

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



201109190100
Skagit County Auditor

9/19/2011 Page 1 of 4 3:52PM

LAND TITLE OF SKAGIT COUNTY

140041-F

File No.: 7713.21859
Grantors: Northwest Trustee Services, Inc.
U.S. Bank National Association
Grantee: DEBRA J. MORELLI, as her separate property; ROBERT M. GEE, as his separate property and CHARLENE J. GEE, as her separate property, in indeterminate undivided interests

Ref to DOT Auditor File No.: 200611080149; Loan Modification recorded 11/08/10 under Snohomish County, Washington Auditor's File No. 201011080450

Tax Parcel ID No.: 331031-0-006-0014 & 331031-0-007-0005

Abbreviated Legal: Ptn SE1/4 of SE 1/4, 31-33-10 EWM

Notice of Trustee's Sale

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

I.

On **December 23, 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:

That portion of the Southeast 1/4 of the Southeast 1/4 of Section 31, Township 33 North, Range 10 East, W.M., described as follows: Beginning at the Southwest corner of said Southeast 1/4 of the Southeast 1/4; thence North along the West line of said subdivision 1,320 feet, more or less, to the Northwest corner of said subdivision; thence East along the North line of said subdivision 1,040 feet, more or less, to the Northwesterly line of State Route 530 right of way; thence Southwesterly along said Northwesterly line 1,485 feet, more or less, to the South line of said subdivision; thence West along said South line 220 feet, more or less, to the Point of Beginning, Except that portion described as follows: Beginning at the intersection of the centerlines of the Fortner County Road and the State Route 530 right of way; thence Northeasterly along the centerline of said State Route 530 for 429.19 feet; thence Westerly parallel to the North line of said Southeast 1/4 of the Southeast 1/4 for 269.25 feet; thence Southwesterly parallel to the State Route 530 for 429.19 feet, more or less, to the centerline of said road; thence Easterly to the Point of Beginning. Also except Fortner Road. Situate in the County of Skagit, State of Washington.

Commonly known as: 54392 Fortner Road
Darrington, WA 98241

which is subject to that certain Deed of Trust dated 11/03/06, recorded on 11/08/06, under Auditor's File No. 200611080149; Loan Modification recorded 11/08/10 under Snohomish County, Washington Auditor's File No. 201011080450, records of Skagit County, Washington, from Debra J. Morelli, a single person, Robert M. Gee and Charlene J. Gee, husband and wife, as Grantor, to Westward Financial Services, as Trustee, to secure an

obligation "Obligation" in favor of Horizon Bank, as Beneficiary, the beneficial interest in which was assigned by Horizon Bank to U.S. Bank N.A., under an Assignment/Successive Assignments recorded under Auditor's File No. 200612140036.

*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 09/16/2011
Monthly Payments		\$8,065.44
Late Charges		\$267.84
Lender's Fees & Costs		\$442.00
Total Arrearage	\$8,775.28	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$775.00
Title Report		\$794.19
Statutory Mailings		\$19.52
Recording Costs		\$0.00
Postings		\$75.00
Sale Costs		\$0.00
Total Costs	<u>\$1,663.71</u>	
Total Amount Due:		\$10,438.99

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$217,213.47, 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 23, 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 12/12/11 (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 12/12/11 (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



201109190100
Skagit County Auditor

due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 12/12/11 (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

Debra J. Morelli
54392 Fortner Road
Darrington, WA 98241

Unknown Spouse and/or
Domestic Partner of Debra J. Morelli
54392 Fortner Road
Darrington, WA 98241

Robert M. Gee
54392 Fortner Road
Darrington, WA 98241

Charlene J. Gee
54392 Fortner Road
Darrington, WA 98241

by both first class and either certified mail, return receipt requested on 08/09/11, proof of which is in the possession of the Trustee; and on 08/09/11 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 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.



201109190100
Skagit County Auditor

