



201005210098

Skagit County Auditor

5/21/2010 Page 1 of 4 3:25PM

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

GUARDIAN NORTHWEST TITLE CO.  
99491

File No.: 7023.72882  
Grantors: Northwest Trustee Services, Inc.  
HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation,  
Mortgage Asset-Backed Pass-Through Certificates Series 2008-1  
Grantee: John David Hedger also shown on record as David Hedger and Jean Ann Hedger, husband and wife  
Tax Parcel ID No.: P82091  
Abbreviated Legal: PTN Tracts 3-5, "Plat of Skyridge, Div. No. III" (aka Tract 3-A, Short Plat No. 7-81)

**Notice of Trustee's Sale**

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

I.

On **August 27, 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:

Tract No. 3-A of Skagit County, Short Plat No. 7-81, approved May 21, 1981 and recorded May 21, 1981, in Volume 5 of Short Plats, Page 72, under Auditor's File No. 8105210005, Records of Skagit County, Washington; being a portion of Tracts 3, 4 and 5 of "PLAT OF SKYRIDGE, DIV. NO. III", as per Plat recorded in Volume 3 of Plats, Page 22, Records of Skagit County, Washington.

Commonly known as: 17539 South Skyridge Drive  
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 11/20/07, recorded on 11/30/07, under Auditor's File No. 200711300010, records of Skagit County, Washington, from John David Hedger and Jean Ann Hedger, husband and wife, as Grantor, to Northwest Trustee Services, LLC, as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Bank, N.A., as Beneficiary, the beneficial interest in which was assigned by Wells Fargo Bank, N.A. to HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates Series 2008-1, under an Assignment/Successive Assignments recorded under Auditor's File No. 201004190067.

\*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 05/20/2010
Monthly Payments	\$20,488.15
Late Charges	\$874.55
Lender's Fees & Costs	\$30.00
Total Arrearage	\$21,392.70
Trustee's Expenses (Itemization)	
Trustee's Fee	\$607.50
Title Report	\$1,452.05
Statutory Mailings	\$9.56
Recording Costs	\$14.00
Postings	\$70.00
Total Costs	<u>\$2,153.11</u>
 Total Amount Due:	 \$23,545.81

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$521,025.11, together with interest as provided in the note or other instrument evidencing the Obligation from 12/01/09, 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 27, 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 08/16/10 (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 08/16/10 (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 08/16/10 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any



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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

JOHN DAVID HEDGER aka David Hedger  
17539 South Skyridge Drive  
Mount Vernon, WA 98274

JEAN ANN HEDGER  
17539 South Skyridge Drive  
Mount Vernon, WA 98274

by both first class and either certified mail, return receipt requested on 04/12/10, proof of which is in the possession of the Trustee; and on 04/12/10 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.

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 who are not tenants. After the 20<sup>th</sup> 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.



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