

RECORDING REQUESTED BY:



201405010076

Skagit County Auditor

\$75.00

WHEN RECORDED MAIL TO:

5/1/2014 Page

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4 2:17PM

Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101

TS No WA06000025-14-1

APN 4745-000-008-0000 / P116454

TO No 8395084

1ST AM 4

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

I. NOTICE IS HEREBY GIVEN that on **September 5, 2014, 10:00 AM**, at the main entrance to the **Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA 98273**, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 8, "ROSEWOOD P.U.D. PHASE 1", AS RECORDED FEBRUARY 14, 2000, UNDER AUDITOR'S FILE NO. 200002140086, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: **4745-000-008-0000 / P116454**

More commonly known as **2520 ARBOR ST, MOUNT VERNON , WA 98273-8600**

which is subject to that certain Deed of Trust dated as of July 8, 2011, recorded on July 14, 2011 as Instrument No. 201107140049 of official records in the Office of the Recorder of Skagit County, Washington from JACOB J HEROLD AND KATHLEEN S HEROLD, HUSBAND AND WIFE, as Trustor(s), to LS TITLE OF WASHINGTON, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS"), as designated nominee for BANK OF AMERICA, N.A., Beneficiary of the security instrument, its successors and assigns. The beneficial interest was assigned to Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP and recorded as Instrument Number 201206180095.

II. No action commenced by Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the obligation secured by the Deed of Trust/Mortgage.

Current Beneficiary: **Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP**

Contact Phone No: **800-669-6650**

Address: **2001 NW 46TH ST., KANSAS CITY, MO 64116**

III. The default(s) for which this foreclosure is made is/are as follows: **FAILURE TO PAY WHEN DUE THE**

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FOLLOWING AMOUNTS WHICH ARE NOW IN ARREARS:

DELINQUENT PAYMENT INFORMATION

From	To	Number of Payments	Monthly Payment	Total
February 1, 2012	April 29, 2014	6	\$1,468.95,	\$38,386.82
		12	\$1,476.48,	
		9	\$1,481.92	

LATE CHARGE INFORMATION

February 1, 2012	April 29, 2014	27	\$58.75	\$1,586.25
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PROMISSORY NOTE INFORMATION

Note Dated: **July 8, 2011**
 Note Amount: **\$230,504.00**
 Interest Paid To: **January 1, 2012**
 Next Due Date: **February 1, 2012**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$229,042.42, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **September 5, 2014**. The defaults referred to in Paragraph III must be cured by **August 25, 2014**, (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 **August 25, 2014** (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustees' 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 **August 25, 2014** (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 by paying the principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the current Beneficiary, Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS
 JACOB J HEROLD
 2520 ARBOR ST, MOUNT VERNON , WA 98273-8600
 JACOB J HEROLD
 117 BEN HOGAN DR, MISSOULA, MT 59803
 JACOB J HEROLD
 117 BEN HOGAN DR, MISSOULA, MT 59803-2422
 JACOB J HEROLD
 2520 ARBOR ST, MOUNT VERNON , WA 98273
 KATHLEEN S HEROLD
 2520 ARBOR ST, MOUNT VERNON , WA 98273-8600
 KATHLEEN S HEROLD

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117 BEN HOGAN DR, MISSOULA, MT 59803
KATHLEEN S HEROLD
117 BEN HOGAN DR, MISSOULA, MT 59803-2422
KATHLEEN S HEROLD
2520 ARBOR ST, MOUNT VERNON , WA 98273

by both first class and certified mail on March 21, 2014, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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 Trustees' Sale.

X. If the Borrower received a letter under RCW 61.24.031:

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 might 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 or (800) 606-4819 Website: www.wshfc.org

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

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:
Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

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 the Unlawful Detainer Act, Chapter 59.12 RCW. For tenant-

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occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060;

NOTICE TO GUARANTOR(S) – RCW 61.24.042 – (1) The Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the Trustees' Sale is less than the debt secured by the Deed of Trust; (2) The Guarantor has 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; (3) The Guarantor will have no right to redeem the property after the Trustee's Sale; (4) 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 Trustees' Sale, or the last Trustee's Sale under any Deed of Trust granted to secure the same debt; and (5) In any action for a deficiency, the Guarantor will have the right to establish the fair value of the property as of the date of the Trustee's Sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the Trustee's Sale, plus interest and costs. The failure of the Beneficiary to provide any Guarantor the notice referred to in this section does not invalidate either the notices given to the Borrower or the Grantor, or the Trustee's Sale.

Dated: April 29, 2014

MTC Financial Inc. dba Trustee Corps, as Duly Appointed
Successor Trustee



By: Winston Khan, Authorized Signatory

MTC Financial Inc. dba Trustee Corps
1700 Seventh Avenue, Suite 2100
Seattle WA 98101

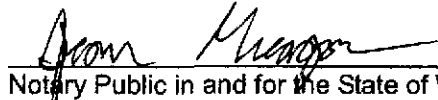
SALE INFORMATION CAN BE OBTAINED ONLINE AT www.priorityposting.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL:
Priority Posting and Publishing at 714-573-1965

STATE OF Washington

COUNTY OF King

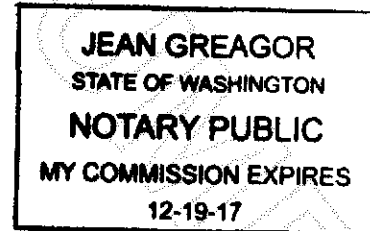
I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the DULY APPOINTED SUCCESSOR TRUSTEE of Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4/29/2014


Notary Public in and for the State of Washington

Residing at Shoreline, WA

My Commission expires 12/19/2017



To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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