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

200812100055 Skagit County Auditor

12/10/2008 Page

2:05PM

File No.:

7777.27734

GUARDIAN NORTHWEST TITLE CO.

**Grantors:** 

Grantee:

Northwest Trustee Services, Inc.

95626

Wells Fargo Financial Washington 1, Inc.

Caleb E. Reynolds and Kimberly C. Reynolds, husband and wife

Tax Parcel ID No.: 340506-0-003-0402 (P30087)

Abbreviated Legal: Section 6, Township 34, Range 5; Ptn. SE - NE (aka Tract 1, Short Plat No. 26-

75

## Notice of Trustee's Sale

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

I.

On March 13, 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:

Tract 1 of Skagit County Short Plat No. 26-75, as approved August 8, 1975 and recorded August 13, 1975, in Volume 1 of Short Plats, Page 50, under Auditor's File No. 821900, records of Skagit County, Washington; being a portion of the Southeast Quarter of the Northeast Quarter in Section 6, Township 34 North, Range 5 East of the Willamette Meridian. Situated in Skagit County, Washington. Together with a non-exclusive easement for ingress, egress and utilities over and across that certain 60 foot strip of land described in that certain "Declaration of Easement" recorded December 17, 1973 under Auditor's File No. 794610.

Commonly known as:

12397 Huckleberry Lane Sedro Wolley, WA 98284

which is subject to that certain Deed of Trust dated 11/21/06, recorded on 11/30/06, under Auditor's File No. 200611300072, records of Skagit County, Washington, from Caleb E. Reynolds and Kimberly C. Reynolds, husband and wife, as Grantor, to Chicago Title Company, as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Financial Washington 1, Inc., as Beneficiary.

\*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.

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 12/08/08
Monthly Payments	\$15,442.00
Late Charges	\$661.80
Lender's Fees & Costs	\$0.00
Total Arrearage	\$16,103.80
Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$675.00
Title Report	\$982.80
Statutory Mailings	\$11.48
Recording Costs	\$14.00
Postings	\$57.50
Sale Costs	\$0.00
Total Costs	<u>\$1,740.78</u>
Total Amount Due:	\$17,844.58

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$288,004.09, together with interest as provided in the note or other instrument evidencing the Obligation from 04/27/08, 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 March 13, 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 03/02/09 (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 03/02/09 (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 03/02/09 (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.

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

Caleb E Reynolds
12397 Huckleberry Lane
Sedro Wolley, WA 98284

Kimberly C Reynolds 12397 Huckleberry Lane Sedro Wolley, WA 98284

by both first class and either certified mail, return receipt requested on 09/22/08, proof of which is in the possession of the Trustee; and on 09/22/08 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 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 and tenants. After the 20<sup>th</sup> 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 <u>www.northwesttrustee.com</u> and are incorporated by this reference. You may also access sale status at <u>www.northwesttrustee.com</u> and <u>www.USA-Foreclosure.com</u>.



**EFFECTIVE: 12/08/08** 

Northwest Trustee Services, Inc., Trustee

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 \( \frac{\lambda \lambda \lambda \lambda \rangle \lambda \rangle \lambda \rangle \lambda \rangle \ran

Dated:

RHEAS. PRE

STATE OF WASHINGTON

NOTARY ---- PUBLIC

MY COMMISSION EXPIRES 04-22-10

NOTARY PUBLIC in and for

Washington, residing at My commission expires

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: 7777.27734

Client: America's Servicing Company

Borrower: Reynolds, Caleb E. and Kimberly C.

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.

200812100055

Skagit County Auditor

12/10/2008 Page

4 of

2:05PM