

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



200901220085

Skagit County Auditor

1/22/2009 Page 1 of 4 1:41PM

**File No.:** 7037.17334  
**Grantors:** Northwest Trustee Services, Inc.  
Chase Home Finance LLC  
**Grantee:** David Rowe, as his separate estate  
**Tax Parcel ID No.:** 360335-0-015-0007 (P48680)  
**Abbreviated Legal:** Section 35, Township 36, Range 3, Ptn NW 1/4 NW 1/4

GUARDIAN NORTHWEST TITLE CO  
96066

**Notice of Trustee's Sale**

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

I.

On April 24, 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:

That portion of the Northwest 1/4 of the Northwest 1/4 of Section 35, Township 36 North, Range 3 East, W.M. described as follows: Beginning at a point which is South 0 degrees 05' 15" East a distance of 825.0 feet and North 88 degrees 38' 32" East a distance of 924.0 feet from the Northwest corner of said Section 35; thence North 0 degrees 05' 15" West a distance of 234.69 feet to a point on curve on the Southwesterly right of way line of the 60 feet County Road, said point bearing South 43 degrees 25' 43" West a distance of 849.0 feet from the radius point of said curve; thence Northwesterly along said curve (having a radius of 849.0 feet), through a central angle of 4 degrees 42' 47", an arc distance of 69.84 feet; thence North 41 degrees 51' 30" West along the Southwesterly line of the County Road a distance of 39.59 feet to the Northeast corner of that certain tract of land conveyed to William E. Gilkey, et ux, by deed dated January 26, 1961, recorded January 30, 1961, under Auditor's File NO. 603596; thence South 0 degrees 05' 15" East along the East line of said Gilkey tract 315.99 feet to the Southeast corner of said Tract; thence North 88 degrees 38' 32" East a distance of 75.00 feet to the point of beginning. Situate in the County of Skagit, State of Washington.

Commonly known as: 16250 COLONY RD  
BOW, WA 98232

which is subject to that certain Deed of Trust dated 10/19/05, recorded on 10/26/05, under Auditor's File No. 200510260026, records of Skagit County, Washington, from David Rowe, a single man, as Grantor, to Land Title, as Trustee, to secure an obligation "Obligation" in favor of JPMorgan Chase Bank, N.A., as Beneficiary, the beneficial interest in which was assigned by JPMorgan Chase Bank, N.A. to Chase Home Finance LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 200812300127.

\*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 01/19/2009
Monthly Payments	\$11,820.66
Late Charges	\$493.38
Lender's Fees & Costs	\$42.00
Total Arrearage	\$12,356.04
Trustee's Expenses (Itemization)	
Trustee's Fee	\$607.50
Title Report	\$1,080.00
Statutory Mailings	\$22.96
Recording Costs	\$28.00
Postings	\$57.50
Total Costs	<u>\$1,795.96</u>
Total Amount Due:	\$14,152.00

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$335,899.99, together with interest as provided in the note or other instrument evidencing the Obligation from 07/01/08, 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 April 24, 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 04/13/09 (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 04/13/09 (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 04/13/09 (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.



200901220085  
Skagit County Auditor

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

DAVID ROWE  
16250 COLONY RD  
BOW, WA 98232

DAVID ROWE  
4412 YERBA BUENA AVE  
SAN JOSE, CA 95121

Unknown Spouse and/or Domestic Partner  
of DAVID ROWE  
16250 COLONY RD  
BOW, WA 98232

Unknown Spouse and/or Domestic Partner  
of DAVID ROWE  
4412 YERBA BUENA AVE  
BOW, WA 95121

by both first class and either certified mail, return receipt requested on 12/12/08, proof of which is in the possession of the Trustee; and on 12/12/08 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.



200901220085  
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The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 01/19/2009

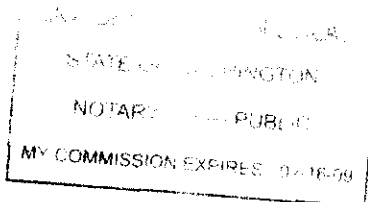
Northwest Trustee Services, Inc., Trustee

By Rebecca A. Baker  
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Becky Baker  
(425) 586-1900

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Rebecca A. Baker 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: 1-19-09



[Signature]  
NOTARY PUBLIC in and for the State of  
Washington, residing at Kenai  
My commission expires 2/16/09

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: 7037.17334

Client: Chase Home Finance, LLC

Borrower: ROWE, DAVID

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.



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