0100701005 After Recording, Return to: Skagit County Auditor Vonnie McElligott 7/1/2010 Page 1 of 5 1:37PM Northwest Trustee Services, INC. P.O. Box 997 Bellevue, WA 98009-0997 7023.73898 File No.: Northwest Trustee Services, Inc. **Grantors:** Wells Fargo Bank, N.A. Grantee: Greg Leonard and Joni Leonard, husband and wife Tax Parcel ID No.: P42624

Abbreviated Legal: Ptn. Gov. Lot 3 aka Tract"A" Short Plat No. 23-74

Notice of Trustee's Sale

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

I.

On **October 1, 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:

That portion of Government Lot 3, Section 14, Township 35 North, Range 7 East. W.M. described as follows: Beginning at the Northeast corner of Lot 1, Block 21, "Map of Bessemer Skagit Co., Washington", as per Plat recorded in Volume 2 of Plats, Page 79, Records of Skagit County, Washington: thence East 230 feet to the Northeast corner of Lot 6, Block 20. "Map of Bessemer, Skagit Co., Washington". The True Point of Beginning. (said point being on the East line of that certain Tract conveyed to Ira Savage by deed dated January 4, 1915, and recorded January 12, 1915, under Auditor's File No. 105886 in Volume 94 of Deeds, page 563): thence from said point East 500 feet, more or less, to the West line of a Tract conveyed by Morris M. Wright to Maggie Thompson, by Deed dated May 10, 1904, and recorded in Volume 57 of Deeds, Page 402; thence South 275 feet along the West line to the bank of the Skagit River; thence along the bank of the Skagit River Westerly 500 feet, more or less, to a point due South of the Point of Beginning; thence North to the Point of Beginning. Except any portion lying within road rights-of-way; Also except the West 200 feet thereof. And also except the East 80 feet thereof. (Also known as Tract "A" of Short Plat No. 23-74, approved June 18, 1974).

Commonly known as:

40278 Capehorn Road Concrete, WA 98237

which is subject to that certain Deed of Trust dated 09/26/07, recorded on 09/27/07, under Auditor's File No. 200709270166, records of Skagit County, Washington, from Greg Leonard and Joni Leonard, 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 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 06/29/10
Monthly Payments	\$6,990.10
Late Charges	\$293.90
Lender's Fees & Costs	\$45.00
Total Arrearage \$7,329.00	
Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$725.00
Title Report	\$847.86
Statutory Mailings	\$95.60
Recording Costs	\$14.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs <u>\$1,752.46</u>	and the second
Total Amount Due:	\$9,081.46
Other known defaults as follows:	
Other known defaults as follows,	
IV.	

The sum owing on the Obligation is: Principal Balance of \$184,999.90, together with interest as provided in the note or other instrument evidencing the Obligation from 01/01/10, 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 October 1, 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 09/20/10 (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 09/20/10 (11 days before the sale date), the default(s) as set forth in paragraph III, together with



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**Skagit County** 

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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 09/20/10 (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

Greg Leonard 40278 Capehorn Road Concrete, WA 98237

Joni Leonard 40278 Capehorn Road Concrete, WA 98237

Greg Leonard 40112 Capehorn Road Concrete, WA 98237

Joni Leonard 40112 Capehorn Road Concrete, WA 98237

Greg Leonard 39115 Cape Horn Road Concrete, WA 98237

Joni Leonard 39115 Cape Horn Road Concrete, WA 98237

Greg Leonard P.O. Box 1461 La Conner, WA 98257

Joni Leonard P.O. Box 1461 La Conner, WA 98257

Greg Leonard 2180 Aurora Court Oak Harbor, WA 98277 Unknown Spouse and/or Dornestic Partner of Greg Leonard 40278 Capehorn Road Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Joni Leonard 40278 Capehorn Road Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Greg Leonard 40112 Capehorn Road Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Joni Leonard 40112 Capehorn Road Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Greg Leonard 39115 Cape Horn Road Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Joni Leonard 39115 Cape Horn Road Concrete, WA 98237

Unknown Spouse and/or Domestic Partner of Greg Leonard P.O. Box 1461 La Conner, WA 98257

Unknown Spouse and/or Domestic Partner of Joni Leonard P.O. Box 1461 La Conner, WA 98257

Unknown Spouse and/or Domestic Partner of Greg Leonard 2180 Aurora Court Oak Harbor, WA 98277



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Joni Leonard 2180 Aurora Court Oak Harbor, WA 98277 Unknown Spouse and/or Domestic Partner of Joni Leonard 2180 Aurora Court Oak Harbor, WA 98277

by both first class and either certified mail, return receipt requested on 05/20/10, proof of which is in the possession of the Trustee; and on 05/20/10 Grantor and Borrower were personally served with said written notice of default <u>or</u> 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.

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.

X.

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>.

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EFFECTIVE: 06/29/10

Northwest Trustee Services, Inc., Trustee

Βv

Authorized Signature P.O. BOX 997 Bellevue, WA 98009-0997 <u>Contact: Vonnie McElligott</u> (425) 586-1900



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# STATE OF WASHINGTON

COUNTY OF KING

I certify that I know or have satisfactory evidence that <u>WMUHWW</u> 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:

) ss.

)



NOTARY PUBLIC in and Washington, residing at

Auditor

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County

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Б.

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: 7023.73898 Client: Wells Fargo Home Mortgage Borrower: LEONARD, GREG AND JONI

# 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.