

After recording return to:
Affinia Default Services, LLC
320 120th Ave NE, Suite B203
Bellevue, WA 98005

File No: 23-00798WA

NOTICE OF TRUSTEE'S SALE
Pursuant to RCW 61.24 et seq.

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|---|-------------------------------|
| Grantor(s) of Deed of Trust | Eric Mosher |
| Current Beneficiary | Onslow Bay Financial LLC |
| Current Trustee | Affinia Default Services, LLC |
| Current Mortgage Servicer | Flagstar Bank, N.A. |
| Deed of Trust Recording Number (Ref. #) | 202202110029 |
| Parcel Number(s) | P120324 |

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on July 26, 2024, at 9:00 AM sell at public auction located Main Entrance, Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.), Mount Vernon, WA 98273, 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 19, Sauk Mountain View Estates North, Phase I, Wildflower, According to The Plat Thereof as Recorded May 9, 2003, Under Recording No. 200305090001, Records of Skagit County, Washington.

Situate In the County of Skagit, State of Washington.

Commonly known as: 1530 Wildflower Way, Sedro Woolley, WA 98284

The above property is subject to that certain Deed of Trust dated March 31, 2021, recorded February 11, 2022, under Auditor's File No. 202202110029, records of Skagit County, Washington, from Eric Mosher, as Grantor, to Bishop, White, Marshall & Weibel, P.S. as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc., as designated nominee for Groves Capital Inc., beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to Onslow Bay Financial LLC, under an Assignment recorded under Auditor's File No. 202305090004.

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:

1. Failure to pay when due the following amounts which are now in arrears:
 - o \$19,039.20 which included the monthly payments, late charges, and accrued fees and costs.

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$227,251.29, together with interest as provided in the Note or other instrument secured from June 1, 2023, 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 July 26, 2024. The default(s) referred to in paragraph III must be cured by July 15, 2024 (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 July 15, 2024 (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 July 15, 2024 (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 Trustee to the Borrower and Grantor at the following addresses:

Eric Mosher
1530 Wildflower Way
Sedro Woolley, WA 98284

Eric Mosher
1530 Wildflower Way
Sedro Woolley, WA 98284

by both first class and certified mail on January 18, 2024; and the notice of default was personally served upon the Borrower and Grantor, or was posted in a conspicuous place on the real property described in paragraph I above on January 19, 2024. The Trustee has possession of proof of mailing, and 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 an objection to the sale on any grounds whatsoever are afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to the 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 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 until **90 calendar days BEFORE the date of sale** listed in this Notice of Trustee Sale to be referred to mediation. If this is an amended Notice of Trustee Sale providing a 45-day notice of the sale, mediation must be requested no later than **25 calendar days BEFORE the date of sale** listed in this amended Notice of Trustee Sale.

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-HOME (1-877-894-4663)

Website:

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

Website:

<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

Website: <http://nwjustice.org/what-clear>

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT AFFINIA DEFAULT SERVICES, LLC MAY BE DEEMED TO BE A DEBT COLLECTOR AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

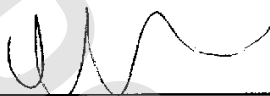
DATED March 7, 2024.

By: 
Name: Kellee Vollendorff
Title: Foreclosure Specialist of Affinia Default Services, LLC
320 120th Ave. NE, Suite B203
Bellevue, WA 98005
(425) 800-4703

STATE OF California)
COUNTY OF Los Angeles)

I certify that I know or have satisfactory evidence that Omar Solorzano is the person who appeared before me, and said person acknowledged that they signed this instrument, on oath stated that they were authorized to execute the instrument and acknowledged it as the Foreclosure Specialist of Affinia Default Services, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 3-7-24



Notary Public
Print Name Omar Solorzano
My commission expires 03/08/2025

