When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON, P.S.

Attn: Susan E. Shin

1221 Second Avenue, Suite 500

Seattle, WA 98101

**Skagit County Auditor** 

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MIN No. 100272200004243403

Loan No. 424340

Trustee No. 40014.991/ses

QUARDIAN NORTHWEST TITLE CO.

## NOTICE OF TRUSTEE'S SALE

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

Hillis Clark Martin & Peterson, P.S., Successor Trustee Grantor(s):

Mortgage Electronic Registration Systems, Inc./Windermere Mortgage Beneficiary:

Services Series LLC

Kristina G. Harris and Daniel J. Harris Grantee(s):

Lots 14 and 15 and the West 1/2 of Lot 13, Block 6, **Legal Description** (abbreviated):

"KELLOFF AND FORD'S ADDITION TO

ANACORTES, WASHINTGON"

☑ Complete legal on PAGE 2.

3800-006-015-0006 Assessor's Tax Parcel Identification No(s):

Reference No. of Related Documents: 200804030133

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on August 20, 2010, at the hour of 11:00 a.m., at main entrance Skagit County Courthouse. located at 205 W Kinkaid, City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the following-described real property, situated in the County of Skagit, State of Washington, to-wit:

THE WEST 1/2 OF LOT 13 AND ALL OF LOTS 14 AND 15, BLOCK 6, "KELLOGG & FORD'S ADDITION TO ANACORTES, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 41, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON;

the postal address of which is commonly known as:

2208 31st Street, Anacortes, Washington 98221;

which property is subject to that certain Deed of Trust dated April 2, 2008, and recorded on April 3, 2008, under Auditor's File No. 200804030133, records of Skagit County, Washington, from Kristina G. Harris and Daniel J. Harris, wife and husband, as Grantor, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as Beneficiary, solely as nominee for Windermere Mortgage Services Series LLC, a Delaware series limited liability company, as Lender, the beneficial interest in which was assigned by MERS to HomeStreet Bank, a Washington state chartered savings bank, by Assignment of Deed of Trust recorded on March 2, 2009, under Auditor's File No. 200903020131, records of Skagit County, Washington.

Hillis Clark Martin & Peterson, P.S., is now Trustee by reason of an Appointment of Successor Trustee recorded on March 29, 2010, under Auditor's No. 201003290129, records of Skagit County, Washington.

П.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust

III.

The defaults for which this foreclosure is made are as follows:

Failure to pay when due the following amounts that are now in arrears:

7 Monthly payments of \$1,663.70, due on November 1, 2009, through May 1, 2010:

\$11.645.90

7 Late charges of \$66.55 each for monthly payments due on November 1, 2009, through May 1, 2010:

\$465.85

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## TOTAL MONTHLY PAYMENTS, LATE CHARGES, AND OTHER AMOUNTS IN ARREARS:

\$12,111.75

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$222,211.12, together with interest as provided in the Note or other instrument secured from October 1, 2009, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

V.

The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on **August 20, 2010**. The defaults referred to in paragraph III must be cured by August 9, 2010 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before August 9, 2010 (11 days before the sale date) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after August 9, 2010 (11 days before the sale) and before the sale by the Borrower, Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance paying the entire 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Kristina G. Harris 2208 31st St. Anacortes, WA 98221 Daniel J. Harris 2208 31st St. Anacortes, WA 98221

by both first class and certified mail on March 4, 2010, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on March 6, 2010, with said written Notice of Default or the written notice of default posted in 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 costs and fees due at any time prior to the sale. To

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the best of the Trustee's knowledge and belief, grantors are not active members of the United States military forces.

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 interest in the above-described 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 and the Helping Families Save Their Homes Act of 2009.

XI.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this \_\Str\_\_ day of May, 2010.

TRUSTEE:

HILLIS CLARK MARTIN & PETERSON, P.S.

Julie B. Hamilton

1221 Second Avenue, Suite 500 Seattle, Washington 98101-2925

Telephone: (206) 623-1745



STATE OF WASHINGTON	)	
	) s:	S
COUNTY OF KING	)	

On this day personally appeared before me Julie B. Hamilton, to me known to be a representative of Hillis Clark Martin & Peterson, P.S., the professional service corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she was authorized to execute the said instrument.

SUBSCRIBED AND SWORN to before me this \_\_\_\_\_ day of May, 2010.

Name SUSTIN E. SHIN

NOTARY PUBLIC in and for the State of

Washington residing at Seattle

My appointment expires 12-29-12