

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS #: 23-64824

Title Order #: 230172739-WA-MSI

NOTICE OF TRUSTEE'S SALE

Grantor: ELTON E. FLEMMER, AS HIS SEPARATE ESTATE
Current beneficiary of the deed of trust: Lakeview Loan Servicing, LLC
Current trustee of the deed of trust: North Star Trustee, LLC
Current mortgage servicer for the deed of trust: LoanCare, LLC
Reference number of the deed of trust: 201311270018
Parcel Number(s): P64271 / 3877-000-190-0004

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **11/17/2023, at 10:00 AM at the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA 98273** 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 190, "CEDARGROVE ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 46626 BAKER LOOP ROAD
CONCRETE, WASHINGTON 98237

which is subject to that certain Deed of Trust dated 11/22/2013, recorded 11/27/2013, as Instrument No. 201311270018, records of Skagit County, Washington, from ELTON E. FLEMMER, AS HIS SEPARATE ESTATE, as Grantor(s), to NORTHWEST TITLE LLC DBA NEXTITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PINNACLE CAPITAL MORTGAGE DBS ABSOLUTE MORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, the beneficial interest in which was assigned to Lakeview Loan Servicing, LLC, under an Assignment recorded under Auditor's File No. 202206230012.

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 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:

T.S. No.: 23-64824

PAYMENT INFORMATION

<u>Total Monthly Payments Due:</u>	<u>TOTAL</u>
March 1, 2022 – July 14, 2023	\$13,661.13
Corporate Advances:	\$2,723.26

LATE CHARGE INFORMATION
TOTAL LATE CHARGES

TOTAL
\$80.19

PROMISSORY NOTE INFORMATION

Note Dated:	11/22/2013
Note Amount:	\$131,887.00
Interest Paid To:	2/1/2022
Next Due Date:	3/1/2022

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$111,216.12, together with interest as provided in the note or other instrument secured from 2/1/2022, 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 11/17/2023. The default(s) referred to in Paragraph III must be cured by 11/6/2023, (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 11/6/2023 (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 11/6/2023 (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 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:

<u>NAME</u>	<u>ADDRESS</u>
ELTON E. FLEMMER	46626 BAKER LOOP RD CONCRETE, WA 98237

by both first class and certified mail on 6/7/2023, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 6/8/2023, 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 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.

T.S. No.: 23-64824

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 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 the Unlawful Detainer Act, 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 of 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: 1-877-894HOME (1-877-894-4663)
Web site: <http://www.dfi.wa.gov/consumers/homeownership/>


The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287
Web site: <http://portal.hud.gov/hudportal/HUD>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys
Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/>

This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

DATED: 7/10/2023

North Star Trustee, LLC, as Trustee



Lisa Hackney, Vice President of Trustee Operations

