



201802280094

RECORDING REQUESTED BY:

Skagit County Auditor \$77.00
2/28/2018 Page 1 of 4 12:16PM

WHEN RECORDED MAIL TO:

Trustee Corps
500 Union Street, Suite 620
Seattle, WA 98101

TS No WA05000170-17-1

APN P67586

TO No 97108721

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

I. NOTICE IS HEREBY GIVEN that on **June 29, 2018, 10:00 AM**, at main entrance **Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA**, 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:

PARCEL "A": TRACT A, MOORES` GARDEN PLAT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 10, RECORDS OF SKAGIT COUNTY, WASHINGTON. PARCEL "B": THAT PORTION OF THE FOLLOWING DESCRIBED TRACT LYING BETWEEN THE NORTHWESTERLY EXTENSION OF THE SOUTHWESTERLY AND NORTHEASTERLY LINES OF TRACT A, MOORES` GARDEN PLAT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 10, RECORDS OF SKAGIT COUNTY, WASHINGTON: THAT PORTION OF GOVERNMENT LOT 1, SECTION 19, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M, DESCRIBED AS FOLLOWS:BEGINNING AT A POINT 863.35 FEET SOUTH OF THE NORTHWEST CORNER OF SAID SECTION 19; THENCE NORTH 55°28`30" EAST, 1,369.67 FEET TO THE MOST NORTHERLY CORNER OF TRACT 1, MOORES` GARDEN PLAT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE 10, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 52°02`30" WEST TO THE NORTHERLY LINE OF THAT TRACT CONVEYED TO CLINTON VAUX, ET AL, BY DEED DATED NOVEMBER 23, 1949, RECORDED DECEMBER 1, 1949, UNDER AUDITOR'S FILE NO. FILE NO. 438862, RECORDS OF SKAGIT COUNTY, WASHINGTON, THENCE SOUTH 55°28`30" WEST ALONG SAID NORTHERLY LINE TO THE WEST LINE OF SAID SECTION 19; THENCE SOUTH ALONG SAID WEST LINE TO THE POINT OF BEGINNING.

APN: **P67586**

More commonly known as **18165 MOORES GARDEN ROAD, MOUNT VERNON, WA 98273**

which is subject to that certain Deed of Trust dated as of September 14, 2006, executed by WAYNE N. WEST, A MARRIED MAN, as Trustor(s), to secure obligations in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B. as original Beneficiary recorded September 20, 2006 as Instrument No. 200609200006 and the beneficial interest was assigned to **CIT Bank, N.A.** and recorded March 14, 2016 as Instrument Number 201603140105 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **CIT Bank, N.A.**, the current Beneficiary of the Deed of Trust is now pending

This Document has been recorded as an
Accommodation only, it
has not been reviewed as to its accuracy
or its effect on title

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: **CIT Bank, N.A.**
Contact Phone No: **800-441-4428**
Address: **75 North Fair Oaks Avenue, Pasadena, CA 91103**

III. The default(s) for which this foreclosure is made is/are as follows: *Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7* under the Note, and **pursuant to paragraph 9** of the Deed of Trust.

PRINCIPAL AND INTEREST DUE INFORMATION

Principal Balance as of February 21, 2018	\$129,238.47
Interest due through February 21, 2018	\$44,258.99
TOTAL PRINCIPAL BALANCE AND INTEREST DUE:	\$173,497.46

PROMISSORY NOTE INFORMATION

Note Dated:	September 14, 2006
Note Amount:	\$327,000.00
Interest Paid To:	May 13, 2017
Next Due Date:	June 13, 2017

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$129,238.47, 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 **June 29, 2018**. The defaults referred to in Paragraph III must be paid by **June 18, 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 before **June 18, 2018** (11 days before the sale) the default as set forth in Paragraph III is paid 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 **June 18, 2018** (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, CIT Bank, N.A. or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

MELINDA Joint Adminsitrators of Estate L MOSS
Laine Moss Law, PLLC, 14205 SE 36th Street, Suite 100, Bellevue, WA 98006

ROBERT E SMITH - Joint Adminsitrators of Estate
2448 76th Ave SE, Suite 100, Mercer Island, WA 98040

WAYNE N WEST
18165 MOORES GARDEN ROAD, MOUNT VERNON, WA 98273

WAYNE N WEST

1625 1/2 MOORES GARDEN RD, MT VERNON, WA 98273

by both first class and certified mail on **January 12, 2018**, 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 **January 12, 2018** 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:

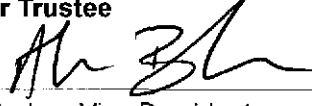
THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.

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

Dated

2/21/18

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



By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps
500 Union Street, Suite 620
Seattle, WA 98101
Toll Free Number: (844) 367-8456
TDD: (800) 833-6388

For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL:
In Source Logic AT 702-659-7766**

STATE OF WASHINGTON
COUNTY OF KING

I certify that I know or have satisfactory evidence that ALAN BURTON 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 **Vice President for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated:

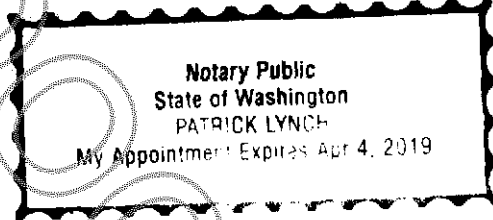
2/21/2018

Notary Public in and for the State of Washington

Residing at King County

My Commission expires

4/4/2019



Trustee Corps may be acting as a debt collector attempting to collect a debt.
Any information obtained may be used for that purpose.

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.