



201910240044

10/24/2019 11:31 AM Pages: 1 of 9 Fees: \$111.50
Skagit County Auditor

FILED FOR RECORD AT THE
REQUEST OF/RETURN TO:
Craig E. Cammock
Skagit Law Group, PLLC
P.O. Box 336 / 227 Freeway Drive, Ste B
Mount Vernon, WA 98273

**NOTICE OF TRUSTEE'S SALE
(COMMERCIAL LOAN(S))**

Reference Nos.:	201307250068 (Deed of Trust) 201908290030 (Appointment of Successor Trustee)
Current Beneficiary of Deed of Trust:	SAVI BANK, formerly known as BUSINESS BANK
Grantor of Deed of Trust:	MAINS, INC., a Washington corporation
Current Trustee of Deed of Trust:	SKAGIT LAW GROUP, PLLC, a Washington Professional Limited Liability Company
Current Loan Mortgage Servicer of Deed of Trust:	None
Grantor(s):	SAVI BANK, formerly known as BUSINESS BANK, a state-chartered commercial bank; SKAGIT LAW GROUP, PLLC, a Washington Professional Limited Liability Company, Successor Trustee
Grantee(s):	MAINS, INC., a Washington corporation; THE PUBLIC
Additional Grantor(s) on page(s):	
Additional Grantee(s) on page(s):	
Abbreviated Legal:	Lot 9, ptn Lots 6 through 8, Blk 28, Am. Burlington
Additional Legal on page(s):	2
Assessor's Tax Parcel No.:	P71552 / 4076-038-0009-0002

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **Friday,**

February 7, 2020, at the hour of 10:00 a.m., at the entrance/front steps of the Skagit County Courthouse located at 205 W. Kincaid Street, in the City of Mount Vernon, 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 of Skagit, State of Washington, to-wit:

The South 40 feet of Lots 6, 7, and 8, and all of Lot 9, Block 38, "AMENDED PLAT OF BURLINGTON, SKAGIT COUNTY, WASH.," according to the plat thereof recorded in Volume 3 of Plats, page 17, records of Skagit County, Washington. Together with that portion of vacated Cascade Highway described in Ordinance No. 1710, recorded under Auditor's File No. 201005110041, as would attach by operation of law.

Situate in Skagit County, Washington.

which is subject to that certain Deed of Trust dated July 24, 2013 and recorded July 25, 2013 under Auditor's File No. 201307250068, records of Skagit County, Washington, which Deed of Trust is from MAINS, INC., a Washington corporation, as Grantor, to Chicago Title Company, as Trustee, to secure an obligation in favor of BUSINESS BANK, now known as SAVI BANK, as Beneficiary. Skagit Law Group, PLLC, a Washington Professional Limited Liability Company, is now Trustee by reason of an Appointment of Successor Trustee recorded August 29, 2019 under Auditor's File No. 201908290030, 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:

Failure to pay the obligation in full on demand.

Failure to reimburse Beneficiary for the advancement of attorney's fees and costs.

Failure to reimburse Beneficiary for the advancement of force-placed insurance.

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You are also in violation of the terms of the Deed of Trust due to your failure to keep the real property free and clear of liens. A Notice of Tax Lien was recorded by the Office of the Skagit County Treasurer on October 3, 2018 under Skagit County Auditor's File No. 201810030056, and State Tax Warrants were issued by the Department of Revenue and Department of Labor & Industries.

You are also in default for failure to pay real estate taxes for the years 2017 and 2018, and the first half of 2019.

A judgment on the underlying obligation that is secured by the Deed of Trust was entered in favor of Savi Bank, against Steve Mains on June 24, 2019 under Skagit County Superior Court Cause Number 19-2-00530-29.

Demand having been given and no payment having been received, all principal, interest, late fees, attorneys' fees, expenses, and advancements made by the beneficiary are now due. **The amount owing as of October 15, 2019 is \$281,364.45. Interest accrues at the rate of \$45.7602 per diem.**

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults. Any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

<u>Other Default:</u>	<u>Action to Cure Default:</u>
TAXES/ASSESSMENTS	Deliver to Successor Trustee written proof that all taxes and assessments against the property are paid current.
FAILURE TO INSURE PROPERTY AGAINST HAZARD	Deliver to Successor Trustee written proof that the property is insured against hazard as required by the Deed of Trust.
LIENS	Deliver to Successor Trustee written proof that all senior liens are paid current and that no other defaults exist.
JUDGMENTS	Deliver to Successor Trustee written proof that all senior judgments are paid current and that no

other defaults exist.

WASTE

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust.

**UNAUTHORIZED SALE
OF PROPERTY (DUE
ON SALE)**

Revert title to permitted vestee.

Costs and Fees:

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs, and fees:

Title report:	\$175.77
Service/posting of foreclosure notices:	\$100.00
Recording fees:	\$111.50
Mailing costs:	\$125.00
Photocopies:	<u>\$25.00</u>
Subtotal:	\$537.27

Total Current Estimated Amount: \$281,901.72

Additional Arrearages:

Additional unpaid interest (10-16-19 – 1-27-20): \$4,759.06

Additional Costs and Fees:

Additional trustee's or attorney's fees:	\$1,500.00
Trustee's Sale Guarantee date down:	\$54.50
Publication costs:	<u>\$1,400.00</u>
Subtotal:	\$2,954.50

Total Estimated Amount as of January 27, 2020: \$289,615.25

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal balance of **\$258,410.42** as of October 15, 2019, 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. The sale will be without any warranty concerning the title to, or the condition of, the property, and also will be made without warranty, express or implied, regarding title, possession, or encumbrances on **February 7, 2020**. The default(s) referred to in paragraph III must be cured by **January 27, 2020** (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 **January 27, 2020** (11 days before the sale date) the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after **January 27, 2020** (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 Borrowers and Grantors at the following addresses:

Mains, Inc.
4949 Samish Terrace Road
Bow, WA 98232

Mains, Inc.
c/o Steve Mains
1545 Northwest Market Street, Apt. #133
Seattle, WA 98107

Mains, Inc.
112 North Cherry Street
Burlington, WA 98233-1249

Mains, Inc., registered agent of
Mains, Inc.
112 North Cherry Street
Burlington, WA 98233-1249

Steve Mains
4949 Samish Terrace Road
Bow, WA 98232

Steve Mains
3049 Northwest Market Street, Unit D-212
Seattle, WA 98107

Julie Mains
4949 Samish Terrace Road
Bow, WA 98232

Bradley W. Watson
14073 Hillwood Drive
Bow, WA 98232

by both first class and certified mail on September 3, 2019, proof of which is in the possession of the Trustee, and the Borrowers and Grantors were personally served on September 4, 2019 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 Grantors of all their interest in the above-described property.

IX

Anyone having any 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 waiver of any proper grounds for invalidating the Trustee's sale.

X

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE OF
YOUR PROPERTY.**

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 access 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)

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

Web site:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/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

Web site: <http://nwjustice.org/what-clear>

XI

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.

XII

NOTICE TO GUARANTORS

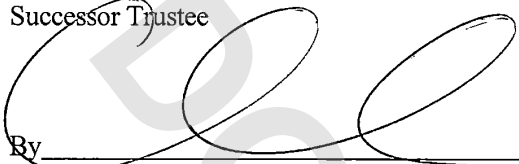
If this Notice is being mailed or directed to any Guarantor, said Guarantor should be advised that: (1) the Guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the Deed of Trust; (2) the Guarantor has the same 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. 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.

XIII

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DATED this 15th day of October, 2019.

SKAGIT LAW GROUP, PLLC,
a Professional Limited Liability Company,
Successor Trustee



By _____
Craig E. Cammock, WSBA #24185, Member
227 Freeway Drive, Ste B/P. O. Box 336
Mount Vernon, WA 98273
Telephone: (360) 336-1000

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