

After Recording, Return to:
Vonnie McElligott
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



200701180112
Skagit County Auditor

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File No. 7307.22166/Countryman, Terisa M.
Grantors: Northwest Trustee Services, Inc.
CitiMortgage, Inc.
Grantee: Countryman, Terisa M.

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24 et seq.

FIRST AMERICAN TITLE CO.

90332

ACCOMMODATION RECORDING ONLY

On **April 20, 2007**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington: 200210220022

Tax Parcel ID No.: 340403-0-005-0016 (P23445) and 340404-0-002-0000 (P23480)

Abbreviated Legal: Section 3, Township 43, Range 4; Ptn. Gov. Lot 4; and Section 4, Township 34, Range 4; Ptn. Gov. Lot 1

That portion of Lot 4, Section 3, Township 34 North, Range 4 East, W.M., and of Lot 1, Section 4, Township 34 North, Range 4 East, W.M., described as follows: Beginning at the Northeast corner of Lot 4, Section 3, Township 34 North, Range 4 East, W.M.; thence South along the East line thereof 550 feet; thence West parallel with the South line of said Lot 4, a distance of 958 feet to the true point of beginning of this tract; thence West parallel with the South line of said Lot 4 to the West line thereof; thence continuing West parallel with the South line of Lot 1, Section 4, Township 34 North, Range 4 East, W.M., to Nookachamps Creek; thence Southerly along Nookachamps Creek to the South line of Lot 1, Section 4, Township 34 North, Range 4 East, W.M.; thence East along the South line of said Lot 1, Section 4, Township 34 North, Range 4 East, W.M., and the South line of Lot 4, Section 3, Township 34 North, Range 4 East, W.M., to a point which is 958 feet West of the Southeast corner of Said Lot 4, Section 3, Township 34 North, Range 4 East, W.M.; thence North to the point of beginning. Except County roads; Also except that portion conveyed to Skagit County for road purposes by deed dated May 8, 1978, recorded May 9, 1978, under Auditor's File No. 879093, records of Skagit County, Washington. Also Except the following described

parcel: Beginning at the Northeast corner of Lot 4 of said Section 3; thence South along the East line thereof 550 feet; thence West parallel with the South line of said Lot 4 a distance of 958 feet to the true point of beginning; thence West parallel with the South line of said Lot 4 and of said Lot 1 to Nookachamps Creek; thence Southerly along Nookachamps Creek to a point 300 feet South of the South line of the North 550 feet of Government Lot 1 in Section 4 (as measured at right angles thereto); thence Easterly parallel with the South line of Government Lot 1 in Section 4 and Government Lot 4 in Section 3 to a point which is 1183 feet West of the East line of Government Lot 4 in Section 3; thence Southerly along a line 1183 feet West of the East line of said Government Lot 4 to the South line thereof; thence Easterly along said South line 225 feet to a point which is 958 feet West of the Southeast corner of said Government Lot 4; thence North to the point of beginning.

Also except the following described parcel: Beginning at the Northeast corner of Lot 4 of said Section 3; thence South along the East line thereof 550 feet; thence West parallel with the South line of said Lot 4 and of said Lot 1 to Nookachamps Creek; thence Southerly along Nookachamps Creek to a point 300 feet South of the South line of the North 550 feet of Government Lot 1 in said Section 4 (as measured at right angles thereto) and the true point of beginning of this description; thence Easterly parallel with the South line of Government Lot 1 in Section 4 and Government Lot 4 in Section 3 to a point with is 1183 feet West of the East line of Government Lot 4 in Section 3; thence Southerly along a line 1183 feet West of the East line of said Government Lot 4 a distance of 85 feet; thence West parallel with the South line of said Lot 4 and said Lot 1 to Nookachamps Creek; thence Northerly along said Nookachamps Creek to the true point of beginning. Also, excepting from all of the above, the Easterly 30 feet; Together with a non-exclusive easement for the purposes of ingress and egress to maintain and/or remove that certain water well and related water well equipment and to remove water from the well located upon the property described as follows: That portion of Government Lot 4, of Section 3, Township 34 North, Range 4 East, W.M., and of Government Lot 1 of Section 4, Township 34 North, Range 4 East, W.M., described as follows: Beginning at the Northeast corner of Lot 4 of said Section 3; thence South along the East line thereof 550 feet; thence West parallel with the South line of said Lot 4 and of Said Lot 1 to Nookachamps Creek; thence Southerly along Nookachamps Creek to a point 300 feet South of the South line of the North 550 feet of Government Lot 1 in said Section 4 (as measured at right angles thereto) and the true point of beginning of this description; thence Easterly parallel with the South line of Government Lot 1 in Section 4 and Government Lot 4 in Section 3 to a point which is 1183 feet West of the East Line of Government Lot 4 in Section 3; thence Southerly along a line 1183 feet West of the East line of said Government Lot 4 a distance of 85 feet; thence West parallel with the South line of said Lot 4 and said Lot 1 to Nookachamps Creek; thence Northerly along said Nookachamps Creek to the true point of beginning. Situate in the County of Skagit, State of Washington.

Commonly known as: 21009 Francis Road
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 10/15/02, recorded on 10/22/02, under Auditor's File No. 200210220022, records of Skagit County, Washington, from Terisa M. Countryman, a married woman, as her separate estate, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Major Mortgage, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to CitiMortgage, Inc., under an Assignment/Successive Assignments recorded under Auditor's File No. 200701030094.



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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 Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 1/18/2007
A. Monthly Payments	\$3,997.75
B. Late Charges	\$128.55
C. Advances	\$0.00
D. Other Arrears	\$18.00
Total Arrearage	<u>\$4,144.30</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$725.00
Attorneys' Fees	\$0.00
Title Report	\$510.84
Process Service	\$117.50
Statutory Mailings	\$90.00
Recording Fees	\$100.00
Publication	\$0.00
Other	\$0.00
Total Costs	<u>\$1,543.34</u>
Total Amount Due:	<u>\$5,687.64</u>

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Unauthorized sale of property (Due on Sale)

Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$78,570.87, together with interest as provided in the note or other instrument secured from 08/01/06, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



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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 April 20, 2007. 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 04/09/07 (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 the close of the Trustee's business on 04/09/07 (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 04/09/07 (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 balance of 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.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Terisa M. Countryman
21009 Francis Road
Mount Vernon, WA 98273

John Doe Countryman,
spouse of Terisa M. Countryman
21009 Francis Road
Mount Vernon, WA 98273

Terisa M. Countryman
14503 23rd Avenue Northeast
Arlington, WA 98223

John Doe Countryman,
spouse of Terisa M. Countryman
14503 23rd Avenue Northeast
Arlington, WA 98223

Terisa M. Countryman
315 East Blackburn Road
Mount Vernon, WA 98273

John Doe Countryman,
spouse of Terisa M. Countryman
315 East Blackburn Road
Mount Vernon, WA 98273

by both first class and either certified mail, return receipt requested, or registered mail on 12/18/06, proof of which is in the possession of the Trustee; and on 12/18/06 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on 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 foreclosure costs and trustee's 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 right, title and interest in the above-described property.



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IX.

Anyone having any 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 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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

EFFECTIVE: 1/18/2007

Northwest Trustee Services, Inc., Trustee

By Vonnie McElligott
Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Vonnie McElligott
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Vonnie McElligott 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 (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 1/18/07

HEATHER E. CASEY
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
04-22-10

Heather E. Casey
NOTARY PUBLIC in and for the State of
Washington, residing at Kenilworth
My commission expires 4/22/10

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

1927454

File No: 7307.22166

Client: CitiMortgage, Inc.

Borrower: Countryman, Terisa M.

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

This is an attempt to collect a debt and any information obtained will be used for that purpose.



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