AFN #2016001258 Recorded Jun 30, 2016 02:46 PM DocType: NTS Filed by: Simplifile Page: 1 of 4 File Fee: \$76.00 Auditor Robert J. Waymire Skamania

County, WA

WHEN RECORDED MAIL TO: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101

TS No.: WA-10-407061-SH

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN No.: 02053000130300

Title Order No.: 100728210-WA-GNO

Deed of Trust Grantor(s): VLADIMIR YUDIN, LYUDMILA YUDIN

Deed of Trust Grantee(s): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS

NOMINEE FOR PREMIER MORTGAGE GROUP, INC. A CORPORATION

Deed of Trust Instrument/Reference No.: 2006164321

## **NOTICE OF TRUSTEE'S SALE**

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

I. NOTICE IS HEREBY GIVEN that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 10/28/2016, at 10:00 AM at the main entrance to the Skamania County Courthouse, 240 Vancouver Ave., Stevenson, WA sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of 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 SKAMANIA, State of Washington, to-wit:

THE NORTH HALF OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON. EXCEPT THE EAST 30.00 FEET LYING WITHIN COUNTY ROAD KNOWN AS BEAR PRAIRIE ROAD. ALSO TO BE KNOWN AS LOT 3 OF SHORT PLATS, RECORDED IN BOOK "2" OF SHORT PLATS, PAGE 39, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

More commonly known as:

312 BEAR PRAIRIE ROAD, WASHOUGAL, WA 98671

which is subject to that certain Deed of Trust dated 12/21/2006, recorded 12/28/2006, under 2006164321 records of SKAMANIA County, Washington, from VLADIMIR YUDIN AND LYUDMILA YUDIN, HUSBAND AND WIFE, as Grantor(s), to CLARK COUNTY TITLE, as Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PREMIER MORTGAGE GROUP, INC. A CORPORATION, as Beneficiary, the beneficial interest in which was subsequently assigned to MTGLQ investors L.P. under and assignment recorded under Auditors File Number

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: \$345,280.82
- IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$539,000.00, together with interest as provided in the Note from 6/1/2009 on, 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 10/28/2016. The defaults referred to in Paragraph III must be cured by 10/17/2016 (11 days before the sale date) to discontinuance of the sale. The sale will be discontinued and terminated if at any time before 10/17/2016 (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 10/17/2016 (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, 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** 

VLADIMIR YUDIN AND LYUDMILA YUDIN, HUSBAND AND WIFE

<u>ADDRESS</u>

312 BEAR PRAIRIE ROAD, WASHOUGAL, WA 98671

by both first class and certified mail, 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. These requirements were completed as of 6/20/2012.

- 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.

NOTICE TO OCCUPANTS OR TENANTS – The purchaser at the Trustee's Sale is entitled to possession of the property on the 20<sup>th</sup> 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 20<sup>th</sup> 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.

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.

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## **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) or Web site: <a href="http://www.dfi.wa.gov/consumers/homeownership/post">http://www.dfi.wa.gov/consumers/homeownership/post</a> purchase counselors foreclosure.htm.

The United States Department of Housing and Urban Development: Toll-free: **1-800-569-4287** or National Web Site: <a href="http://portal.hud.gov/hudportal/HUD">http://portal.hud.gov/hudportal/HUD</a> or for Local counseling agencies in Washington: <a href="http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc">http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc</a>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: 1-800-606-4819 or Web site: <a href="http://nwjustice.org/what-clear.">http://nwjustice.org/what-clear.</a>

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only.

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## QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Dated:	Laven symiel
06/28/2016	Quality Loan Service Corp. of Washington, as Trustee By: Lauren Esquivel, Assistant Secretary
Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corp. 411 Ivy Street, San Diego, CA 92101 (866) 645-7711	Trustee's Physical Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202 Seattle, WA 98104 (866) 925-0241
Sale Line: 916-939-0772 Or Login to: http://wa.qualityloan.com TS No.: WA-10-407061-SH	
A notary public or other officer completing signed the document to which this certificat that document.	this certificate verifies only the identity of the individual who te is attached, and not the truthfulness, accuracy, or validity of
be the person(s) whose name(s) is/are subshe/she/they executed the same in his/h signature(s) on the instrument the person executed the instrument.	a notary public, personally a notary public, personally a notary public, personally a notary public, personally excibed to the within instrument and acknowledged to me that extreme authorized capacity (ies), and that by his her/their (y), or the entity upon behalf of which the person(s) acted, under the laws of the State of California that the
WITNESS my hand and official seal.	(Seal)
Signature JANETH SALAS AGUILAR	JANETH SALAS AGUILAR COMM. #1997798 OF COMM. #1997798 OF COMM OF COMMISSION Express NOVEMBER 11, 2016