

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



200810140017
Skagit County Auditor

10/14/2008 Page 1 of 4 11:44AM

File No.: 7301.24156
Grantors: Northwest Trustee Services, Inc.
CitiMortgage, Inc.
Grantee: Jennie A. Howard, as her separate estate
Tax Parcel ID No.: 4821-000-097-0000 (P120777)
Abbreviated Legal: Lot 97, "Nookachamp Hills PUD, Phase IIA"

GUARDIAN NORTHWEST TITLE CO.
95554

Notice of Trustee's Sale

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

I.

On **January 16, 2009**, 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) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property "Property", situated in the County(ies) of Skagit, State of Washington:

Lot 97, NOOKACHAMP HILLS PUD, PHASE IIA, as per plat recorded September 15, 2003 under Skagit County Auditor's File No. 200309150157. Situated in Skagit County, Washington

Commonly known as: 17213 RIVER ROCK ROAD
MOUNT VERNON, WA 98274

which is subject to that certain Deed of Trust dated 08/16/04, recorded on 08/18/04, under Auditor's File No. 200408180058, records of Skagit County, Washington, from Jennie A. Howard, unmarried individual, as Grantor, to Chicago MV title & Escrow, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Peoples Bank, 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. 200703230113.

*The Tax Parcel ID number and Abbreviated Legal Description are provided solely to comply with the recording statutes and are not intended to supplement, amend or supersede the Property's full legal description provided herein.

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.

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 10/13/2008
Monthly Payments		\$10,268.60
Late Charges		\$320.08
Excepting therefrom a credit of		(\$86.28)
Total Arrearage	\$10,502.40	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$607.50
Title Report		\$905.04
Statutory Mailings		\$14.00
Recording Costs		\$0.00
Postings		\$57.50
Sale Costs		\$0.00
Total Costs	<u>\$1,584.04</u>	
Total Amount Due:		\$12,086.44

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$238,852.31, together with interest as provided in the note or other instrument evidencing the Obligation from 05/01/08, and such other costs and fees as are due under the Obligation, and as are provided by statute.

V.

The Property will be sold to satisfy the expense of sale and the Obligation as provided by statute. The sale will be made without representation or warranty, express or implied regarding title, possession, encumbrances or condition of the Property on January 16, 2009. 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 01/05/09 (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 01/05/09 (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 01/05/09 (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.



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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 address(es):

NAME AND ADDRESS

JENNIE A. HOWARD
17213 RIVER ROCK ROAD
MOUNT VERNON, WA 98274

UNKNOWN SPOUSE AND OR DEMESTIC
PARTNER OF JENNIE A. HOWARD
17213 RIVER ROCK ROAD
MOUNT VERNON, WA 98274

by both first class and either certified mail, return receipt requested on 09/11/08, proof of which is in the possession of the Trustee; and on 09/11/08 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 Property.

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.



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EFFECTIVE: 10/13/2008

Northwest Trustee Services, Inc., Trustee

By 

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Kathy Taggart

(425) 586-1900

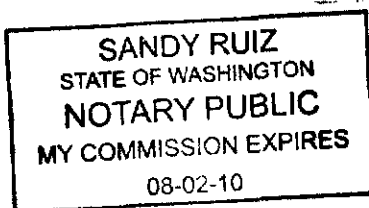
STATE OF WASHINGTON)


) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Kathy Taggart is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged 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: October 13, 2008




NOTARY PUBLIC in and for the State of
Washington, residing at 1212 1st Ave N
My commission expires 8/2/10

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

File No: 7301.24156

Client: CitiMortgage, Inc.

Borrower: HOWARD, JENNIE A.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

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



200810140017

Skagit County Auditor

10/14/2008 Page

4 of

4 11:44AM