

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON P.S.
Attn: Karen Twietmeyer
1221 Second Avenue, Suite 500
Seattle, WA 98101-2925



201206130065
Skagit County Auditor

6/13/2012 Page 1 of 6 2:10PM

MIN #: 100272200005051433
Loan #: 505195
Trustee #: 40016.356/KFT

NOTICE OF TRUSTEE'S SALE

6568920
FIRST AM
6/16/12

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

Grantor(s):	Hillis Clark Martin & Peterson P.S., Successor Trustee
Beneficiary	Mortgage Electronic Registration Systems, Inc./ Windermere Mortgage Services Series LLC
Grantee(s):	Ramon T. Bernaldez
Legal Description (abbreviated):	LOT 12 "LITTLE MOUNTAIN ADDITION"
<input checked="" type="checkbox"/> Complete legal within document	
Assessor's Tax Parcel Identification No(s):	4566-000-012-0001
Reference No. of Related Documents:	201110260080

**THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE SALE OF
YOUR HOME.**

You have only 20 DAYS from the recording dated on this notice to pursue mediation.

DO NOT DELAY. CONTACT A HOUSING COUNSELOR OR AN ATTORNEY LICENSED IN WASHINGTON NOW to assess your situation and refer you to mediation if you are eligible and it may help you save your home. See below for safe sources of help.

SEEKING ASSISTANCE

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission:

Telephone:
(877) 894-4663

Website: www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm

The United States Department of Housing and Urban Development:

Telephone: (800) 569-4287

Website:
www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc

The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:

Telephone: (800) 606-4819

Website: <http://nwjustice.org/what-clear>

I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **October 12, 2012**, at the hour of **11:00 AM**, at the **main entrance Skagit County Courthouse, located at 205 W. Kincaid, City of Mount Vernon**, State of Washington, sell at public auction to the highest and best bidder, payable at time of sale, the real property, situated in the County of Skagit, State of Washington, which property is legally described as follows:

LOT 12 "LITTLE MOUNTAIN ADDITION", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS AT PAGES 1 THROUGH 5, INCLUSIVE, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON,



the postal address of which is commonly known as:

1316 Jessica Place, Mount Vernon, Washington 98274,

which property is subject to that certain Deed of Trust dated October 16, 2011, and recorded in the Official Records of Skagit County, Washington on October 26, 2011, under Recording No. 201110260080, from Ramon T. Bernaldez, an unmarried individual, as grantor, to First American Title Insurance Company, as trustee, to secure an obligation in favor of Mortgage Electronic Registration Systems, Inc. ("**MERS**"), as beneficiary, solely as nominee for Windermere Mortgage Services Series LLC, a Delaware Series Limited Liability Company, as lender (the "**Deed of Trust**"), the beneficial interest in which was assigned by MERS to HomeStreet Bank ("**Beneficiary**"), by Assignment of Deed of Trust recorded in the Official Records of Skagit County, Washington on May 8, 2012, under Recording No. 201205080034.

Hillis Clark Martin & Peterson P.S., is now "**Trustee**" by reason of an Appointment of Successor Trustee recorded in the Official Records of Skagit County, Washington on May 31, 2012, under Auditor's/Recorder's No. 201205310122.

II.

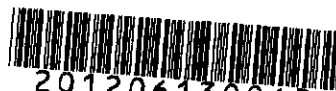
No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any court by reason of Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

III.

The defaults for which this foreclosure is made are as follows:

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

Monthly payments of \$384.45, due on December 1, 2011, through June 1, 2012:	\$2,691.15
Late charges of \$19.22 each for monthly payments due on December 1, 2011, through May 1, 2012:	\$115.32
TOTAL MONTHLY PAYMENTS, LATE CHARGES, AND OTHER AMOUNTS IN ARREARS:	<u>\$2,806.47</u>



IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance, \$77,000.00, together with interest as provided in the Note or other instrument secured from November 1, 2011, and such other costs and fees as are due under the promissory note or other instrument secured, and as are provided by statute.

V.

The 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 **October 12, 2012**. The defaults referred to in paragraph III must be cured by October 1, 2012 (11 days before the sale) to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before October 1, 2012 (11 days before the sale date) the default as set forth in paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after October 1, 2012 (11 days before the sale) 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:

Ramon T. Bernaldez
1316 Jessica Place
Mount Vernon, Washington 98274

Jane Doe, Unknown Spouse of
Ramon T. Bernaldez
1316 Jessica Place
Mount Vernon, Washington 98274

by both first class and certified mail on May 10, 2012, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on May 12, 2012, with said written Notice of Default or the written notice of default posted in a conspicuous place on the 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 costs and fees due at any time prior to the sale. To the best of the Trustee's knowledge and belief, grantors are not active members of the United States military forces.

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 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 and the Helping Families Save Their Homes Act of 2009.

XI.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sale status may be accessed at <http://ts.hcmp.com>.

[SIGNATURES ON THE FOLLOWING PAGE]



DATED this 12th day of June, 2012.

TRUSTEE:
HILLIS CLARK MARTIN & PETERSON P.S.

By: *Julie B. Hamilton*
Julie B. Hamilton

1221 Second Avenue, Suite 500
Seattle, Washington 98101-2925
Telephone: (206) 623-1745

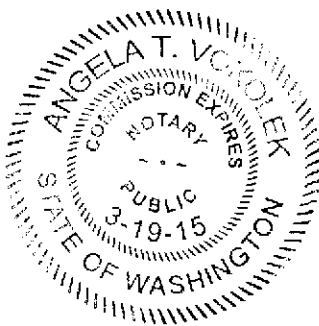
STATE OF WASHINGTON

COUNTY OF KING

} SS.

I certify that I know or have satisfactory evidence that Julie B. Hamilton is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the representative of HILLIS CLARK MARTIN & PETERSON, a Washington professional service corporation, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

DATED this 12th day of June, 2012.



Angela T. Vokolek
Printed Name Angela T. Vokolek
NOTARY PUBLIC in and for the State of Washington,
residing at Bainbridge Island
My Commission Expires 3-19-2015

