



201005110030

Skagit County Auditor

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

File No.: 7763.26373
Grantors: Northwest Trustee Services, Inc.
Bank of America, National Association as successor by merger to LaSalle Bank
NA as trustee for WaMu Mortgage Pass-Through Certificates Series 2006-AR12
Trust
Grantee: James A. Cooper and Clarice L. Davis, husband and wife
Tax Parcel ID No.: 36032210012309 (P48018)
Abbreviated Legal: Section 22, Township 36, Range 3; Ptn. NE (aka Tract 31 Colony Mountain)

GUARDIAN NORTHWEST TITLE CO.

99433

Notice of Trustee's Sale

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

I.

On **August 13, 2010**, 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:

The land referred to herein is situated in the County of Skagit, State of Washington, and is described as follows:

A tract of land in the Northeast quarter of Section 22, Township 36 North, Range 3 East of the Willamette Meridian, described as follows:

Beginning at a point 228.50 feet North, 1,023.33 feet East of the center of Section 22; thence North 47 degrees 45' 00" West, 388.81 feet; thence North 56 degrees 20' 00" East, 549.95 feet; thence South 47 degrees 25' 00" East, 137.54 feet to a curve to the right having a radius of 1,970 feet, the center of which curve bears South 42 degrees 35' 00" West; thence Southeasterly along said curve to the right through a central angle of 7 degrees 34' 11", an arc distance of 260.27 feet; thence South 57 degrees 41' 24" West, 533.18 feet to the point of beginning.

The basis of bearings of this description is the East-West centerline of said Section 22, which bears South 89 degrees 09' 44" East.

(Also known as Tract 31 of the unrecorded plat of Colony Mountain)

Commonly known as: 3396 Colony Mountain Drive
Bow, WA 98232

which is subject to that certain Deed of Trust dated 08/07/06, recorded on 08/14/06, under Auditor's File No. 200608140197, records of Skagit County, Washington, from James A. Cooper and Clarice L. Davis, husband and wife, as Grantor, to First American Title, as Trustee, to secure an obligation "Obligation" in favor of Washington Mutual Bank, F.A., as Beneficiary, the beneficial interest in which was assigned by JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA (the "Savings Bank") from the Federal Deposit Insurance Corporation, acting as receiver for the Savings Bank, and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821(d) to Bank of America, National Association as successor by merger to LaSalle Bank NA as trustee for WaMu Mortgage Pass-Through Certificates Series 2006-AR12 Trust, under an Assignment/Successive Assignments recorded under Auditor's File No. 201004260150.

*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 5/8/2010
Monthly Payments	\$31,574.29
Late Charges	\$1,202.70
Lender's Fees & Costs	\$2,676.50
Total Arrearage	\$35,453.49
Trustee's Expenses (Itemization)	
Trustee's Fee	\$607.50
Title Report	\$1,315.72
Statutory Mailings	\$20.00
Recording Costs	\$14.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$2,027.22</u>
Total Amount Due:	\$37,480.71



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Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$460,000.00, together with interest as provided in the note or other instrument evidencing the Obligation from 06/01/09, 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 August 13, 2010. 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 08/02/10 (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 08/02/10 (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 08/02/10 (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

James A. Cooper
3396 Colony Mountain Drive
Bow, WA 98232

Clarice L. Davis
3396 Colony Mountain Drive
Bow, WA 98232

James A. Cooper
250 Brown Lane South
Selah, WA 98942

Clarice L. Davis
250 Brown Lane South
Selah, WA 98942

by both first class and either certified mail, return receipt requested on 04/07/10, proof of which is in the possession of the Trustee; and on 04/07/10 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.



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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 who are not tenants. After the 20th 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.

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: 5/8/2010

Northwest Trustee Services, Inc., Trustee

By 

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Chris Ashcraft

(425) 586-1900



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