

AFTER RECORDING RETURN TO:  
Weinstein & Riley, P.S.  
2001 Western Avenue Suite 400  
Seattle, WA 98121



Skagit County Auditor \$79.00  
1/4/2018 Page 1 of 6 1:29PM

Reference: Rick Gilhousen, 47581338  
Reference No(s) of Documents Assigned or Released: 200706270203  
Document Title: NOTICE OF TRUSTEE'S SALE  
Grantor: Weinstein & Riley, P.S. GUARDIAN NORTHWEST TITLE CO.  
Grantee: Rick Gilhousen an unmarried man 114893  
Abbreviated Legal Description as Follows: Ptn. Lot 13 and all Lots 14 and 15, Block 4, "griffin's First Addition to the City of Anacortes"; and  
Ptn. Lot 13 and all of lots 14 and 15, Block 8, "Amended Plat of Shannon's First Addition to Anacortes"  
Assessor's Property Tax Parcel/Account No(s): 3791-004-015-0002 / 3814-008-015-0006

**WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

NOTICE OF TRUSTEE'S SALE

1

NOTICE IS HEREBY GIVEN that the undersigned Weinstein & Riley, P.S. will on April 27, 2018 at 10:00 AM at the main entrance to the Skagit County Courthouse, located at 205 W Kincaid Street, in the City of Mt. Vernon located at Skagit County, State of Washington, sell at public auction to the highest bidder, payable at the time of sale, the following described real property, situated in Skagit County, State of Washington, to-wit;

PARCEL "A":

THE EAST 1/2 OF LOT 13 AND ALL OF LOTS 14 AND 15, BLOCK 4, "GRIFFIN'S FIRST ADDITION TO THE CITY OF ANACORTES", AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 43, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL "B":

THE EAST 1/2 OF LOT 13 AND ALL OF LOTS 14 AND 15, BLOCK 8, "AMENDED PLAT OF SHANNON'S FIRST ADDITION TO THE CITY OF ANACORTES", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 8, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON.

which is subject to that certain Deed of Trust dated June 21, 2007, recorded June 27, 2007, under Recorder's/Auditor's File Number 200706270203 records of Skagit County, Washington, from Rick Gilhousen an unmarried man, as Grantor, to Pacific Northwest Title Company of Washington, Inc., as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Fieldstone Mortgage Company beneficiary of the security instrument, its successors and assigns as Beneficiary. Said Deed of Trust was most recently modified on November 6, 2012 recorded under Auditor's number 201211060020. LNV Corporation is now the beneficiary of the deed of trust. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 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:

- i) Failure to pay the following amounts, now in arrears:

Amount due to reinstate by December 22, 2017

**Delinquent Monthly Payments Due:**

From 06/01/2017 through 12/01/2017

2 payment(s) at \$2,475.22

5 payment(s) at \$2,345.71

**Total:**

**\$16,678.99**

Accrued Late Charges:

\$419.92

Net Other Fees:

\$70.00

Recoverable Balance:

\$3,520.63

**TOTAL DEFAULT:**

**\$20,689.54**

IV

The sum owing on the obligation secured by the Deed of Trust is \$251,601.86, together with interest from May 1, 2017 as provided in the note or other instrument, 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 April 27, 2018. The payments, late charges, or other defaults must be cured by April 16, 2018 (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 16, 2018 (11 days before the sale date) the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, or other defaults, is/are cured and the Trustee's fees and costs are paid. Payment must be

with cashier's or certified checks from a State or federally chartered bank. The sale may be terminated any time after April 16, 2018 (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 address(es).

See 'Mailing List' attached hereto and incorporated herein by this reference.

by both first-class and certified mail on November 14, 2017, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 17, 2017, 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 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 objections to this sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objection 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 20<sup>th</sup> 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 20<sup>th</sup> 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.

If the Trustee's Sale is set aside for any reason, the submitted bid will be forthwith returned without interest and the bidder will have no right to purchase the property. Recovery of the bid amount without interest constitutes the limit of the bidder's recourse against the Trustee and/or the Beneficiary.

XI

NOTICE TO ALL PERSONS AND PARTIES WHO ARE GUARANTORS OF THE OBLIGATIONS SECURED BY THIS DEED OF TRUST: (1) The Guarantor 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; (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 Trustee's 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.

XII

**NOTICE**

**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: (1-877-894-4663)  
Website: <http://www.wshfc.org/buyers/counseling.htm>

The United States Department of Housing and Urban Development:

Telephone: (1-800-569-4287)  
Website:  
<http://www.hud.gov/offices/hsg/sfh/hcc/fo/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>

For Sales questions and concerns:



'Mailing List'

Rick Gilhousen aka Rick A. Gilhousen  
814 27th St  
Anacortes, WA 98221

Jane Doe, Unknown Spouse of Rick Gilhousen  
814 27th St  
Anacortes, WA 98221