

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



3/29/2012 Page 1 of 4 3:44PM

LAND TITLE OF SKAGIT COUNTY

141510-0

File No.: 7025.20608
Grantors: Northwest Trustee Services, Inc.
Guild Mortgage Company
Grantee: Brian K. Hammer and Nancy L. Hammer, husband and wife
Ref to DOT Auditor File No.: 200803060102
Tax Parcel ID No.: 3958-000-011-0003/P67541
Abbreviated Legal: Lot 11, Moore's Garden Plat and PTN NE NW 18-34-4

Notice of Trustee's Sale

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

I.

On **July 6, 2012**, 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:

Parcel A: Lot 11, MOORES' GARDEN PLAT, according to the plat thereof recorded in Volume 7 of Plats, page 10, records of Skagit County, Washington. Situated in Skagit County, Washington.

Parcel B: That portion of the following described tract of land lying Northwesterly of the Plat of Moore's Garden Plat, according to the plat thereof recorded in Volume 7 of Plats, page 10, records of Skagit County, Washington. And Southwesterly of the Northeasterly line of Lot 11 of said plat, extended Northwesterly and lying Northeasterly of the Southwesterly line of Lot 11 extended Northwesterly: That portion of Lot 1 and the Northeast Quarter of the Northwest Quarter of Section 19, and all of Lots 4 and 5 of Section 18, all in Township 34 North, Range 4 East of the Willamette Meridian described as follows: Beginning at a point 828.3 feet South of the Northwest corner of Section 19; thence South along the Westerly line of said Section 19, a distance of 289.7 feet; thence North 54 degrees 08' East, a distance of 2,190 feet, more or less, to the Skagit River; thence Westerly along the said Skagit River, a distance of 418.2 feet, more or less to the most Easterly corner of a tract known as the Peter McKinnon Tract; thence Southwesterly along the Southeasterly line of said McKinnon Tract to the point of beginning. Situated in Skagit County, Washington

Commonly known as: 18087 Moore's Garden Road mka 18087 Moore's Garden Road A & B
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 02/29/08, recorded on 03/06/08, under Auditor's File No. 200803060102, records of Skagit County, Washington, from Brian K. Hammer and Nancy L.

Hammer, husband and wife, as Grantor, to Fidelity National Title Company of Washington, a Washington Corporation, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Guild Mortgage Company, a California Corporation, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to Guild Mortgage Company, under an Assignment/Successive Assignments recorded under Auditor's File No. 201202090091

*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 secured by the Deed of Trust.

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 3/28/2012
Monthly Payments	\$9,830.46
Late Charges	\$369.42
Lender's Fees & Costs	\$123.14
Total Arrearage	\$10,323.02
Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Title Report	\$755.24
Statutory Mailings	\$85.00
Recording Costs	\$28.00
Postings	\$140.00
Total Costs	<u>\$1,683.24</u>
Total Amount Due:	\$12,006.26

IV.

The sum owing on the Obligation is: Principal Balance of \$191,051.15, together with interest as provided in the note or other instrument evidencing the Obligation from 09/01/11, 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 July 6, 2012. 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 06/25/12 (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 06/25/12 (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 06/25/12 (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



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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, 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 address(es):

NAME AND ADDRESS

Brian K. Hammer aka Brian Keith Hammer
18087 Moore's Garden Road
Mount Vernon, WA 98273

Brian K. Hammer aka Brian Keith Hammer
PO Box 5156
Everett, WA 98201

Nancy L. Hammer aka Nancy Lynn Hammer
18087 Moore's Garden Road
Mount Vernon, WA 98273

Nancy L. Hammer aka Nancy Lynn Hammer
PO Box 5156
Everett, WA 98201

Brian K. Hammer aka Brian Keith Hammer
3128 Broadway Avenue
Everett, WA 98201

Nancy L. Hammer aka Nancy Lynn Hammer
3128 Broadway Avenue
Everett, WA 98201

Brian K. Hammer aka Brian Keith Hammer
901 North Colony Surf
Lilliamp, WA 98555

Nancy L. Hammer aka Nancy Lynn Hammer
901 North Colony Surf
Lilliamp, WA 98555

Brian K. Hammer aka Brian Keith Hammer
7015 45th Street Northeast
Marysville, WA 98270

Nancy L. Hammer aka Nancy Lynn Hammer
7015 45th Street Northeast
Marysville, WA 98270

Brian K. Hammer aka Brian Keith Hammer
c/o Kenneth J. Schneider, Attorney
2015 33rd Street
Everett, WA 98201

Nancy L. Hammer aka Nancy Lynn Hammer
c/o Kenneth J. Schneider, Attorney
2015 33rd Street
Everett, WA 98201

Virginia A. Burdette, Trustee
600 Stewart Street Suite 1300
Seattle, WA 98101

by both first class and either certified mail, return receipt requested on 02/14/12, proof of which is in the possession of the Trustee; and on 02/10/12 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.



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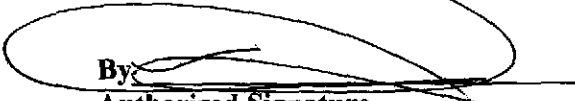
Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the 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.

**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: 3/28/2012**

Northwest Trustee Services, Inc., Trustee

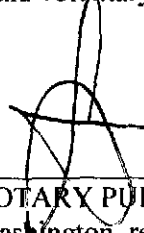
By: 
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Nanci Lambert
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Nanci Lambert is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 3/28/12

SICILY ANN SANELLI
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
07-30-14


NOTARY PUBLIC in and for the State of
Washington, residing at Issaquah
My commission expires 7/30/14

NORTHWEST TRUSTEE SERVICES, 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

File No: 7025.20608

Client: Guild Mortgage Company

Borrower: Hammer, Brian K. and Nancy L.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

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



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