



**202301270033**

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Skagit County Auditor

AFTER RECORDING RETURN TO:

Michael Siderius  
SIDERIUS LONERGAN & MARTIN, LLP  
500 Union Street, Suite 847  
Seattle, WA 98101

**NOTICE OF TRUSTEE'S SALE**

<b>Grantor:</b>	1) <u>Melanie Stum</u>
<b>Current Beneficiary of the Deed of Trust:</b>	1) <u>Sound Credit Union</u>
<b>Current Trustee of the Deed of Trust:</b>	1) <u>Michael Siderius</u>
<b>Current Mortgage Servicer of the Deed of Trust:</b>	1) <u>Sound Credit Union</u>
<b>Legal Description (abbreviated):</b>	Lot 3, Deer Ridge Addition, as Per Plat recorded in Volume 15 of Plats, Pages 123 and 124
<b>Assessor's Tax Parcel ID #:</b>	<u>P104706</u>
<b>Reference Nos. of Documents Released or Assigned:</b>	<u>201609090015</u>

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 2nd day of June, 2023, at the hour of 10:00 a.m. at the main entrance of the Skagit County Courthouse, 205 W Kincaid, Mt. 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:

LOT 3, DEER RIDGE ADDITION, AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 123 AND 124, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.  
SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

which is subject to that certain Deed of Trust dated August 30, 2016, recorded September 9, 2016, under Auditor's No. 201609090015, records of Skagit County, Washington, from Melanie Stum, Grantor, to Michael Siderius, as Successor Trustee, to secure an obligation in favor of Sound Credit Union, Beneficiary.

## 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 is/are as follows:

Failure to pay when due the following amounts which are now in arrears:

Delinquent payments from August, 2022, in the sum of \$447.44 per month through January, 2023, for a total delinquent balance of \$2,684.64, plus interest, late charges, and attorneys fees.

## IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal, \$41,000.00, together with interest as provided in the Note or other instrument secured from the 30th day of August, 2016; and such other costs and fees as are due under the Note or other instruments 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. This sale will be made without warranty, express or implied, regarding title, possession or encumbrances on the 2nd day of June, 2023. The default(s) referred to in paragraph III must be cured by the 22nd day of May, 2023 (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 the 22nd day of May, 2023 (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 the 22nd day of May, 2023 (11 days before the sale date), and before the sale by the Borrower, Grantor 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: 2415 N 25th PL, Mount Vernon, WA 98273 by both first class and certified mail on the 15th day of December, 2022, proof of which is in the possession of the Trustee and the written notice of default was posted in a

conspicuous place on the premises on the 16th day of December, 2022, and the Trustee has possession of such 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 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 and tenants. After the 20th day following the sale the Purchaser has the right to evict occupants and 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.

DATED this 24 day of January, 2023.



Michael Siderius, Successor Trustee  
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Seattle, WA 98101  
Tel. 206/624-2800 - Fax: 206/624-2805

