

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

Reference: Barry M. Yantis and Jamie L. Yantis, 47877386
Reference No(s) of Documents / Deed of Trust Assigned or Released: 200803050002
Document Title: NOTICE OF TRUSTEE'S SALE
Grantor: Barry M Yantis and Jamie Yantis, husband and wife
Current Beneficiary of the Deed of Trust: Washington Federal Bank, N.A. fka Washington Federal N.A.
fka Washington Federal Savings
Current Trustee of the Deed of Trust: Weinstein & Riley, P.S.
Current Loan Mortgage Servicer of the Deed of Trust: Washington Federal
Grantee: Barry M Yantis and Jamie Yantis, husband and wife
Abbreviated Legal Description as Follows: SECTION 33, TOWNSHIP 33 NORTH, RANGE 4 EAST -
SE NW
Assessor's Property Tax Parcel/Account No(s): 33043320080006 / P17705

**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

I

NOTICE IS HEREBY GIVEN that the undersigned Weinstein & Riley, P.S. will on April 17, 2020 at 10:00 AM at the Main Entrance to the Skagit County Courthouse 3rd & Kincaid, 205 W. Kincaid St., Mount Vernon, WA 98273 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;

THE WEST 271 FEET OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF
SECTION 33, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M.
EXCEPT ROAD.
SITUATED IN SKAGIT COUNTY, WASHINGTON.

which is subject to that certain Deed of Trust dated February 29, 2008, recorded March 5, 2008, under Recorder's/Auditor's File Number 200803050002 records of Skagit County, Washington, from Barry M Yantis and Jamie Yantis, husband and wife, as Grantor, to Washington Services, Inc., a Washington corporation, as Trustee, to secure an obligation in favor of Washington Federal Savings as Beneficiary. Washington Federal N.A fka Washington Federal Savings is the current beneficiary of the Deed of Trust. Said Deed of Trust was most recently modified on October 27, 2010. The sale will be made without any warranty concerning the title to, or the condition of the property.

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 6, 2019

Monthly Payments:

Delinquent Monthly Payments Due:

From 04/01/2019 through 12/01/2019

5 payment(s) at \$2,271.00

4 payment(s) at \$3,297.96

Total:

\$24,546.84

Accrued Late Charges:

\$1,147.80

EZ Pay Cancellation:

\$246.55

TOTAL DEFAULT:

\$25,941.19

IV

The sum owing on the obligation secured by the Deed of Trust is \$343,812.43, together with interest from March 1, 2019 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 17, 2020. The payments, late charges, or other defaults must be cured by April 6, 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 April 6, 2020 (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 6, 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 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 October 22, 2019, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on October 22, 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 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 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.

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

'Mailing List'

Barry M. Yantis
20652 Starbird Rd
Mt Vernon, WA 98274

Barry M. Yantis
35590 Shangrila Dr
Sedro Woolley, WA 98284-8694

Barry M. Yantis
401 N Barker
Mount Vernon, WA 98273

Jamie L. Yantis
1030 E College Way
Mount Vernon, WA 98273-5624

Jamie L. Yantis
20652 Starbird Rd
Mt Vernon, WA 98274-7533

Jamie L. Yantis
401 N Barker
Mount Vernon, WA 98273

Jane/John Doe, Unknown Spouse of Barry
M. Yantis
20652 Starbird Rd
Mt Vernon, WA 98274

Jane/John Doe, Unknown Spouse of Barry
M. Yantis
35590 Shangrila Dr
Sedro Woolley, WA 98284-8694

Jane/John Doe, Unknown Spouse of Barry
M. Yantis
401 N Barker
Mount Vernon, WA 98273

Jane/John Doe, Unknown Spouse of Jamie
L. Yantis
1030 E College Way
Mount Vernon, WA 98273-5624

Jane/John Doe, Unknown Spouse of Jamie
L. Yantis
20652 Starbird Rd
Mt Vernon, WA 98274-7533

Jane/John Doe, Unknown Spouse of Jamie
L. Yantis
401 N Barker
Mount Vernon, WA 98273

Internal Revenue Service (Attn: Area 11)
Attn: Technical Services Advisory Group
Manager - M/S W245
915 2nd Ave
Seattle, WA 98174

Ross Scott
c/o James J. Jameson 3409
McDougall Ave, Ste 100
Everett, WA 98201

State of Washington Department of Revenue
Compliance Administration
Olympia, WA 98504-7473

Valentina Scott
c/o James J. Jameson
3409 McDougal Ave, Ste 100
Everett, WA 98201