M ZURCHER AND SUSAN M ZURCHER**

Current Beneficiary of the Deed of Trust: **U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Corp. 2005-OPT2, Asset Backed Pass-Through Certificates, Series 2005-OPT2**

Current Trustee of the Deed of Trust: **Western Progressive - Washington, Inc.**

Current Mortgage Servicer of the Deed of Trust: **PHH Mortgage Corporation**

Reference Number(s) of the Deed of Trust: **200506290056**

Assessor's Property Tax Parcel Number(s): **P19924 / 340204-4-018-0006**

NOTICE IS HEREBY GIVEN that the undersigned Trustee, **Western Progressive - Washington, Inc.**, will on **07/11/2025**, at the hour of **09:00 AM**, at **Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273**, State of Washington, 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(ies) of **Skagit**, State of Washington to-wit:

### LEGAL DESCRIPTION:

**THE SOUTH HALF OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 34 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN. SITUATED IN SKAGIT COUNTY, WASHINGTON.**

Commonly known as: **12941 THOMPSON RD ANACORTES, WA 98221**

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### NOTICE OF TRUSTEE'S SALE

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Which is subject to that certain Deed of Trust dated **06/23/2005**, recorded **06/29/2005**, under Auditor's File No. **200506290056**, Book --- Page ---, records of **Skagit County, Washington**, from **Stephen M Zurcher and Susan M Zurcher, Husband and Wife** as Grantor, to **First American Title Insurance Company, A California Corporation** as Trustee, to secure an obligation in favor of **Option One Mortgage Corporation, A California Corporation**, the beneficial interest in which was assigned to **U.S. Bank Trust Company, National Association**, as trustee, as successor-in-interest to **U.S. Bank National Association**, as Trustee for **J.P. Morgan Mortgage Acquisition Corp. 2005-OPT2, Asset Backed Pass-Through Certificates, Series 2005-OPT2** under an assignment recorded on **September 15, 2023**, under Auditor's File No. as **Instrument No. 202309150005**, Bk. in Book ---, Pg. at Page ---, records of **Skagit County, Washington**.

#### 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:

- a. Failure to pay the installment which became due on **05/01/2024** and all subsequent installments, together with all late charges and advances plus all sums secured pursuant to the terms of the Note and Deed of Trust. All foreclosure fees and costs due.
- b. Delinquent real property taxes for the year **2024** and **2025**.

Failure to pay when due the following amounts which are now in arrears: **\$40,334.46**; (together with any subsequent payments, late charges, advances, costs and fees thereafter due)

#### IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of **\$147,865.86**, together with interest as provided in the note or other instrument secured from **04/01/2024**, 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 **07/11/2025**. The default(s) referred to in paragraph III, must be cured by **06/30/2025** (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 **06/30/2025** (11 days before the sale date), the default(s) as set forth in paragraph

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III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after **06/30/2025** (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 Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

See Exhibit "A" attached

by both first class and certified mail on **11/01/2024** proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written notice of default or the written notice of default was posted in a conspicuous place on the real property described in the 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 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 61.24.060.

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**NOTICE OF TRUSTEE'S SALE****XI.****NOTICE TO GUARANTORS OF COMMERCIAL LOANS**

- (a) If you are a guarantor of the obligations secured by the deed of trust on a commercial loan, you may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust.
- (b) You have the same rights to reinstate the debt, cure the default or repay the debt as is given to the grantor in order to avoid the trustee's sale.
- (c) You will have no right to redeem the property after the trustee's sale.
- (d) Subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any other deed of trust granted to secure the same debt.

**If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the bid amount paid. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary or the Beneficiary's attorney.**

**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: (877) 894-4663. Website: <http://www.homeownership.wa.gov>

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**NOTICE OF TRUSTEE'S SALE**

The United States Department of Housing and Urban Development: Telephone: (800) 569-4287.

Website: <http://www.hud.gov>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819. Website: <http://nwjustice.org/get-legal-help>

DATE: **February 25, 2025**

Trustee: **Western Progressive - Washington, Inc.**

Trustee address: 3600 15th Avenue West, Suite 200C  
Seattle, Washington 98119

Trustee telephone number: 1-206-876-9986

Direct Line Telephone number: 1-770-612-7384

Signature/By

Saundra White, Trustee Sale Assistant

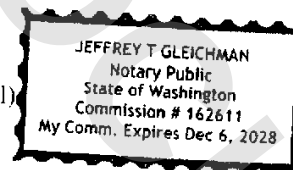
STATE OF WASHINGTON  
COUNTY OF KING

On 02/25/2025 before me, JEFFREY T. GLEICHMAN  
Personally appeared SAUNDRA WHITE who  
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the  
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the  
instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the  
instrument.

WITNESS my hand and official seal.

Jeffrey T. Gleichman  
Notary Name

(Seal)



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## NOTICE OF TRUSTEE'S SALE

### Exhibit "A"

STEPHEN M ZURCHER  
12999 THOMPSON RD ANACORTES, WA 98221

STEPHEN M ZURCHER  
12941 THOMPSON RD ANACORTES, WA 98221

STEPHEN M ZURCHER  
913 37th STREET ANACORTES, WA 98221

STEPHEN M ZURCHER  
PO BOX 1144 ANACORTES, WA 98221

SUSAN M ZURCHER  
12999 THOMPSON RD ANACORTES, WA 98221

SUSAN M ZURCHER  
12941 THOMPSON RD ANACORTES, WA 98221

SUSAN M ZURCHER  
913 37th STREET ANACORTES, WA 98221

SUSAN M ZURCHER  
PO BOX 1144 ANACORTES, WA 98221