UNOFFICIAL DOCUMENT

201505220063
Skagit County Auditor $75.00
5/22/2015 Page 1 of 4 11:52AM

AND WHEN RECORDED MAIL TO:

SBS TRUSTEE NETWORK, INC.
31194 La Baya Drive, Suite 106
Westlake Village, California 91362

Phone: (818) 991-4600
Toll Free Number: (800) 678-7171

SPACE ABOVE THIS LINE FOR RECORDER'S USE

1ST AM 8529887

Loan No: **MT VERNON APN: 340419-0-043-0004 & P2 6350** TS No: **2015-1254**

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

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **9/4/2015**, at **10:00 AM At the main entrance of the Superior Courthouse, 205W. Kincaid Street, Mt. Vernon, Washington** 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:

Legal Description;

Real property in the County of Skagit, State of Washington, described as follows:
The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:
That portion of the Southeast ¼ of the Northwest ¼ of Section 19, Township 34 North, Range 4 East W.M., described as follows:
Beginning at a point 171 feet West of the point of intersection of the North line of Cascade Avenue and the East line of the West ½ of the Northeast ¼ of the Southeast ¼ of the Northwest ¼ of Section 19; thence North 01°06'35" East 100 feet; thence North 89°24'30" West 55 feet; thence South 01°06'35" West 100 feet; thence South 89°24'30" East 55 feet to the point of beginning

Commonly known as:
18395 CASCADE ST
MOUNT VERNON, WA 98273

which is subject to that certain Deed of Trust dated 6/10/2014, recorded 6/12/2014, under Auditor's File No. 201406120145, in Book , Page records of Skagit County, Washington, from DONALD S. DAVIDSON, A SINGLE MAN, as Grantor(s), to FIRST AMERICAN TITLE COMPANY, A CORPORATION, as Trustee, to secure an obligation in favor of MARTHA ANNE FULTON, as Beneficiary, the beneficial interest was not assigned out.

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/Mortgage.

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:

PAYMENT INFORMATION

FROM	THRU	NO.PMT	AMOUNT	TOTAL
10/1/2014	9/4/2015	12	$700.00	$8,400.00

Beneficiary's Advances, Costs, and Expenses

Deposit	**$500.00**
Prior Late Charges	**$6,545.66**
Default Interest	**$6,084.00**
Total:	**$13,129.66**

PROMISSORY NOTE INFORMATION

Note Dated:	6/10/2014
Note Amount:	$65,000.00
Interest Paid To:	9/1/2014
Next Due Date:	10/13/2014

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of $70,000.00, together with interest as provided in the Note from the 9/1/2014, and such other costs and fees 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 9/4/2015. The defaults referred to in Paragraph III must be cured by 8/24/2015, (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 8/24/2015 (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 8/24/2015 (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 principal and interest, plus costs, fees and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust.

VI. A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME	ADDRESS
DONALD S. DAVIDSON, A SINGLE MAN	**18395 CASCADE ST** **MOUNT VERNON, WA 98273**
	P O BOX 25212 **FEDERAL WAY WA 98093**
	1007 W CASCADE ST **MOUNT VERNON, WA 98273**

by both first class and certified mail on 3/19/2015, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, 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.

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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 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.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: 5/15/2015

S.B.S. TRUSTEE NETWORK, INC,
31194 LA BAYA DRIVE #106
WESTLAKE VILLAGE, CA 91362
Phone: (818) 991-4600
Toll Free Number: (800) 678-7171

Cindy Sandoval, Trustee Sale Officer

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the trustfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/15/2015, before me, Y. Blane, Notary Public, Personally appeared, Cindy Sandoval, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Y. Blane
Comm #2002833
Expires Jan 3, 2017

Y. BLANE
Commission # 2002833
Notary Public - California
Los Angeles County
My Comm. Expires Jan 3, 2017

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"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:
Toll-free: 1-877-894-HOME (1-877-894-4663)
Website: http://www.dfi.wa.gov/consumers/homeownership/

The United States Department of Housing and Urban Development:
Toll-free: 1-800-569-4287
Local counseling agencies in Washington:
Website: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=WA

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:
Toll-free: 1-800-606-4819
Website: http://nwjustice.org/get-legal-help

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