

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



201108290155  
Skagit County Auditor

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**File No.:** 7886.23964  
**Grantors:** Northwest Trustee Services, Inc.  
PNC Bank, National Association  
**Grantee:** Michael G. Turner, as his separate estate  
**Ref to DOT Auditor File No.:** 200901150042  
**Tax Parcel ID No.:** 4173-000-015-0105  
**Abbreviated Legal:** PTN TRACT 15, STATE STREET ADD TO SEDRO

**Notice of Trustee's Sale**

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

I.

On **December 2, 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:

THE WEST 50 FEET OF THE SOUTH HALF OF TRACT 15, STATE STREET ADDITION TO SEDRO, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE 61, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.

Commonly known as: 1206 Talcott Street  
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 01/13/09, recorded on 01/15/09, under Auditor's File No. 200901150042, records of SKAGIT County, Washington, from Michael G. Turner, an unmarried man, as Grantor, to Chicago Title Company Island Division, as Trustee, to secure an obligation "Obligation" in favor of National City Mortgage a division of National City Bank, 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 08/25/2011
Monthly Payments		\$7,498.26
Late Charges		\$298.06
Lender's Fees & Costs		\$134.00
Total Arrearage	\$7,930.32	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$675.00
Title Report		\$695.00
Statutory Mailings		\$19.52
Recording Costs		\$14.00
Postings		\$70.00
Sale Costs		\$0.00
Total Costs	\$1,473.52	
Total Amount Due:		\$9,403.84

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$145,654.51, together with interest as provided in the note or other instrument evidencing the Obligation from 01/01/11, 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 2, 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 11/21/11 (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 11/21/11 (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 11/21/11 (11 days before



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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

Michael G. Turner  
1206 Talcott Street  
Sedro Woolley, WA 98284

Michael G. Turner  
4522 127th Place Northeast  
Marysville, WA 98271

Unknown Spouse and/or Domestic Partner  
of Michael G. Turner  
4522 127th Place Northeast  
Marysville, WA 98271

Unknown Spouse and/or Domestic Partner  
of Michael G. Turner  
1206 Talcott Street  
Sedro Woolley, WA 98284

by both first class and either certified mail, return receipt requested on 06/15/11, proof of which is in the possession of the Trustee; and on 06/15/11 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 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



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