

After Recording, Return to:
Glogowski Law Firm, PLLC
2505 Third Ave Ste 100
Seattle, WA 98121



201208150035
Skagit County Auditor
8/15/2012 Page 1 of 4 12:22PM

File No. 12-4219

Grantors: Jennifer A. Govern and John Doe Govern

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Grantee: US Bank NA as trustee on behalf of Merrill Lynch Mortgage Investors Trust, Series 2010-NP1

Trustee: Katrina E. Glogowski, Glogowski Law Firm, PLLC

6764551
1ST AM @ 1/65

Notice of Trustee's Sale

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

I.

NOTICE IS HEREBY GIVEN that the undersigned trustee will on 12/14/2012, at 10:00 a.m. at the main entrance Skagit County Courthouse, located at 3rd and Kinkaid, Mount Vernon, WA, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County of Skagit, State of Washington: Lots 6 and 7, Block 2, "Plat of Town of Sedro," as per plat recorded in Vol. 1 of Plats, Page 17 records of Skagit County, Washington; Tax Parcel ID No.: P75271; commonly known as: 425 Nelson St, Sedro Woolley, WA 98284, which is subject to that certain Deed of Trust recorded on 09/19/2006, under Auditor's File No. 200609190078, records of Skagit County, Washington, from Jennifer A. Govern and John Doe Govern, as Grantor, to Katrina E. Glogowski, Glogowski Law Firm, PLLC, as successor Trustee, to secure an obligation in favor of MERS as Nominee for Ownit Mortgage Solutions, Inc., as Beneficiary, which was subsequently assigned to US Bank, NA, as trustee on behalf of Merrill Lynch Mortgage Investors Trust, Series 2010-NP1 on 07/31/2012 under Instrument No. 201207310104.

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 in the obligation secured by the Deed of Trust.

III.

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

Failure to Make Payments as Follows:

From	Through	# of Payments	Payment Amount	Total Payments
Feb, 2012	Aug, 2012	7	\$1217.99	\$8525.93

Late Charge Information:

From	Through	# of Payments	Payment Amount	Total Late Charges
Feb, 2012	Jun, 2012			\$204.80

Description

Escrow Shortage

TOTAL CHARGES

\$190.00
\$8921.67

Foreclosure Fees and Costs:

Description

Amount

Trustee's Fee

\$750.00

Certified Mailing Fees (NOD)

\$50.00 (est.)

Recording Sub Trustee

\$100.00

Litigation Guarantee

\$1000.00 (est.)

Posting Notice of Default

\$150.00

Certified Mailing Fees (NTS)

\$100.00 (est.)

Posting Notice of Sale

\$150.00

Recording NTS

\$100.00

Publication Costs

\$1500.00

TOTAL FEES

\$3900.00

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite of each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Unauthorized sale of property (Due on sale)

Revert title to permitted trustee

IV.

The sum owing on the obligation secured by the Deed of Trust is: \$185,182.63, together with interest as provided in the note or other instrument secured from Feb 1, 2012, 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 12/14/2012. 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 12/03/2012 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 12/03/2012 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 12/03/2012, 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 principle 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:

NAME AND ADDRESS

Jennifer A. Govern and John Doe Govern, 425 Nelson St, Sedro Woolley, WA 98284, Occupants, 425 Nelson St, Sedro Woolley, WA 98284 by both first class and either certified mail, return receipt requested, on 06/14/2012, proof of which is in the possession of the Trustee; and on 06/15/2012



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Skagit County Auditor

**THIS NOTICE IS THE FINAL STEP IN A PROCESS THAT COULD
RESULT IN YOUR LOSING YOUR HOME.**

You have only twenty (20) days from the recording date of this notice to pursue mediation.

You may be eligible for mediation in front of a neutral third party to help save your home.

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 home, you may contact the following:

- The statewide foreclosure hotline recommended by the Housing Finance Commission: **Toll-free: 1-877-894-HOME (1-877-894-4663)**
http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_for_eclosure.htm
- United States Department of Housing and Urban Development:
Toll-free: 1-877-569-4287
Local counseling agencies in Washington:
<http://www.hud.gov/offices/hsg/slh/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:
Toll-free: 1-800-606-4819
<http://nwjustice.org/what-clear>



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