

WHEN RECORDED MAIL TO:  
**Quality Loan Service Corp. of Washington**  
**108 1<sup>st</sup> Ave South, Suite 202**  
**Seattle, WA 98104**

Skamania County, WA	<b>2021-001336</b>
Total: \$106.50 Pgs=4	
NTS	04/19/2021 02:05 PM
Request of: QUALITY LOAN SERVICE CORP OF	
eRecorded by: WASHINGTON	

Trustee Sale No.: **WA-21-890016-BB**  
Title Order No.: **210085270-WA-MSW**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## **NOTICE OF TRUSTEE'S SALE OF COMMERCIAL LOAN(S)**

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

Reference Number of Deed of Trust: **Instrument No. 2020-002158**  
Parcel Number(s): **02053300010400**  
Grantor(s) for Recording Purposes under RCW 65.04.015: **TERRY WILLIAMS, AN UNMARRIED MAN**  
Current Beneficiary of the Deed of Trust and Grantee (for Recording Purposes under RCW 65.04.015): **Veristone Fund I, LLC**  
Current Trustee of the Deed of Trust: **Quality Loan Service Corporation of Washington**  
Current Loan Mortgage Servicer of the Deed of Trust: **Veristone Capital, LLC**

I. **NOTICE IS HEREBY GIVEN** that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on **7/30/2021, at 10:00 AM** At the main entrance of the **Skamania County Courthouse, located at 240 Vancouver Ave, Stevenson, WA 98648** 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:

**LOT 2 OF CARLETON HEIGHTS SHORT PLAT, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "3" OF PLATS, PAGE 273, RECORDS OF SKAMANIA COUNTY, WASHINGTON.**

More commonly known as: **61 Joy Lane, Washougal, WA 98671**

Subject to that certain Deed of Trust dated **8/18/2020**, recorded **8/20/2020**, under **Instrument No. 2020-002158** records of **SKAMANIA County, Washington**, from **TERRY WILLIAMS, AN UNMARRIED MAN**, as grantor(s), to **RECONVEYANCE PROFESSIONALS INC**, as original trustee, to secure an obligation in favor of **Veristone Fund I, LLC**, as original beneficiary.

II. No action commenced by the Beneficiary of the Deed of Trust as referenced in RCW 61.21.030(4) 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 the remaining balances due, including principal and interest, along with late charges and/or any accrued fees and costs as due pursuant to the terms of the loan documents on the maturity date of **4/17/2021**, as specified in the

promissory note dated 8/18/2020. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

IV. The sum owing on the matured obligation secured by the Deed of Trust is: **\$290,274.38**.

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, expressed or implied, regarding title, possession or encumbrances on **7/30/2021**. The defaults referred to in Paragraph III must be cured prior to the foreclosure sale to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the foreclosure 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 before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the amount referenced in Paragraph IV, along with late charges, foreclosure fees and costs, any legal fees, and/or advances that have become due 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(s) and Grantor(s) by both first class and certified mail proof of which is in the possession of the Trustee. The written Notice of Default was posted in a conspicuous place on the real property described in Paragraph I above, or the Borrower and Grantor were personally served, where applicable, with said written Notice of Default, and the Trustee has possession of proof of such posting or service. The list of recipients of the Notice of Default is listed within the Notice of Foreclosure provided to the Borrower(s) and Grantor(s). These requirements were completed as of **2/26/2021**.

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.

X. **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.

**XI. SPECIAL NOTICE TO GUARANTOR CONCERNING LIABILITY FOR POTENTIAL DEFICIENCY JUDGMENT Pursuant to RCW 61.24.042:**

(1) The guarantor may be liable for a deficiency judgment to the extent the sale price obtained at the trustee's sale is less than the debt secured by the deed of trust;

(2) The guarantor has the same rights to reinstate the debt, cure the default, or repay the debt as is given to the grantor in order to avoid the trustee's sale;

(3) The guarantor will have no right to redeem the property after the trustee's sale;

(4) Subject to such longer periods as are provided in the Washington deed of trust act, chapter 61.24 RCW, any action brought to enforce a guaranty must be commenced within one year after the trustee's sale, or the last trustee's sale under any deed of trust granted to secure the same debt; and

(5) In any action for a deficiency, the guarantor will have the right to establish the fair value of the property as of the date of the trustee's sale, less prior liens and encumbrances, and to limit its liability for a deficiency to the difference between the debt and the greater of such fair value or the sale price paid at the trustee's sale, plus interest and costs.

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF YOUR HOME.**

You may be eligible for mediation. 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: 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](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

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

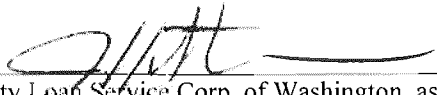
The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys: Telephone: **1-800-606-4819** or Web site: <http://nwjustice.org/what-clear>

**Additional information provided by the Trustee:** 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 noteholders rights against the real property only. The Trustee's Sale Number is WA-21-890016-BB.

Note: This form has been modified to account for the loan type.

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

Dated: 4/19/21

  
Quality Loan Service Corp. of Washington, as Trustee  
By: Jeff Stenman, President

Trustee's Address:

Quality Loan Service Corp. of Washington  
108 1<sup>st</sup> Ave South, Suite 202, Seattle, WA 98104

For questions call toll-free: (866) 925-0241 Trustee Sale Number: WA-21-890016-BB

Sale Line: 916-939-0772 or Login to: <http://wa.qualityloan.com>

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: Washington )  
County of: King )

On APR 19 2021 before me, Cassandra Giraldo a notary public, personally appeared Jeff Stenman, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Washington that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

  
Signature

CASSANDRA GIRALDO  
Notary Public  
State of Washington  
Commission # 207347  
My Comm. Expires May 5, 2023