

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



201009070268
Skagit County Auditor

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File No.: 7023.77226
Grantors: Northwest Trustee Services, Inc.
Wells Fargo Bank, N.A.
Grantee: Brian C. Naplachowski and Lisa S. Naplachowski, husband and wife
Tax Parcel ID No.: P43549
Abbreviated Legal: Ptn, SE NE, Sec. 9, T35N, R8EWM

Notice of Trustee's Sale

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

1.

On **December 10, 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:

Parcel A: that portion of the Southeast Quarter of the Northeast Quarter of Section 9, Township 35 North, Range 8 East of the Willamette Meridian, described as follows: beginning at a point on the Northerly line of the County Road adjoining the right of way of the Great Northern Railway Co., which being the Southwest corner of a tract conveyed June 21, 1950 to Ollen Steen by deed recorded under Auditor's File No. 447610, Records of Skagit County, Washington; thence North 95 feet, more or less, to the South line of a tract conveyed to Warren Evans by deed recorded in Volume 99 of deeds, Page 465; thence West 100 feet, more or less, to the Northeast corner of a tract conveyed to Hester Mae Fessler, by deed recorded under Auditor's File No. 393640; thence South to the County Road; thence Easterly along said County Road to the Point of Beginning. Situated in Skagit County, Washington. Parcel B: that portion of the Southeast Quarter of the Northeast Quarter of Section 9, Township 35 North, Range 8 East of the Willamette Meridian, described as follows: beginning at a point in the East line of said subdivision 175 feet North of the intersection of said line with the Northerly line of the right of way of the Great Northern Railway Company (said point being 12 feet East of the Southeast corner of that certain tract of land deeded by Charles W. Greist to Warren Evans by deed recorded in Volume 99 of Deeds, Page 465); running thence West along the South line of said Evans Tract 312 feet to the True Point of Beginning; thence West 100 feet; thence South 59 feet, more or less, to the Northerly line of the County road; thence Southeasterly along the Northerly line of said County road to a point due South of the True Point of Beginning; thence North 78 feet, more or less, to the True Point of Beginning. Situated in Skagit County, Washington. Parcel C: that portion of the Southeast Quarter of the Northeast Quarter of Section 9, Township 35 North, Range 8 East of the Willamette Meridian, described as follows: beginning at a point on the West line of the County Road, 12 feet West and 175 feet North of the point where the North line of the Great Northern Railway right of way intersects the East line of the Section; thence West 300 feet to the Point of Beginning of this description; thence West 100 feet; thence North 50 feet; thence East 100 feet; thence South 50 feet to the Place of Beginning; except that portion thereof embraced within the boundaries of that certain tract conveyed to Ida Tigard by deed dated March 29, 1932, and recorded April 16, 1932, in Volume 154 of deeds, Page 440, Records of Skagit County, Washington. Situated in Skagit

County, Washington. Parcel D: that portion of the Southeast Quarter of the Northeast Quarter of Section 9, Township 35 North, Range 8 East of the Willamette Meridian, described as follows: beginning at a point on the West line of the County Road 12 feet West and 175 feet North of the point where the North line of the Great Northern Railway right-of-way intersects the East line of said section; thence West 200 feet to the True Point of Beginning; thence continuing West 100 feet; thence North 50 feet; thence East 100 feet; thence South 50 feet to the Point of Beginning. Situated in Skagit County, Washington.

Commonly known as: 44899 Grassmere Road
Concrete, WA 98237

which is subject to that certain Deed of Trust dated 08/20/04, recorded on 08/27/04, under Auditor's File No. 200408270163, records of Skagit County, Washington, from Brian C. Naplachowski and Lisa S. Naplachowski, husband and wife, as Grantor, to Chicago Title Company, 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 09/04/10
Monthly Payments		\$6,382.60
Late Charges		\$225.72
Lender's Fees & Costs		\$375.00
Total Arrearage	\$6,983.32	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$725.00
Title Report		\$610.00
Statutory Mailings		\$19.12
Recording Costs		\$14.00
Postings		\$70.00
Sale Costs		\$0.00
Total Costs	<u>\$1,438.12</u>	
Total Amount Due:		\$8,421.44

Other known defaults as follows:



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IV.

The sum owing on the Obligation is: Principal Balance of \$117,257.72, together with interest as provided in the note or other instrument evidencing the Obligation from 02/01/10, 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 December 10, 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 11/29/10 (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 11/29/10 (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 11/29/10 (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

Brian C. Naplachowski
44899 Grassmere Road
Concrete, WA 98237

Lisa S. Naplachowski
44899 Grassmere Road
Concrete, WA 98237

Brian C. Naplachowski
1777 South Burlington Boulevard #263
Burlington, WA 98233-0301

Lisa S. Naplachowski
1777 South Burlington Boulevard #263
Burlington, WA 98233-0301

by both first class and either certified mail, return receipt requested on 08/04/10, proof of which is in the possession of the Trustee; and on 08/04/10 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.



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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: 09/04/10

Northwest Trustee Services, Inc., Trustee

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

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Vonnie McElligott 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: 8/31/10

RHEA S. PRE
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
04-22-14

Vonnie McElligott
NOTARY PUBLIC in and for the State of
Washington, residing at 1414 11th
My commission expires 1/1/11



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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: 7023.77226

Client: Wells Fargo Home Mortgage

Borrower: NAPLACHOWSKI, BRIAN C. AND LISA S.

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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