AFN #2017000073 Recorded Jan 12, 2017 01:20 PM DocType: NTS Filed by: Simplifile Page: 1 of 7 File Fee: \$79.00 Auditor Robert J. Waymire Skamania County, WA

#### **AFTER RECORDING RETURN TO:**

Aztec Foreclosure Corporation of Washington 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 (360) 253-8017 / (877) 430-4787

File #: 15-117163CGG

#### NOTICE OF TRUSTEE'S SALE

AFC #:15-117163 Title Order No.:8594438

1.

NOTICE IS HEREBY GIVEN that the undersigned Trustee, AZTEC FORECLOSURE CORPORATION OF WASHINGTON will on May 12, 2017, at the hour of 10:00 am At main entrance Skamania County Courthouse, 240 Vancouver Ave, Stevenson, WA, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skamania, State of Washington, towit:

A Tract of land in Section 35, Township 2 North, Range 5 East of the Willamette Meridian in the County of Skamania, State of Washington describes as follows:

2 of the Perman Short Plat recorded in Auditor File No. 2007167668, Skamania County Records

Abbrev. Legal: Lot 2 of the Perman S/P#2007167668

Tax Parcel No.: 02-05-35-0-0-0400-00

Commonly known as: 2001 Mabee Mines Road, Washougal, WA 98671

which is the subject of that certain Deed of Trust dated February 23, 2009, recorded March 3, 2009, under Auditor's File No. 2009172193, records of Skamania County, Washington, from Paul J. Pearce and Christina L. Pearce, Husband and Wife as Grantor, to Skamania County Title Company as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Taylor, Bean & Whitaker Mortgage Corp. its successors and assigns as Beneficiary, which as assigned by Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Taylor, Bean & Whitaker Mortgage Corp. its successors and assigns to Carrington Mortgage Services, LLC under an assignment recorded at Instrument No. 2015002326.

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11.

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.

111.

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:

Monthly payments in the amount(s) of \$1,803.76 from June 1, 2015 through September 1, 2015; \$1,756.34 from October 1, 2015 through November 1, 2015; \$1,758.05 from December 1, 2015 through October 1, 2016; and \$1,727.49 from November 1, 2016 through January 1, 2017 together with all fees, costs and or disbursements incurred or paid by the beneficiary and or trustee, their employees, agents or assigns. The Trustee's fees and costs are estimated at \$2,490.53 as of January 9, 2017. The amount to cure the default payments as of the date of this notice is \$37,989.27. Payments and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the reinstatement amount so that you may be advised of the exact amount you would be required to pay.

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance \$234,851.66, together with interest in the Note or other instrument secured from May 1, 2015, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. The amount necessary to pay off the entire obligation secured by your Deed of Trust as the date of this notice is \$263,368.07. Interest and late charges may continue to accrue and additional advances to your loan may be made. It is necessary to contact the beneficiary or Trustee prior to the time you tender the payoff amount so that you may be advised of the exact amount you would be required to pay.

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 May 12, 2017. 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 May 1, 2017 (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 May 1, 2017 (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 May 1, 2017 (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.

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VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Paul J Pearce 2001 Mabee Mines Road Washougal, WA 98671	242 Jemtegaard Rd Washougal, WA 98671	Washougal, WA 98671 Spouse of Christina (AKA
Christina Pearce 2001 Mabee Mines Road Washougal, WA 98671	Chrstina L Pearce 216 W Collins St Goldendale, WA 98620	Christina Lynn Larson) Pearce 504 NE 146th Ct Vancouver, WA 98684
Paul J Pearce PO Box 307 Stevenson, WA 98648	Spouse of Paul Pearce 2001 Mabee Mines Road Washougal Clark WA 98671 Washougal, WA 98671	Spouse of Christina (AKA Christina Lynn Larson) Pearce 133 SE Whitney St Camas, WA 98607
Christina Pearce PO Box 307 Stevenson, WA 98648	Spouse of Christina (AKA Christina Lynn Larson) Pearce 2001 Mabee Mines Road Washougal Clark WA 98671	Spouse of Christina (AKA Christina Lynn Larson) Pearce 242 Jemtegaard Rd Washougal, WA 98671
Paul J Pearce 216 W Collins St Goldendale, WA 98620	Washougal, WA 98671  Spouse of Paul Pearce PO Box 307 Stevenson	Spouse of Christina (AKA Christina Lynn Larson) Pearce 216 W Collins St
Paul J Pearce 242 Jemtegaard Rd Washougal, WA 98671	Skamania, WA 98648  Spouse of Christina (AKA Christina Lynn Larson) Pearce	Goldendale, WA 98620
Christina Pearce 504 NE 146th Ct Vancouver, WA 98684	PO Box 307 Stevenson, WA 98648	Shawn MacPherson, Esq. Paul Pearce c/o 430 Ne Everett St
Christina Pearce		Camas, WA 98607  Scott Horenstein, Esq. Chrstina Pearce c/o
		900 Washington St #1020 Vancouver, WA 98666-1507

by both first class and certified mail on November 16, 2015 proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 16, 2015 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 above, and whose telephone number is (360) 253-8017 / (877) 430-4787 will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale.

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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 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 61.24.60.

XI

## 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: Telephone (Toll-free): 1-877-894-HOME (1-877-894-4663) or 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 or National Web site:

http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc.

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The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone (Toll-Free): 1-800-606-4819 or Web site: http://nwjustice.org/what-clear

XII.

A list of the persons this Notice was sent to is attached hereto as exhibit "A"

XIII.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE: AZTEC FORECLOSURE CORPORATION OF WASHINGTON is attempting to collect a debt and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed to be an attempt to collect the outstanding indebtedness or to hold you personally liable for the debt.

> **DATED** this day of January, 2017

AZTEC FORECLOSURE CORPORATION OF WASHINGTON

By: Amy Connolly Asst V.P. / Assistant Sec 3636 N. Central Ave., Suite 400 Phoenix, AZ 85012 (360) 253-8017 / (877) 430-4787

ADDRESS FOR PERSONAL SERVICE

Aztec Foreclosure Corporation of Washington 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683

STATE OF ARIZONA

) SS.

COUNTY OF MARICOPA

This instrument was acknowledged before me this day of January, 2017, by Amy Connolly, Asst V.P. / Assistant Sec.

OFFICIAL SEAL ADRIANA ARMIJO Notary Public - Arizona MARICOPA COUNTY My Commission Expires NOVEMBER 8, 2019 Notary Public in and for the State of Arizona

My Commission Expires:

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## EXHIBIT "A"

Paul J Pearce

2001 Mabee Mines Road Washougal, WA 98671

Christina Pearce, aka Chrstina Lynn Larson

2001 Mabee Mines Road Washougal, WA 98671

Paul J Pearce PO Box 307

Stevenson, WA 98648

Christina Pearce, aka Chrstina Lynn Larson

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Paul J Pearce

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Paul Pearce c/o

430 Ne Everett St

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Spouse of Christina (AKA Christina Lynn Larson) Scott Horenstein, Esq. Pearce Christina Pearce c/o

2001 Mabee Mines Road Washougal Clark WA

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900 Washington St #1020 Vancouver, WA 98666-1507

Paul J Pearce The Scott Horenstein Law Firm PLLC Scott J Horen PO Box 61507 Vancouver, WA 98666

Occupant(s) 2001 Mabee Mines Road Washougal, WA 98671 Paul J Pearce Scott J Horenstein PO Box 61507 Vancouver, WA 98666

Christina L Pearce 216 W Collins Goldendale, WA 98620