

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

File #: 16-119229CGG



201612290070

Skagit County Auditor \$78.00
12/29/2016 Page 1 of 6 1:30PM

GUARDIAN NORTHWEST TITLE CO

NOTICE OF TRUSTEE'S SALE

112371

AFC #: 16-119229 Title Order No.: 8664375

1ST AM

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on **May 5, 2017, at the hour of 10:00 am** at Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Main Entrance, 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 10, "SKAGIT ADDITION TO MOUNT VERNON", as per plat recorded in Volume 5 of Plats, Page 48, records of Skagit County, Washington, **EXCEPT** that portion thereof lying North of a line that is 50 rods North of and parallel with the South line of Southwest 1/4 of the Southeast 1/4 of Section 20, Township 34 North, Range 4 East, W.M.

Abbrev. Legal: LOT 10, SKAGIT ADDITION TO MOUNT VERNON
Tax Parcel No.: 3756-000-010-0008
Commonly known as: 1525 Broad St, Mount Vernon, WA 98274

which is the subject of that certain Deed of Trust dated April 19, 2007, recorded April 30, 2007, under Auditor's File No. 200704300107, records of Skagit County, Washington, from Toby L Ferris, and Elizabeth A Ferris, Husband and Wife as Grantor, to LS Title of Washington as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Countrywide Home Loans, Inc. its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. to BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP under an assignment recorded at Instrument No. 201003050089.

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:

Monthly payments in the amount(s) of \$1,636.88 from September 1, 2013 through March 1, 2016 and \$1,571.62 from April 1, 2016 through December 1, 2016 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 \$2,377.78 as of December 27, 2016. The amount to cure the default payments as of the date of this notice is \$69,974.53. 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 \$193,392.48, together with interest in the Note or other instrument secured from August 1, 2013, 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 \$249,021.88. 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 May 5, 2017. 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 April 24, 2017 (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 April 24, 2017 (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 April 24, 2017 (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:

Toby Ferris
1525 Broad St
Mount Vernon, WA 98274

Toby Ferris
1525 1525 Broad Mdws
Mount Vernon, WA 98274

Toby Ferris
12540 Penske St
Moreno Valley, CA 92553

Elizabeth Ferris
1525 Broad St
Mount Vernon, WA 98274

Elizabeth Ferris
1525 1525 Broad Mdws
Mount Vernon, WA 98274

Elizabeth Ferris
12540 Penske St
Moreno Valley, CA 92553

by both first class and certified mail on November 17, 2016 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 17, 2016 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 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 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 (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.

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/hc/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 (Toll-Free): 1-800-606-4819 or Web site: <http://nwjustice.org/what-clear>

XII.

A list of the persons this Notice was sent to is attached hereto as exhibit "A".

XIII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WASHINGTON is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

DATED this 27th day of December, 2016

AZTEC FORECLOSURE CORPORATION OF WASHINGTON

By: Amy Connolly
Amy Connolly
Asst V.P. / Assistant Sec.
3636 N. Central Ave., Suite 400
Phoenix, AZ 85012
(360) 253-8017 / (877) 430-4787

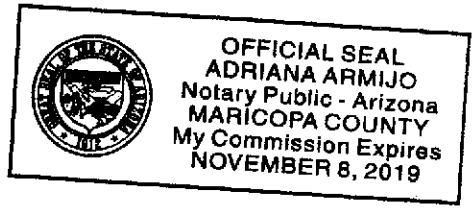
ADDRESS FOR PERSONAL SERVICE
Aztec Foreclosure Corporation of Washington
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683

STATE OF ARIZONA)
) SS.
COUNTY OF MARICOPA)

This instrument was acknowledged before me this 27th day of December, 2016, by Amy Connolly, Asst V.P. / Assistant Sec.

Adriana Armijo
Notary Public in and
for the State of Arizona

My Commission Expires: 11/8/19



16-119229

EXHIBIT "A"

Toby Ferris
1525 Broad St
Mount Vernon, WA 98274

Elizabeth Ferris
1525 Broad St
Mount Vernon, WA 98274

Toby Ferris
1525 1525 Broad Mdws
Mount Vernon, WA 98274

Elizabeth Ferris
1525 1525 Broad Mdws
Mount Vernon, WA 98274

Occupant(s)
1525 Broad St
Mount Vernon, WA 98274

Toby Ferris
12540 Penske St
Moreno Valley, CA 92553

Elizabeth Ferris
12540 Penske St
Moreno Valley, CA 92553

CITY OF MOUNT VERNON JR
CITY OF MOUNT VERNON- FINANCE
DEPARTMENT
P.O. BOX 809
Mount Vernon, WA 98273