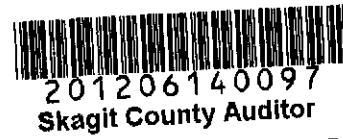


After Recording, Return to:
Claire Swazey
Northwest Trustee Services, INC.
P.O. Box 997
Bellevue, WA 98009-0997



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File No.: 7827.20390
Grantors: Northwest Trustee Services, Inc.
OneWest Bank, FSB
Grantee: Malcolm A. Lorente and the Heirs or Devisees of Ruth E. Lorente, deceased
Ref to DOT Auditor File No.: 200705170089
Tax Parcel ID No.: 3809-307-013-0001
Abbreviated Legal: Lot 10, 11, 12 & 13, Block 1307, Northern Pacific Add, Anacortes

Notice of Trustee's Sale

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

I.

On **September 14, 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:

The West 7.75 feet of Lot 10, all of Lots 11 and 12 and the East 7.8 feet of Lot 13, Block 1307, "Northern Pacific Addition to Anacortes", as per plat recorded in Volume 2 of Plats, Page 9, records of Skagit County, Washington.

Commonly known as: 3820 West 4th Street
Anacortes, WA 98221

which is subject to that certain Deed of Trust dated 05/11/07, recorded on 05/17/07, under Auditor's File No. 200705170089, records of Skagit County, Washington, from Malcolm A. Lorente and Ruth E. Lorente, husband and wife, as Grantor, to Stewart Title, as Trustee, to secure an obligation "Obligation" in favor of Financial Freedom Senior Funding Corporation, a subsidiary of IndyMac Bank, FSB, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), a Delaware Corporation, its successors or assigns, as nominee for Financial Freedom Acquisition LLC to OneWest Bank, FSB, under an Assignment/Successive Assignments recorded under Auditor's File No. 201204270126.

*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 Note and Deed of Trust pursuant to paragraph 9(a)(i) a Borrower dies and the Property is not the principal residence of at least one surviving Borrower:

	Amount due to satisfy by 06/06/2012
Unpaid principal balance	\$176,051.44
Due in full (Maturity Date 10/19/2011)	
Interest	\$19,329.08
Mortgage Insurance Premium	\$5,943.09
Lender's Fees & Costs	\$1,550.00
Total Arrearage	
Trustee's Expenses (Itemization)	
Trustee's Fee	\$607.50
Title Report	\$764.00
Statutory Mailings	\$70.00
Recording Costs	\$28.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$1,539.50</u>
Total Amount Due:	\$204,413.11

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$176,051.44, together with interest as provided in the note or other instrument evidencing the Obligation from 09/19/11, 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 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 September 14, 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 before the sale to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the sale, the default(s) as set forth in paragraph III, together with



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accruing interest, 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 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

Malcolm A. Lorente
3820 West 4th Street
Anacortes, WA 98221

Ruth E. Lorente
3820 West 4th Street
Anacortes, WA 98221

Unknown Spouse and/or Domestic Partner of
Ruth E. Lorente
3820 West 4th Street
Anacortes, WA 98221

The Heirs or Devisees of Ruth E. Lorente
3820 West 4th Street
Anacortes, WA 98221

The Heirs or Devisees of Malcolm A. Lorente
3820 West 4th Street
Anacortes, WA 98221

The Estate of Ruth E. Lorente
3820 West 4th Street
Anacortes, WA 98221

The Estate of Malcolm A. Lorente
3820 West 4th Street
Anacortes, WA 98221

David Malcolm Lorente, Personal Rep.
3820 West 4th Street
Anacortes, WA 98221

David Malcolm Lorente, Personal Rep.
c/o Terry H. Schaberg, PLLC
720 South Main Street, Suite 230
Mount Vernon, WA 98273

David Malcolm Lorente, Personal Rep.
c/o Terry H. Schaberg, PLLC
PO Box 2929
Mount Vernon, WA 98273

The Estate of Ruth E. Lorente
c/o Terry H. Schaberg, PLLC
720 South Main Street, Suite 230
Mount Vernon, WA 98273

The Estate of Ruth E. Lorente
c/o Terry H. Schaberg, PLLC
PO Box 2929
Mount Vernon, WA 98273

Gene Philip Lorente
c/o Terry H. Schaberg, PLLC
720 South Main Street, Suite 230
Mount Vernon, WA 98273

Gene Philip Lorente
c/o Terry H. Schaberg, PLLC
PO Box 2929
Mount Vernon, WA 98273

by both first class and either certified mail, return receipt requested on 04/17/12, proof of which is in the possession of the Trustee; and on 04/17/12 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



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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.

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: 06/06/2012

Northwest Trustee Services, Inc., Trustee

By 

Authorized Signature

P.O. BOX 997

Bellevue, WA 98009-0997

Contact: Claire Swazey

(425) 586-1900



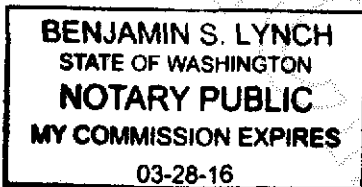
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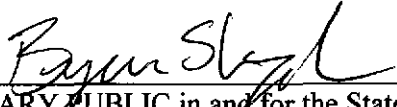
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STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Claire M. Swazey 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: 6/11/2012





NOTARY PUBLIC in and for the State of
Washington, residing at MARYSVILLE
My commission expires 03-28-16

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: 7827.20390
Client: Financial Freedom Acquisition LLC
Borrower: Lorente, Malcolm A and Ruth E

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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