

Return to: Kyle W. Nolte
Stamper Rubens, P.S.
720 West Boone, Suite 200
Spokane, WA 99201



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Skagit County Auditor

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GUARDIAN NORTHWEST TITLE CO.
**NOTICE OF TRUSTEE'S SALE
PURSUANT TO THE REVISED CODE OF
WASHINGTON
CHAPTER 61.24 ET. SEQ.**

Grantor: Kyle W. Nolte
Grantee: (1) Public
Legal Description (abbreviated): Lots 11 – 14, Blk 43, The Hamilton Townsite Company's Third Addition.
Additional legal on page 2.
Tax Parcel No: P73781, 4114-043-014-0009
Reference No. of Deed of Trust: 200506060090

TO: Edith M. Roberts
217 South Street
Hamilton, WA 98255

Edith M. Roberts
PO Box 22
Hamilton, WA 98255

NOTICE UNDER 15 U.S.C. Section 1692 et seq. - The above account has been listed for immediate collection. Unless you dispute the validity of this debt or any portion of it within 30 days of receipt of this notice, we assume the debt to be a valid one.

If however you notify us in writing within the next thirty (30) days following receipt of this notice, that you do dispute the validity of this debt, or any portion of it, we will obtain verification of the debt, or a copy of the judgment, whichever the case may be and mail that copy of the verification or judgment to you.

Also, upon written request within thirty (30) days of the receipt of this notice, we will provide you with the name and address of the original creditor, if it is different from the current creditor listed above.

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on April 6, 2012, at the hour of 10 o'clock a.m., at the South Entrance to the Skagit County Courthouse, 205 W. Kincaid Street, Mount Vernon, Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in Skagit County, Washington, to-wit:

Lots 11 through 14, inclusive, Block 43, "THE HAMILTON TOWNSHIP COMPANY'S THIRD ADDITION TO THE TOWN OF HAMILTON, WASH.," as per plat recorded in Volume 2 of Plats, page 97, records of Skagit County, Washington, including adjoining 40 feet of Washington Street. TOGETHER WITH manufactured home described as a 1989 Skyline Hamshire, Serial Number 229107694, HUD Tag Number ORE 175732, of which title was eliminated with Manufactured Home Title Elimination Application recorded under Auditor's File No. 200001280011.

which currently has the address of 217 South Street, Hamilton, WA 98255 ("Property Address").

which is subject to that certain deed of trust dated May 31, 2005, recorded June 6, 2005, under recording no. 200506060090, records of Skagit County, Washington, from Edith M. Roberts, an unmarried woman as Grantor, to Tallman, Hudders & Sorrentino, as Trustee, to secure an obligation in favor of United General Mortgage Corporation, a Pennsylvania corporation, as Beneficiary, the beneficial interest in which was assigned to Opportunity Management Company, Inc., a Washington corporation under an Assignment recorded under Auditor's File No. 200507140080.

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 Borrower's or Grantor's default on the obligation secured by the deed of trust.

III.

The default(s) for which this foreclosure is made is/are as follows:

Failure to pay when due the following amounts which are now in arrears:

a. Failure to pay the following past due amounts, which are in arrears:

Monthly Payments:

7 monthly payments at \$419.58 each; 4/11 thru 10/11: \$2,937.06

Late Charges:

7 late charges of \$20.98 for each monthly payment not made within 15 days of its due date: \$ 146.86



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TOTAL MONTHLY PAYMENTS AND LATE CHARGES: \$3,083.92

b. Default other than failure to make monthly payments: N/A

IV.

The sum owing on the obligation secured by the deed of trust is principal of \$41,833.87, together with interest as provided in the note or other instrument secured from March 7, 2011 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

V.

The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the deed of trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on April 6, 2012. The default(s) referred to in paragraph III must be cured by March 26, 2012 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before March 26, 2012 (11 days before the sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after March 26, 2012 (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 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, and curing all other defaults.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses:

Edith M. Roberts
PO Box 22
Hamilton, WA 98255

by both first class and certified mail on November 2, 2011, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on November 9, 2011, with said written notice of default or the written notice of default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.



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VII.

The Trustee whose name and address is set forth below will provide in writing to anyone requesting it, a statement of all costs and 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 interest in the above-described property.

IX.

Anyone having any objections to this 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.

DATED: December 22, 2011.

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE DEBT SET FORTH ON THIS NOTICE WILL BE ASSUMED TO BE VALID UNLESS YOU DISPUTE THE DEBT BY PROVIDING THIS OFFICE WITH A WRITTEN NOTICE OF YOUR DISPUTE WITHIN 30 DAYS OF YOUR RECEIPT OF THIS NOTICE, SETTING FORTH THE BASIS OF YOUR DISPUTE. IF YOU DISPUTE THE DEBT IN WRITING WITHIN 30 DAYS, WE WILL OBTAIN AND MAIL VERIFICATION OF THE DEBT TO YOU. IF THE CREDITOR IDENTIFIED IN THIS NOTICE IS DIFFERENT THAN YOUR ORIGINAL CREDITOR, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE



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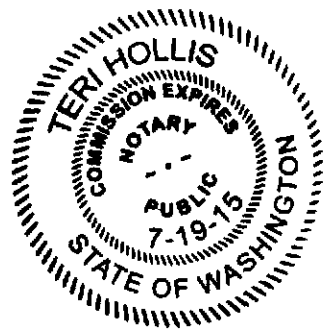
ORIGINAL CREDITOR IF YOU REQUEST THIS INFORMATION
IN WRITING WITHIN 30 DAYS.

Kyle W. Nolte, Trustee
Stamper Rubens, P.S.
720 West Boone, Suite 200
Spokane, WA 99201
(509) 326-4800

STATE OF WASHINGTON)
) ss.
County of Spokane)

On this day personally appeared before me Kyle W. Nolte, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal on December 22, 2011.



Notary Public in and for the State of
Washington, residing at Spokane.

Name: Teri Hollis
My commission expires: 7/19/15



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