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



File No.:

7886.24304

Grantors:

Northwest Trustee Services, Inc.

PNC Bank, National Association SBM to National City Mortgage a division of

National City Bank

Grantee:

Elizabeth Ann Austin

Ref to DOT Auditor File No.: 200905280193

Tax Parcel ID No.: P107932

Abbreviated Legal: SECTION 32, TOWNSHIP 35, RANGE 5; PTN. NE 1/4 AND NW 1/4

Notice of Trustee's Sale

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

I.

On **September 21, 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:

Lot 3 of Skagit County Short Plat No. 94-041, approved December 27, 1995, recorded December 29, 1995, in Volume 12 of Short Plats, page 57, under Auditor's File No. 9512290019, being a portion of the Northeast 1/4 of the Northwest 1/4 and the Southeast 1/4 of the Northwest 1/4 of Section 32, Township 35 North, Range 5 East, W.M. Together with and subject to a non-exclusive easement for ingress, egress and utilities as delineated on the face of said Short Plat No. 94-041, as Western Lane. Situate in the County of Skagit, State of Washington.

Commonly known as:

11365 WESTERN LANE

SEDRO WOOLLEY, WA 98284

which is subject to that certain Deed of Trust dated 05/21/09, recorded on 05/28/09, under Auditor's File No. 200905280193, records of SKAGIT County, Washington, from William R Austin Jr and Elizabeth A Austin, husband and wife, as Grantor, to Land Title Co of Skagit County, as Trustee, to secure an obligation "Obligation" in favor of National City Mortgage a division of National City Bank, as Beneficiary.

*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.

П.

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.

111.

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 6/16/2012
Monthly Payments	\$17,038.60
Late Charges	\$681.50
Lender's Fees & Costs	\$133.00
Total Arrearage \$17,853.10	
Trustee's Expenses	
(Itemization)	
Trustee's Fee	\$506.25
Title Report	\$924.00
Statutory Mailings	\$20.00
Recording Costs	\$14.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs <u>\$1,534.25</u>	
Total Amount Due:	\$19,387.35

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$282,761.68, together with interest as provided in the note or other instrument evidencing the Obligation from 08/01/11, 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 September 21, 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 09/10/12 (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 09/10/12 (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 09/10/12 (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 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

WILLIAM AUSTIN JR 11365 WESTERN LANE SEDRO WOOLLEY, WA 98284

ELIZABETH BAILY 11365 WESTERN LANE SEDRO WOOLLEY, WA 98284 WILLIAM AUSTIN JR 24497 OLD DAY CREEK ROAD SEDRO WOOLLEY, WA 98284

ELIZABETH BAILY 24497 OLD DAY CREEK ROAD SEDRO WOOLLEY, WA 98284

by both first class and either certified mail, return receipt requested on 05/10/12, proof of which is in the possession of the Trustee; and on 05/10/12 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.

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.



6/20/2012 Page 3

3 of 4

4 9:52AM

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.USA-. Foreclosure.com.

EFFECTIVE: 6/16/2012

Northwest Trustee Services, Inc., Trustee

Authorized Signature

Authorized Signaturi P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Kathy Taggart

(425) 586-1900

STATE OF WASHINGTON

SS.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Claire 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: June 16, 2012

ASHLEY COOMBES STATE OF WASHINGTON NOTARY PUBLIC MY COMMISSION EXPIRES 03-16-16 NOTARY PUBLIC in and for the State of Washington, residing at 1530 queb

My commission expires 3-16-16

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7886.24304

Client: PNC Mortgage, a division of PNC Bank, N.A.

Borrower: AUSTIN JR, WILLIAM and BAILY, ELIZABETH

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.