

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



201208150070  
Skagit County Auditor

8/15/2012 Page 1 of 6 3:32PM

File No.: 7763.28523  
Grantors: Northwest Trustee Services, Inc.  
U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank NA as trustee for Washington Mutual Mortgage Pass-Through Certificates WMALT Series 2006-5  
Grantee: Eszter Ari, a widow  
Ref to DOT Auditor File No.: 200601170127  
Tax Parcel ID No.: 350921-0-007-0008/ 350921-0-007-0007  
Abbreviated Legal: PTN. SW, SEC. 21, T35N, R9EWM

**Notice of Trustee's Sale**

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

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

You have only 20 DAYS from the recording date 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: Toll-free: 1-877-894-HOME (1-877-894-4663). Web site:

[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

The United States Department of Housing and Urban Development Telephone: Toll-free: 1-800-569-4287. Web site:

<http://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: Toll-free: 1-800-606-4819. Web site: <http://nwjustice.org/what-clear>.

I.

On **December 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:

Parcel A:

That portion of the Southeast Quarter of the Southwest Quarter of Section 21, Township 35 North, Range 9 East of the Willamette Meridian, described as follows: Beginning at a point South 80 degrees 20' East 30.9 feet from a point in the West line of said Southeast Quarter of the Southwest Quarter which is North 1,206.2 feet from the Southwest corner of said subdivision; Thence South 80 degrees 20' East 870 feet; Thence South 09 degrees 40' West 202 feet; Thence North 80 degrees 20' West 73.4 feet, more or less, to the Northerly line of State Highway No. 17-A; Thence following said highway line North 58 degrees 30' West 115.2 feet; Thence North 79 degrees 276 feet; Thence North 79 degrees 43' West 381 feet, more or less, to the County road; Thence North 00 degrees 16' West 149 feet, more or less, to the point of beginning; Except that portion conveyed to the State of Washington by deed dated August 22, 1957, recorded September 12, 1957, under Auditor's File No. 555999, records of Skagit County, Washington. Situated in Skagit County, Washington.

Parcel B:

That portion of the Southeast Quarter of the Southwest Quarter of Section 21, Township 35 North, Range 9 East of the Willamette Meridian, described as follows: Beginning at a point South 80 degrees 20' East 30.9 feet from a point in the West line of said Southeast Quarter of the Southwest Quarter which is North 1,206.2 feet from the Southwest corner of said subdivision; Thence South 80 degrees 20' East 870 feet; Thence South 09 degrees 40' West 202 feet; Thence East to the East line of said Southeast Quarter of the Southwest Quarter; Thence North along said East line to the Northeast corner of said Southeast Quarter of the Southwest Quarter; Thence West along the North line of said Southeast Quarter of the Southwest Quarter to the East line of the County road running along the West line of said subdivision; Thence South along the East line of said County road to the point of beginning; Except that portion conveyed to the State of Washington by deed dated August 22, 1957, recorded September 12, 1957, under Auditor's File No. 555999, records of Skagit County, Washington; And Except roads and road rights of way. Situated in Skagit County, Washington.

Commonly known as: 9805 Sauk Connection Road  
Concrete, WA 98237

which is subject to that certain Deed of Trust dated 01/13/06, recorded on 01/17/06, under Auditor's File No. 200601170127, records of Skagit County, Washington, from Barna Ari and Eszter Ari, husband and wife, as Grantor, to Chicago Title, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Bank of Blue Valley, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. to U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank NA as trustee for Washington Mutual Mortgage Pass-Through Certificates WMALT Series 2006-5, under an Assignment/Successive Assignments recorded under Auditor's File No. 201206110101.

\*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.



201208150070  
Skagit County Auditor  
8/15/2012 Page 2 of 6 3:32PM

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 08/10/2012
Monthly Payments		\$21,741.63
Lender's Fees & Costs		(\$512.59)
Total Arrearage	\$21,229.04	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$506.25
Title Report		\$653.00
Statutory Mailings		\$189.36
Recording Costs		\$193.00
Postings		\$140.00
Total Costs	<u>\$1,681.61</u>	
Total Amount Due:		\$22,910.65

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$127,920.89, together with interest as provided in the note or other instrument evidencing the Obligation from 05/01/10, 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 December 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 12/03/12 (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 12/03/12 (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 12/03/12 (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.



201208150070

Skagit County Auditor

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

The Heirs and Devisees for The Estate  
of Barna Ari  
9805 Sauk Connection Road  
Concrete, WA 98237

Eszter Ari  
9805 Sauk Connection Road  
Concrete, WA 98237

Unknown Spouse and/or Domestic Partner  
of Eszter Ari  
9805 Sauk Connection Road  
Concrete, WA 98237

The Heirs and Devisees for The Estate  
of Barna Ari  
9769 Sauk Connection Road  
Concrete, WA 98237

Eszter Ari  
9769 Sauk Connection Road  
Concrete, WA 98237

Unknown Spouse and/or Domestic Partner  
of Eszter Ari  
9769 Sauk Connection Road  
Concrete, WA 98237

The Heirs and Devisees for The Estate  
of Barna Ari  
3278 80th Avenue Southeast #2  
Mercer Island, WA 98040

Eszter Ari  
3278 80th Avenue Southeast #2  
Mercer Island, WA 98040

Unknown Spouse and/or Domestic Partner  
of Eszter Ari  
3278 80th Avenue Southeast #2  
Concrete, WA 98237

The Heirs and Devisees for The Estate  
of Barna Ari  
PO Box 45098  
Seattle, WA 98145

Eszter Ari  
PO Box 45098  
Seattle, WA 98145

Unknown Spouse and/or Domestic Partner  
of Eszter Ari  
PO Box 45098  
Seattle, WA 98145

The Heirs and Devisees for The Estate  
of Barna Ari  
PO Box 31261  
Seattle, WA 98103

Eszter Ari  
PO Box 31261  
Seattle, WA 98103

Unknown Spouse and/or Domestic Partner  
of Eszter Ari  
PO Box 31261  
Seattle, WA 98103



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by both first class and certified mail, return receipt requested on 11/29/10, proof of which is in the possession of the Trustee; and on 12/01/10 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 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 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 20<sup>th</sup> 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 20<sup>th</sup> 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.



201208150070

Skagit County Auditor

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

EFFECTIVE: 08/10/2012

Northwest Trustee Services, Inc., Trustee

By *Heather L. Smith*  
Authorized Signature  
P.O. BOX 997  
Bellevue, WA 98009-0997  
Contact: Heather L. Smith  
(425) 586-1900

STATE OF WASHINGTON )  
  ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Heather Smith 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: 8/13/12

JESSICA LYNN CLIFTON  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
03-07-15

*Jessica Lynn Clifton*  
NOTARY PUBLIC in and for the State of  
Washington, residing at Edenway  
My commission expires 3/7/15

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: 7763.28523  
Client: JPMorgan Chase Bank, National Association  
Borrower: Ari, Barna and Eszter

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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