

Skamania County, WA
Total: \$106.50 Pgs=4
NTS
Request of:
eRecorded by: CSC Ingeo

2020-001274
06/04/2020 09:16 AM

RECORDING REQUESTED BY
Title 365

AND WHEN RECORDED MAIL TO:
North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS #: 19-59116
Title Order #: DS7333-19000639-F1

NOTICE OF TRUSTEE'S SALE

Grantor: Gary D. Gladish and Nora K Gladish, Husband and Wife, as tenants by the entirety
Current beneficiary of the deed of trust: Specialized Loan Servicing LLC
Current trustee of the deed of trust: North Star Trustee, LLC
Current mortgage servicer for the deed of trust: Specialized Loan Servicing LLC
Reference number of the deed of trust: 2004155250
Parcel Number(s): 04-07-26-3-1-0115-00

I. NOTICE IS HEREBY GIVEN that the undersigned Trustee, **North Star Trustee, LLC** will on **9/25/2020, at 9:00 AM at the main entrance of the Skamania County Courthouse, 240 NW Vancouver Avenue, Stevenson, WA 98648** sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skamania, State of Washington, to-wit:

LOT 15 OF THE WIND RIVER LOTS, ACCORDING TO THE RECORDED PLAT THEREOF,
RECORDED IN BOOK "B" OF PLATS, PAGE 18, IN THE COUNTY OF SKAMANIA, STATE OF
WASHINGTON.

Commonly known as: 212 HESLEN ROAD
CARSON, WASHINGTON 98610

which is subject to that certain Deed of Trust dated 11/9/2004, recorded 11/18/2004, as Instrument No. 2004155250, The subject Deed of Trust was modified by Loan Modification Agreement recorded as Instrument 2015001308 and recorded on 07/01/2015. records of Skamania County, Washington, from GARY D. GLADISH AND NORA K GLADISH, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor(s), to SKAMANIA COUNTY TITLE CO., as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for MANN FINANCIAL INC. D/B/A WESTCORP MORTGAGE, beneficiary of the security instrument, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned to Specialized Loan Servicing LLC, under an Assignment recorded under Auditor's File No. 2019000202.

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 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:

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PAYMENT INFORMATION

<u>Total Monthly Payments Due:</u>	<u>TOTAL</u>
February 1, 2018 – May 29, 2020	\$16,197.80
Corporate Advances:	\$1,751.56

LATE CHARGE INFORMATION

<u>TOTAL LATE CHARGES</u>	<u>TOTAL</u>
	\$77.10

PROMISSORY NOTE INFORMATION

Note Dated:	11/9/2004
Note Amount:	\$92,400.00
Interest Paid To:	1/1/2018
Next Due Date:	2/1/2018

IV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$61,864.75, together with interest as provided in the note or other instrument secured from 1/1/2018, 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 **9/25/2020**. The default(s) referred to in Paragraph III must be cured by 9/14/2020, (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 9/14/2020 (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 9/14/2020 (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 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 Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

<u>NAME</u>	<u>ADDRESS</u>
GARY D. GLADISH	212 HESLEN ROAD CARSON, WASHINGTON 98610
NORA K GLADISH	212 HESLEN ROAD CARSON, WASHINGTON 98610

by both first class and certified mail on 3/31/2020, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served 3/31/2020, 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 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.

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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. 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.

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: 1-877-894HOME (1-877-894-4663)
Web site: <http://www.dfi.wa.gov/consumers/homeownership/>

The United States Department of Housing and Urban Development: Telephone: 1-800-569-4287
Web site: <http://portal.hud.gov/hudportal/HUD>

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys
Telephone: 1-800-606-4819 Web site: <http://www.ocla.wa.gov/>

This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

DATED: 5/13/2020

North Star Trustee, LLC, as Trustee



Lisa Hackney, Vice President of Trustee Operations

T.S. No.: 19-59116

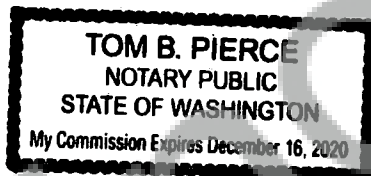
Address for service:

North Star Trustee, LLC
6100 219th ST SW, Suite 480
Mountlake Terrace, Washington 98043
Trustee Phone No: (206) 866-5345
Beneficiary / Servicer Phone: (800)315-4757

STATE OF WASHINGTON)
) ss.
COUNTY OF SNOHOMISH)

I certify that I know or have satisfactory evidence that Lisa Hackney 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 Vice President of Trustee Operations of North Star Trustee, LLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 05/13/2020



Tom B. Pierce
Tom B. Pierce
NOTARY PUBLIC in and for the State of
Washington, residing at Kenmore, WA
My commission expires 12/16/2020