

WHEN RECORDED MAIL TO:  
**Clear Recon Corp**  
**9311 S.E. 36th Street, Suite 100**  
**Mercer Island, WA 98040**  
**Phone: (206) 707-9599**

Trustee Sale # **083409-WA**  
Title # **190919052-WA-MSO**

SPACE ABOVE THIS LINE FOR RECORDERS USE

Notice of Trustee's Sale

Grantor(s): CHRISTOPHER M VIN ZANT A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Grantee(s): GUARDIAN NW TITLE & ESCROW, as Trustee

Current beneficiary of the deed of trust: PNC BANK, NATIONAL ASSOCIATION

Current trustee of the deed of trust: CLEAR RECON CORP

Current mortgage servicer of the deed of trust: PNC Bank, N.A.

Reference number of the deed of trust: 200804150164

Parcel number(s): 4829-000-008-0000

LT 8, SAUK MOUNTAIN VIEW ESTATES NORTH, A PRD PHASE 2

I.

NOTICE IS HEREBY GIVEN that the undersigned, **CLEAR RECON CORP, 9311 S.E. 36th Street, Suite 100, Mercer Island, WA 98040**, Trustee will on **4/3/2020 at 9:00 AM AT THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 205 W. KINCAID ST. (3RD & KINCAID ST.), MOUNT VERNON, WA 98273** 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, "SAUK MOUNTAIN VIEW ESTATES NORTH-A PLANNED RESIDENTIAL DEVELOPMENT PHASE 2", ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 29, 2004 UNDER AUDITOR'S FILE NO. 200401290095, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

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PNC

CRC NOS 12192018

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Commonly known as: **1325 CASCADIA DR  
SEDRO WOOLLEY, WA 98284**

which is subject to that certain Deed of Trust dated 4/10/2008, recorded 4/15/2008, as Auditor's File No. 200804150164, in Book , Page , Deed of Trust Re-Recorded on 4/16/2008 as Instrument No. 200804160046, and later modified by a Loan Modification Agreement recorded on 10/8/2012, as Instrument No. 201210080024, and later modified by a Loan Modification Agreement recorded on 1/14/2015, as Instrument No. 201501140044, and later modified by a Loan Modification Agreement recorded on 4/16/2018, as Instrument No. 201804160124, records of Skagit County, Washington, from CHRISTOPHER M VIN ZANT A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as Grantor(s), to GUARDIAN NW TITLE & ESCROW, as Trustee, to secure an obligation in favor of NATIONAL CITY MORTGAGE A DIVISION OF NATIONAL CITY BANK, as Beneficiary, the beneficial interest in which was assigned to N/A, under an Assignment recorded under Auditor's File No N/A.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor 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/Mortgage.

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: **\$23,791.24**

IV.

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$301,187.39, together with interest as provided in the Note from 1/1/2019, and such other costs and fees 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 4/3/2020. The defaults referred to in Paragraph III must be cured by 3/23/2020, (11 days before the sale date) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before 3/23/2020 (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's 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 3/23/2020 (11 days before the sale date) and before the sale, by the Borrower or Grantor or the or the Grantor's successor interest or the holder of any recorded junior lien or encumbrance by paying the 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):

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SEE ATTACHED EXHIBIT "1"

by both first class and certified mail on 10/8/2019, 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 proof of 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 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 you are a servicemember or a dependent of a servicemember, you may be entitled to certain protections under the federal Servicemembers Civil Relief Act and any comparable state laws regarding the risk of foreclosure. If you believe you may be entitled to these protections, please contact our office immediately.

**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**

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PNC

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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-HOME(1-877-894-4663) . Web site:  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development

Telephone: 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: 1-800-606-4819 Web site: <http://nwjustice.org/what-clear>

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated: NOV 11 2019

**CLEAR RECON CORP**, as Successor Trustee

*Jeong-An Severance*

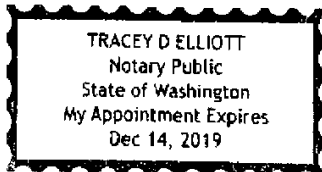
Jeong-An Severance

For additional information or service you may contact:  
**Clear Recon Corp**  
**9311 S.E. 36th Street, Suite 100**  
**Mercer Island, WA 98040**  
**Phone: (206) 707-9599**

State of Washington  
County of King

I certified that I know or have satisfactory evidence that Jeong-An Severance is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in this instrument.

(Seal or Stamp)



Dated: 11/11/19

*Tracey D Elliott*  
Signature

Notary Public  
Title

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EXHIBIT "1"

<u>NAME</u>	<u>ADDRESS</u>
CHRISTOPHER VINZANT	1325 CASCADIA DR SEDRO WOOLLEY, WA 98284
CHRISTOPHER M VIN ZANT	1325 CASCADIA DR SEDRO WOOLLEY, WA 98284
CHRISTOPHER M VIN ZANT AKA CHRISTOPHER M VINZANT CHRISTOPHER VIN ZANT	1325 CASCADIA DR SEDRO WOOLLEY, WA 98284 1325 CASCADIA DR SEDRO WOOLLEY, WA 98284