

Skagit County Auditor

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4 1:23PM

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

File No.:

7713.21298

**Grantors:** 

Northwest Trustee Services, Inc.

**US Bank National Association** 

Grantee:

Eben O. Porch and Chong Mi Porch, husband and wife

Ref to DOT Auditor File No.: 200501260069 Tax Parcel ID No.: 5100-003-516-0000 (P129288)

Abbreviated Legal: Lot 516, "SURVEY OF SHELTER BAY DIVISION NO. 3, Tribal and Allotted

Lands of Swinomish Indian Reservation"

GUARDIAN NORTHWEST TITLE CO.

Notice of Trustee's Sale

100491

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

I.

## ACCOMMODATION RECORDING ONLY

On June 17, 2011, 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:

Lot 516, Survey of Shelter Bay, Division No. 3, Tribal Allotted Lands of Swinomish Indian Reservation, as recorded in Volume 43 of official records, Pages 839 through 842, under Auditor's File No. 737014, and Amendments thereto recorded in Volume 66 of official records, Page 462, under Auditor's File No. 753731, records of Skagit County, Washington. Situated in Skagit County, Washington.

Commonly known as:

516 Kloshe Way

La Conner, WA 98257

which is subject to that certain Deed of Trust dated 01/18/05, recorded on 01/26/05, under Auditor's File No. 200501260069, records of Skagit County, Washington, from Eben O. Porch and Chong Mi Porch, husband and wife, as Grantor, to Brian Lynch, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. "MERS" as nominee of Lender, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. "MERS" as nominee of Lender, its successors and assigns to US Bank National Association, under an Assignment/Successive Assignments recorded under Auditor's File No. 201103080044.

<sup>\*</sup>The Tax Parcel ID number and Abbreviated Légal Description are provided solely to comply with the recording statutes and are not intended to supplement, amond or supersede the Property's full legal description provided herein.

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.

Ш.

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 03/14/11
Monthly Payments	\$35,778.68
Late Charges	\$1,314.95
Lender's Fees & Costs	\$201.00
Total Arrearage	\$37,294.63
Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$725.00
Title Report	\$1,043.05
Statutory Mailings	\$34.72
Recording Costs	\$28.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$1,900.77</u>
Total Amount Due:	\$39,195.40

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$318,069.77, 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 June 17, 2011. 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 06/06/11 (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 06/06/11 (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 06/06/11 (11 days 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

Eben O. Porch 516 Kloshe Way La Conner, WA 98257

Shelter Bay Community, Inc. Attn: Judy Grosvenor 1000 Shoshone Drive La Conner, WA 98257

Bureau of Indian Affairs Puget Sound Agency Attn: Judy Joseph, Superintendant 2707 Colby Avenue, Suite 1101 Everett, WA 98201-3655

Shelter Bay Company P.O. Box 33368 Seattle, WA 98133

Chong Mi Proch 516 Kloshe Way La Conner, WA 98257

Shelter Bay Company Attn: Judy Grosvenor 1000 Shoshone Drive La Conner, WA 98257

Swinomish Indian Tribal Community Constitution Body P.O. Box 817 La Conner, WA 98252

Shelter Bay Community, Inc. Box A. Shelter Bay La Conner, WA 98257

by both first class and either certified mail, return receipt requested on 11/17/10, proof of which is in the possession of the Trustee; and on 11/17/10 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.

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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 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.

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: 03/14/11		Northwest Trustee Services, Inc., Trustee
		Buthinmoliant
Control of the Contro	and the second	Authorized Signature
		P.O. BOX 997
		Bellevue, WA 98009-0997
		Contact: Vonnie McElligott
		(425) 586-1900
STATE OF WASHINGTON		
	) ss.	
COUNTY OF KING	)	(a) Musiki
I certify that I know or have sat:		
		at (he/she) signed this instrument, on oath stated
<b>\</b> 1		and acknowledged it as the Assistant Vice
		free and voluntary act of such party for the
uses and purposes mentioned in	the instrument.	VATA VA
	<b>\</b>	X MAN 17
Dated:	<u>\</u>	1) (N
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		ington, residing at
	IVI y Co	ommission expires
NORTHWEST TRUSTEE SERVICE	CES. 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 RHEA S. PRE

File No: 7713.21298

Client: U.S. Bank Home Mortgage

Borrower: Porch, Eben O. and Chong Mi

SERVING WA, OR, ID, CA, NV, AZ, MT H1-22-14

This is an attempt to collect a debt and any information obtained will be used for that purpose.



STATE OF WASHINGTON

NOTARY PUBLIC

MY COMMISSION EXPIRES