

AFTER RECORDING RETURN TO:

Hershner Hunter, LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440

Document Title:

NOTICE OF TRUSTEE'S SALE

Original Grantor on deed of trust: CHRISTIAN NELSON AND KRYSTAL D. NELSON
Current Grantee/Beneficiary of the deed of trust: PEOPLES BANK
Original Trustee of the deed of trust: LAND TITLE COMPANY OF SKAGIT COUNTY
Successor Trustee of the deed of Trust: NANCY K. CARY
Current mortgage servicer of the deed of trust: PEOPLES BANK
Reference number of the deed of trust: 201704280108
Parcel number(s): P62505/3867-000-036-0103

Reference Number(s) of Original Deed of Trust:

Date Recorded: April 28, 2017
Recording No.: 201704280108
Skagit County, Washington

Legal Description: Abbreviated Legal: ptn Trs. 3 & 4, SP #98-78, being a ptn of Tr. 36, Burlington Acreage (more fully described on the attached Exhibit A)

NOTICE OF TRUSTEE'S SALE

Grantor: CHRISTIAN NELSON AND KRYSTAL D. NELSON
 Current Beneficiary of the deed of trust: PEOPLES BANK
 Current Trustee of the deed of trust: LAND TITLE COMPANY OF SKAGIT COUNTY
 Current mortgage servicer of the deed of trust: PEOPLES BANK
 Reference number of the deed of trust: 201704280108
 Parcel number(s): P62505/3867-000-036-0103

I. NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee, NANCY K. CARY, will on March 10, 2023, at the hour of 11:00 a.m. at the front of the Skagit Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, 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:

Abbreviated Legal: ptn Trs. 3 & 4, SP #98-78, being a ptn of Tr. 36, Burlington Acreage (more fully described on the attached Exhibit A)

which is subject to that certain Deed of Trust described as follows:

Dated: April 18, 2017
 Recorded: April 28, 2017
 Recording No.: 201704280108
 Records of: Skagit County, Washington
 Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY
 Successor Trustee: NANCY K. CARY
 Beneficiary: PEOPLES BANK
 Assigned From: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
 Assignment Recorded as Recording No.: 202209080035

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 defaults for which this foreclosure is made are as follows: Failure to pay when due the following amounts which are now in arrears: Monthly payments in the amount of \$3,171.26 each, due the first of each month, for the months of April 2022 through October 2022; plus late charges in the amount of \$257.17 each, assessed the Sixteenth (16) of each month, for the months of April 2022 through September 2022; plus advances; plus any unpaid real property taxes, plus interest.

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal balance of \$383,476.79, together with interest as provided in the note or other instrument secured from March 1, 2022, 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 March 10, 2023. The Default(s) referred to in paragraph III must be cured by February 27, 2023, to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before February 27, 2023, the defaults as set forth in paragraph III is/are cured

and the Trustee's fees and costs are paid. The sale may be terminated any time after February 27, 2023, 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 addresses:

Christian Nelson
212 Gardner Road
Burlington WA 98233

Christian Nelson
214 Gardner Road
Burlington WA 98233

Christian Nelson
1840 Hassler Lane
Burlington WA 98233

Christian Nelson
1201 32nd St.
Anacortes WA 98221

Krystal D. Nelson
212 Gardner Road
Burlington WA 98233

Krystal D. Nelson
214 Gardner Road
Burlington WA 98233

Krystal D. Nelson
1840 Hassler Lane
Burlington WA 98233

by both first class and certified mail on September 8, 2022, proof of which is in the possession of the Trustee; and Borrower and Grantor were personally served on September 9, 2022, 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 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 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 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.

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.

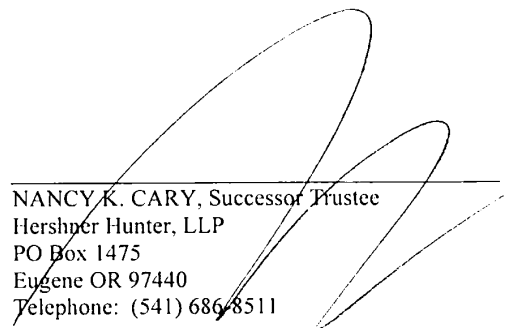
SEEKING ASSISTANCE

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, Web site: 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>

DATED: October 14, 2022.

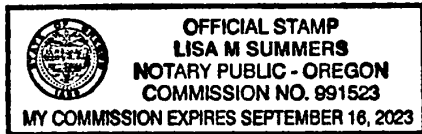
ADDRESS FOR SERVICE OF PROCESS:
NANCY K. CARY, Trustee
Law Offices
1223 Commercial Street
Bellingham WA 98225
Telephone: (360) 715-1218


NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440
Telephone: (541) 686-8511



STATE OF OREGON)
) ss.
COUNTY OF LANE)

On October 14, 2022, personally appeared before me NANCY K. CARY, known to me to be the individual described in and who executed the foregoing instrument, and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.




Notary Public for Oregon
Residing at Eugene, Oregon
My Commission Expires: 9/16/2023
TS #44423.2

Any questions regarding this matter should be directed to Lisa M. Summers, Paralegal, at (541) 686-0344.

FAIR DEBT COLLECTION
PRACTICES ACT NOTICE
This communication is from a debt collector.

Exhibit A

Tract 4 and the North 20 feet of Tract 3 of Short Plat No. 98-78, approved December 6, 1978 and recorded December 7, 1978, under Auditor's File No. 892644, in Volume 3 of Short Plats, page 48, records of Skagit County, Washington; being a portion of Tract 36, "PLAT OF THE BURLINGTON ACREAGE PROPERTY", as per plat recorded in Volume 1 of Plats, page 49, records of Skagit County, Washington,

EXCEPT that portion of said Tract 4 described as follows:

Begin at the Southeast corner of Tract 1 of said Short Plat;
thence North along the East lines of Tracts 1, 2 and 3 of said Short Plat to a point on the South line of the North 20 feet of said Tract 3; thence East along the Easterly extension of said South line to a point on a line parallel with and 10 feet East of the East line of Tracts 1, 2 and 3 of said Short Plat;
thence South along said parallel line to a point on the South line of said Tract 4;
thence West along said South line to the point of beginning.

AND EXCEPT those portions of Tract 4, described as follows:

1.) Beginning at the Northeast corner of said Tract 4;
thence South $89^{\circ}39'50''$ West along the North line of said Tract 4, a distance of 23.41 feet;
thence South $0^{\circ}43'26''$ East, a distance of 329.94 feet to a point on the South line of said Tract 4;
thence North $89^{\circ}37'16''$ East along the South line of said Tract 4, a distance of 21.44 feet to the Southeast corner of said Tract 4;
thence North $0^{\circ}22'53''$ West along the East line of said Tract 4, a distance of 329.91 feet to the true point of beginning.

2.) Beginning at the Northeast corner of said Lot 4;
thence South $89^{\circ}39'50''$ West along the North line of said Lot 4, a distance of 28.60 feet to the true point of beginning;
thence South $0^{\circ}31'55''$ East, a distance of 12.65 feet;
thence North $89^{\circ}44'28''$ West parallel to and 5 feet North of an existing fence line running East and West, a distance of 303.42 feet to a fence line which runs North and South;
thence North $0^{\circ}45'10''$ West along said fence line, a distance of 9.50 feet to the North line of said Lot 4;
thence North $89^{\circ}39'50''$ East along the North line of said Lot 4, a distance of 303.45 feet to the true point of beginning.

Situate in the County of Skagit, State of Washington.