



201009150100
Skagit County Auditor

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

File No.: 7777.13447
Grantors: Northwest Trustee Services, Inc.
Wells Fargo Financial Washington 1, Inc.
Grantee: Ryan Barrett and Adrienne Barrett, husband and wife
Tax Parcel ID No.: P106476
Abbreviated Legal: Protion Lots 7 and 8, "The Meadow, Phase II"

Notice of Trustee's Sale

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

I.

On **December 17, 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 Lots 7 and 8, "The Meadow - Phase II", according to the Plat thereof recorded in Volume 16 of Plats, Pages 1 through 7, records of Skagit County, Washington, lying Northerly of the following described line: Commencing at the Northwest corner of said Lot 7; thence South 06 degrees 58' 01" West a distance of 88.23 feet along the Easterly line of said Lot 7 of the true point of beginning; thence North 70 degrees 18' 45" West a distance of 82.04 feet; thence North 43 degrees 59' 00" West a distance of 50.00 feet of the Southwest corner of said Lot 7 (Northerly corner of Lot 8) and the terminus of said line.

Commonly known as: 1230 Hemlock Place
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 01/30/08, recorded on 02/14/08, under Auditor's File No. 200802140063, records of Skagit County, Washington, from Ryan Barrett and Adrienne Barrett, husband and wife, as Grantor, to First American Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Wells Fargo Financial Washington 1, Inc., 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 09/07/2010
Monthly Payments		\$26,987.52
Late Charges		\$1,265.10
Total Arrearage	\$28,252.62	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$607.50
Title Report		\$906.00
Statutory Mailings		\$19.12
Recording Costs		\$14.00
Postings		\$70.00
Total Costs	<u>\$1,616.62</u>	
Total Amount Due:		\$29,869.24

IV.

The sum owing on the Obligation is: Principal Balance of \$245,369.39, together with interest as provided in the note or other instrument evidencing the Obligation from 05/05/09, 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 December 17, 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 12/06/10 (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 12/06/10 (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 12/06/10 (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.



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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

Ryan Barrett
1230 Hemlock Place
Mount Vernon, WA 98273

Ryan Barrett
800 19th Street
Lynden, WA 98264-9769

Adrienne Barrett
1230 Hemlock Place
Mount Vernon, WA 98273

Adrienne Barrett
800 19th Street
Lynden, WA 98264-9769

by both first class and either certified mail, return receipt requested on 08/03/10, 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.

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.



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