

RECORDING REQUESTED BY:

Skamania County, WA

Total: \$106.50 Pgs=4

NTS

Request of: SERVICELINK TITLE AGENCY INC.

eRecorded by: Simplifile

2020-001522

06/24/2020 02:47 PM

WHEN RECORDED MAIL TO:

Trustee Corps
500 Union Street, Suite 620
Seattle, WA 98101

TS No WA05000285-19-2

TO No 191246087-WA-MSO

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

Grantor: **JANET MARIE SKAAR, A SINGLE WOMAN**

Current Beneficiary of the Deed of Trust: **Bank of New York Mellon Trust Company, N.A. as Trustee
for Mortgage Assets Management Series I Trust**

Original Trustee of the Deed of Trust: **LENDERS FIRST CHOICE**

Current Trustee of the Deed of Trust: **MTC Financial Inc. dba Trustee Corps**

Current Mortgage Servicer of the Deed of Trust: **Celink**

Reference Number of the Deed of Trust: **Instrument No. 2007165719**

Parcel Number: **03 08 21 2 0 1600 00**

I. NOTICE IS HEREBY GIVEN that on **October 23, 2020, 10:00 AM, at main entrance Skamania County Courthouse, 240 Vancouver Ave, Stevenson, WA**, MTC Financial Inc. dba Trustee Corps, the undersigned Trustee, will 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 Skamania, State of Washington, to-wit:

LOTS 4 AND 5 OF CHESTER R. NELSON SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 111, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

APN: **03 08 21 2 0 1600 00**

More commonly known as **141 BARNES ROAD, CARSON, WA 98610**

which is subject to that certain Deed of Trust dated April 10, 2007, executed by JANET MARIE SKAAR, A SINGLE WOMAN as Trustor(s), to secure obligations in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B. as original Beneficiary recorded April 13, 2007 as Instrument No. 2007165719 and the beneficial interest was assigned to BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST and recorded October 7, 2019 as Instrument Number 2019-001926 of official records in the Office of the Recorder of Skamania County, Washington.

II. No action commenced by **Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust**, the current Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Borrowers' or Grantors' default on the
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obligation secured by the Deed of Trust/Mortgage.

III. The default(s) for which this foreclosure is made is/are as follows: *Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 7 under the Note, and pursuant to paragraph 9 of the Deed of Trust.*

PRINCIPAL AND INTEREST DUE INFORMATION

Principal Balance as of June 30, 2020	\$179,910.22
Interest due through June 30, 2020	\$12,253.20
TOTAL PRINCIPAL BALANCE AND INTEREST DUE:	\$192,163.42

PROMISSORY NOTE INFORMATION

Note Dated:	April 10, 2007
Note Amount:	\$352,500.00
Interest Paid To:	August 11, 2019
Next Due Date:	July 11, 2019

Current Beneficiary: **Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust**
Contact Phone No: **800-441-4428**
Address: **101 West Louis Henna Blvd. Suite 310, Austin, TX 78728**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$179,910.22, together with interest as provided in the Note or other instrument secured, 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **October 23, 2020**. The defaults referred to in Paragraph III must be paid by **October 12, 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 **October 12, 2020** (11 days before the sale) the default as set forth in Paragraph III is paid and the Trustees' 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 **October 12, 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 by 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 current Beneficiary, Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust or Trustee to the Borrower and Grantor at the following address(es):

ADDRESS

JANET MARIE LEE
141 BARNES ROAD, CARSON, WA 98610

JANET MARIE LEE
PO BOX 51, CARSON, WA 98610

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TO No 191246087-WA-MSO

JANET MARIE SKAAR
141 BARNES ROAD, CARSON, WA 98610

JANET MARIE SKAAR
PO BOX 51, CARSON, WA 98610

UNKNOWN SPOUSE OF JANET MARIE SKAAR
141 BARNES ROAD, CARSON, WA 98610

by both first class and certified mail on **February 25, 2020**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served with said written Notice of Default or the written Notice of Default was posted in a conspicuous place **February 25, 2020** 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.

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 Trustees' 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.

Notice to Borrower(s) who received a letter under RCW 61.24.031:

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 might 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: (877) 894-4663 or (800) 606-4819 Website: www.wshfc.org

Dated: 6/24/2020

**MTC Financial Inc. dba Trustee Corps, as Duly Appointed
Successor Trustee**

Alan Burton
By: Alan Burton, Vice President

MTC Financial Inc. dba Trustee Corps
500 Union Street, Suite 620
Seattle, WA 98101
Toll Free Number: (844) 367-8456
TDD: (800) 833-6388

For Pay Off Quotes, contact MTC Financial Inc. DBA Trustee Corps

STATE OF WASHINGTON
COUNTY OF KING

I certify that I know or have satisfactory evidence that ALAN BURTON 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 for MTC Financial Inc. DBA Trustee Corps** to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: June 24, 2020

Dolores L. Comstock
Notary Public in and for the State of Washington

Residing at King County

My Appointment expires Feb 16, 2021



Trustee Corps may be considered a debt collector attempting to collect a debt.
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.