

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No WA07000207-22-1

TO No 220667694-WA-MSI

NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24 ET. SEQ.

Grantor: **GORDON L WEST AND ESTHER B WEST, HUSBAND AND WIFE**
Current Beneficiary of the Deed of Trust: **Bank of New York Mellon Trust Company, N.A. as Trustee
for Mortgage Assets Management Series I Trust**
Original Trustee of the Deed of Trust: **LAND TITLE COMPANY OF SKAGIT COUNTY**
Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**
Current Mortgage Servicer of the Deed of Trust: **Celink**
Reference Number of the Deed of Trust: **Instrument No. 200805190170**
Parcel Number: **4628-000-035-0004**

I. NOTICE IS HEREBY GIVEN that on **June 30, 2023, 10:00 AM**, at main entrance **Skagit County Courthouse, located at 3rd & Kincaid, Mount Vernon, WA**, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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 35, "PLAT OF LONESTAR'S ADDITION TO THE CITY OF CONCRETE." AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 163 THROUGH 166, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN: 4628-000-035-0004

More commonly known as **45285 MAIN STREET, CONCRETE, WA 98237**

which is subject to that certain Deed of Trust dated May 13, 2008, executed by **GORDON L WEST AND ESTHER B WEST, HUSBAND AND WIFE** as Trustor(s), to secure obligations in favor of **PRIMELENDING, A PLAINSCAPITAL COMPANY** as original Beneficiary recorded May 19, 2008 as Instrument No. 200805190170 and the beneficial interest was assigned to **Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust** and recorded February 17, 2023 as Instrument Number 202302170002 of official records in the Office of the Recorder of Skagit County, Washington.

II. No action commenced by **Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust**, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' 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: *Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 7(A)(I) under the Note, and pursuant to paragraph 9(A)(I) of the Deed of Trust.*

PRINCIPAL AND INTEREST DUE INFORMATION

Principal Balance as of February 28, 2023	\$142,779.21
Interest due through February 28, 2023	\$23,606.94
TOTAL PRINCIPAL BALANCE AND INTEREST DUE:	\$166,386.15

PROMISSORY NOTE INFORMATION

Note Dated:	May 13, 2008
Note Amount:	\$277,500.00
Interest Paid To:	July 26, 2022
Next Due Date:	August 26, 2022

Current Beneficiary: **Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust**
 Contact Phone No: **800-441-4428**
 Address: **101 West Louis Henna Blvd. Suite 450, Austin, TX 78728**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$142,779.21, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **June 30, 2023**. The defaults referred to in Paragraph III must be paid by **June 19, 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 before **June 19, 2023** (11 days before the sale) the default as set forth in Paragraph III is paid and the Trustees' 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 **June 19, 2023** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by 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 current Beneficiary, Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

ESTHER B WEST
45285 MAIN STREET, CONCRETE, WA 98237

ESTHER B WEST
9988 AVONDALE RD NE APT 362, REDMOND, WA 98052

GORDON L WEST
45285 MAIN STREET, CONCRETE, WA 98237

GORDON L WEST
9988 AVONDALE RD NE APT 362, REDMOND, WA 98052

by both first class and certified mail on **January 25, 2023**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place **January 26, 2023** 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 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 Trustees' 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.

Notice to Borrower(s) who received a letter under RCW 61.24.031:

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 might 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

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the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission: Telephone: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

The United States Department of Housing and Urban Development: Telephone: (800) 569-4287 Website: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: (800) 606-4819 Website: www.homeownership.wa.gov

Dated: 2/28/2023

MTC Financial Inc. dba Trustee Corps, as Duly Appointed
Successor Trustee



By: Alan Burton, Vice President

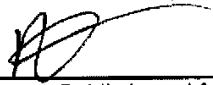
MTC Financial Inc. dba Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744
Toll Free Number: (844) 367-8456
TDD: (800) 833-6388

For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

STATE OF WASHINGTON
COUNTY OF KING

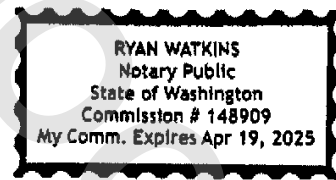
I certify that I know or have satisfactory evidence that ALAN BURTON is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Vice President for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 2/28/2023



Notary Public in and for the State of Washington

Residing at King County
My Appointment expires 4-19-25



To the extent your original obligation was discharged under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.