



201608250021

Skagit County Auditor

\$78.00

8/25/2016 Page

1 of

6 11:58AM

After Recording, Return to:
Nanci Lambert
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997

File No.: 7042.15594
Trustee: Northwest Trustee Services, Inc.
Grantors: Craig P Crider, Sr and the Heirs of Amelia M Crider deceased
Grantee: Ditech Financial LLC fka Green Tree Servicing, LLC
Ref to DOT Auditor File No.: 9509190078 and modified 11/3/14 under Recording number 201411030050
Tax Parcel ID No.: 3881-000-004-0004 (P64361)
Abbreviated Legal: PTN. LOT 4, CHASE ACREAGE

8582557
1ST AM

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

<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: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On **December 23, 2016**, at 10:00 AM. Skagit County Courthouse, 205 W. Kincaid St. (3rd & Kincaid St.) in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the Trustee) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of SKAGIT, State of Washington:

All of Lot 4, Chase Acreage, according to the plat thereof recorded in Volume 3 of Plats, page 64, records of Skagit County, Washington;

Except the East 240 feet thereof;

Together with that portion of the East 240 feet of said Lot 4 described as follows:

Commencing at the Southwest corner of the Southeast Quarter of the Northeast Quarter of Section 19, Township 35 North, Range 5 East of the Willamette Meridian;
Thence North 01 degrees 49'24" West, a distance of 645.71 feet, along the West line of said Southeast Quarter of the Northeast Quarter to a point lying North 89 degrees 52'24" West from the Northwest corner of Lot 4 of said Chase Acreage; thence South 89 degrees 52'24" East a distance of 30.00 feet to the Northwest corner of said Lot 4;
Thence South 89 degrees 52'24" East, along the North line of said Lot 4, a distance of 254.98 feet to the West line of the East 240.00 feet of said Lot 4;
Thence South 01 degrees 48'46" East, along the West line of said East 240.00 feet of said Lot 4, a distance of 159.54 feet to the true point of beginning;
Thence South 01 degrees 48'46" East a distance of 127.94 feet;
Thence North 89 degrees 42'04" East a distance of 37.61 feet;
Thence North 01 degrees 48'46" West a distance of 127.66 feet;
Thence North 89 degrees 52'24" West a distance of 37.61 feet to the true point of beginning;

Except from all of the above described property the following described Tracts 1 and 2;

1. Commencing at the Southwest corner of the Southeast Quarter of the Northeast Quarter of Section 19, Township 35 North, Range 5 East of the Willamette Meridian;
Thence North 01 degrees 49'24" West, a distance of 645.71 feet, along the West line of said Southeast Quarter of the Northeast Quarter to a point lying North 89 degrees 52'24" West from the Northwest corner of Lot 4 of said Chase Acreage;
Thence South 89 degrees 52'24" East a distance of 30.00 feet to the Northwest corner of said Lot 4;
Thence South 89 degrees 52'24" East, along the North line of said Lot 4, a distance of 254.98 feet to the West line of the East 240.00 feet of said Lot 4 being the true point of beginning;
Thence South 01 degrees 48'46" East, along the West line of said East 240.00 feet of Lot 4, a distance of 159.54 feet;
Thence North 89 degrees 52'24" West a distance of 31.00 feet;

Thence North 01 degrees 48'40" West a distance of 159.54 feet to the North line of said Lot 4;

Thence South 89 degrees 52'24" East, along the North line of said Lot 4, a distance of 31.00 feet to the true point of beginning;

2. Commencing at the Southwest corner of the Southeast Quarter of the Northeast Quarter of Section 19, Township 35 North, Range 5 East of the Willamette Meridian; Thence North 01 degrees 49'24" West, a distance of 352.38 feet, along the West line of said Southeast Quarter of the Northeast Quarter to a point lying North 89 degrees 52'24" West from the Southwest corner of Lot 4 of said Chase Acreage; Thence South 89 degrees 52'24" East a distance of 30.00 feet to the Southwest corner of said Lot 4 being the true point of beginning; Thence South 89 degrees 52'24" East, along said South line of Lot 4, a distance of 254.93 feet; Thence North 01 degrees 48'46" West a distance of 10.28 feet to an existing fence line as it existed on January 1, 1992; Thence South 89 degrees 42'04" West, along said fence line, a distance of 254.87 feet, to the West line of said Lot 4; Thence South 01 degrees 49'24" East, along said West line of said Lot 4, a distance of 8.39 feet, to the true point of beginning.

Situated in Skagit County, Washington.

Commonly known as: 24756 Chase Road
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 09/12/95, recorded on 09/19/95, under Auditor's File No. 9509190078 and modified 11/3/14 under Recording number 201411030050, records of SKAGIT County, Washington, from Amelia M. Crider Formerly known as Amelia Torgerson Crider and Craig P. Crider, Sr., husband and wife, as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of First Franklin Financial Corporation, as Beneficiary, the beneficial interest in which was assigned by GMAC Mortgage Corporation to Ditech Financial LLC fka Green Tree Servicing, LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 201512030068.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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 Grantor's or Borrower's default on the Obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate as
of 08/10/2016. If
reinstating after this date,
please contact NWTs for
the exact reinstatement
amount.

Monthly Payments		\$13,791.32
Late Charges		\$0.00
Lender's Fees & Costs		\$614.46
Total Arrearage	\$14,405.78	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$510.00
Statutory Mailings		\$88.56
Recording Costs		\$91.00
Postings		\$160.00
Total Costs	<u>\$849.56</u>	
Total Amount Due:		\$15,255.34

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$62,448.66, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/14, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on December 23, 2016. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 12/12/16 (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 12/12/16 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 12/12/16 (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 balance of 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(es):

NAME AND ADDRESS

Craig P. Crider, Sr.
24756 Chase Road
Sedro Woolley, WA 98284

Unknown Spouse and/or Domestic Partner
of Craig P. Crider, Sr.
24756 Chase Road
Sedro Woolley, WA 98284

The Heirs and Devisees of Amelia M. Crider aka Amelia Torgerson Crider, deceased deceased 24756 Chase Road Sedro Woolley, WA 98284	the Estate of Amelia M. Crider aka Amelia Torgerson Crider, deceased 24756 Chase Road Sedro Woolley, WA 98284
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by both first class and certified mail, return receipt requested on 03/10/16, proof of which is in the possession of the Trustee; and on 03/10/16 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 trustee's 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 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 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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

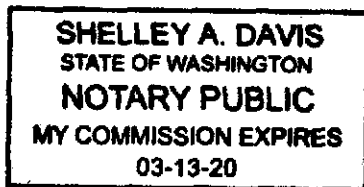
Date Executed: 8/23/2016
Northwest Trustee Services, Inc., Trustee

By [Signature]
Authorized Signature
13555 SE 36TH ST. SUITE 100
BELLEVUE, WA 98006
Contact: Nanci Lambert
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING

I certify that I know or have satisfactory evidence that NANCI LAMBERT 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 Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: AUG 23 2016



Shelley A. Davis
NOTARY PUBLIC in and for the State of
Washington, residing at Mill Creek
My commission expires 3/13/2020

NORTHWEST TRUSTEE SERVICES, INC. 13555 SE 36TH ST. SUITE 100, BELLEVUE, WA 98006
PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7042.15594

Borrower: Crider, Craig P

SERVING WA, OR, ID, CA, NV, AZ, MT

This is an attempt to collect a debt and any information obtained will be used for that purpose.