

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



201208240185  
Skagit County Auditor

8/24/2012 Page 1 of 6 1:59PM

File No.: 7037.75825  
Grantors: Northwest Trustee Services, Inc.  
JPMorgan Chase Bank, National Association  
Grantee: Charles R. Biggerstaff, as his separate estate  
Ref to DOT Auditor File No.: 200804280216  
Original NTS Auditor File No. 201201240040  
Tax Parcel ID No.: 350427-0-039-0108/P37759; 350427-0-039-0009/P37758  
Abbreviated Legal: Section 27, Township 35, Range 4; Ptn. NW SW

101595

GUARDIAN NORTHWEST TITLE CO.

**Amended 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=W&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 **October 12, 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 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 West half of the Northwest Quarter of the Southwest Quarter of Section 27, Township 35 North, Range 4 East of the Willamette Meridian, described as follows: Beginning at the point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 61.48 feet; Thence North 15 degrees 40' West a distance of 196.46 feet to the true point of beginning; Thence East a distance of 106.58 feet, more or less, to a point on the East line of said West half of the Northwest Quarter of the Southwest Quarter which is 158.73 feet North of the intersection of said east line with the North line of the State Highway right-of-way; Thence North 00 degrees 01'45" East along said East line a distance of 100 feet; Thence West a distance of 134.68 feet, more or less, to a point which bears North 15 degrees 40' West a distance of 103.88 feet from the true point beginning; Thence South 15 degrees 40' East a distance of 103.88 feet to the true point of beginning; Together with non-exclusive easements for ingress, egress and utilities over and across those portions of the West half of the Northwest Quarter of the Southwest Quarter of Section 27, Township 35 North, Range 4 East of the Willamette Meridian, described as follows: Beginning at the point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 61.48 feet to the true point of beginning; Thence continue South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 51.52 feet; Thence North 15 degrees 40' West a distance of 409.90 feet, more or less, to the Southerly right-of way line of the Puget Sound & Baker River Railway; Thence East 51.94 feet, more or less, to a point which lies North 15 degrees 40' West a distance of 383.43 feet from the true point of beginning; Thence South 15 degrees 40' East a distance of 383.43 feet to the true point of beginning. The Westerly 10 feet, measured by a line drawn parallel with and 10 feet Easterly of the Westerly line of the following described tract: Beginning at a point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 61.48 feet; Thence North 15 degrees 40' West a distance of 196.46 feet; Thence East a distance of 106.58 feet, more or less, to a point on the East line of said West half of the Northwest Quarter of the Southwest Quarter that is 158.73 feet North of the point of beginning; Thence South along said East line a distance of 158.73 feet to the point of beginning situated in Skagit County, Washington Parcel B: That portion of the West half of the Northwest Quarter of the Southwest Quarter of Section 27, Township 35 North, Range 4 East of the Willamette Meridian, described as follows: Beginning at the point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of way line a distance of 61.48 feet to the true point of beginning; Thence continue South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 51.52 feet; Thence North 15 degrees 40' West a distance of 409.90 feet, more or less, to the Southerly right-of-way line of the Puget Sound & Baker River Railway; Thence East a distance of 51.94 feet, more or less, to a point which lies North 15 degrees 40' West a distance of 383.43 feet from the true point of beginning; Thence South 15 degrees 40' East a distance of 383.43 feet to the true point of beginning. Situated in Skagit County, Washington. More accurately described as Parcel A: That portion of the West half of the



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UNRECORDED

Northwest Quarter of the Southwest Quarter of Section 27, Township 35 North, Range 4 East of the Willamette Meridian, described as follows: Beginning at the point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 61.48 feet; Thence North 15 degrees 40' West a distance of 196.46 feet to the true point of beginning; Thence East a distance of 106.58 feet, more or less, to a point on the East line of said West half of the Northwest Quarter of the Southwest Quarter which is 158.73 feet North of the intersection of said east line with the North line of the State Highway right-of-way; Thence North 00 degrees 01'45" East along said East line a distance of 100 feet; Thence West a distance of 134.68 feet, more or less, to a point which bears North 15 degrees 40' West a distance of 103.88 feet from the true point beginning; Thence South 15 degrees 40' East a distance of 103.88 feet to the true point of beginning; Together with non-exclusive easements for ingress, egress and utilities over and across those portions of the West half of the Northwest Quarter of the Southwest Quarter of Section 27, Township 35 North, Range 4 East of the Willamette Meridian, described as follows: Beginning at the point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 61.48 feet to the true point of beginning; Thence continue South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 51.52 feet; Thence North 15 degrees 40' West a distance of 409.90 feet, more or less, to the Southerly right-of way line of the Puget Sound & Baker River Railway; Thence East 51.94 feet, more or less, to a point which lies North 15 degrees 40' West a distance of 383.43 feet from the true point of beginning; Thence South 15 degrees 40' East a distance of 383.43 feet to the true point of beginning. The Westerly 10 feet, measured by a line drawn parallel with and 10 feet Easterly of the Westerly line of the following described tract: Beginning at a point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 61.48 feet; Thence North 15 degrees 40' West a distance of 196.46 feet; Thence East a distance of 106.58 feet, more or less, to a point on the East line of said West half of the Northwest Quarter of the Southwest Quarter that is 158.73 feet North of the point of beginning; Thence South along said East line a distance of 158.73 feet to the point of beginning situated in Skagit County, Washington Parcel B: That portion of the West half of the Northwest Quarter of the Southwest Quarter of Section 27, Township 35 North, Range 4 East of the Willamette Meridian, described as follows: Beginning at the point of intersection of the East line of said subdivision with the North line of the State Highway running through said subdivision; Thence South 60 degrees 23'30" West along said State Highway right-of way line a distance of 61.48 feet to the true point of beginning; Thence continue South 60 degrees 23'30" West along said State Highway right-of-way line a distance of 51.52 feet; Thence North 15 degrees 40' West a distance of 409.90 feet, more or less, to the Southerly right-of-way line of the Puget Sound & Baker River Railway; Thence East a distance of 51.94 feet, more or less, to a point which lies North 15 degrees 40' West a distance of 383.43 feet from the true point of beginning; Thence South 15 degrees 40' East a distance of 383.43 feet to the true point of beginning. EXCEPT mineral rights as reserved in Deed from W.M. Lindsey and Emma Lindsey, husband and wife, dated October 27, 1902, recorded October 28, 1902, under Auditor's File No. 41861.

Commonly known as: 10703 Chelan Way  
Sedro Woolley, WA 98284

which is subject to that certain Deed of Trust dated 04/17/08 and recorded on 04/28/08, under Auditor's File No. 200804280216, records of Skagit County, Washington, from Charles R. Biggerstaff, A Married Man, As His Separate Estate, as Grantor, to Chicago Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Golf Savings Bank, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc as nominee for Golf Savings Bank, its successors and assigns to JPMorgan Chase Bank, National Association, under an Assignment/Successive Assignments recorded under Auditor's File No. 201112140052.



\*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.

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 8/20/2012
Monthly Payments	\$53,851.88
Lender's Fees & Costs	(\$1,352.00)
Total Arrearage	\$52,499.88
Trustee's Expenses (Itemization)	
Trustee's Fee	\$472.50
Total Costs	<u>\$472.50</u>
<b>Total Amount Due:</b>	<b>\$52,972.38</b>

Other known defaults are as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$202,475.45, together with interest as provided in the note or other instrument evidencing the Obligation from 01/01/10, 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 **October 12, 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 10/01/12 (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 10/01/12 (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 10/01/12 (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.

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

Unknown Spouse and/or Domestic  
Partner Charles R. Biggerstaff  
10703 Chelan Way  
Sedro Woolley, WA 98284

Charles R. Biggerstaff  
10703 Chelan Way  
Sedro Woolley, WA 98284

by both first class and certified mail, return receipt requested on 03/17/11, proof of which is in the possession of the Trustee; and on 03/17/11 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.



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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: 8/20/2012

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 )

Heather Smith

I certify that I know or have satisfactory evidence that \_\_\_\_\_ 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: 8/23/12

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 Elso Way  
My commission expires 3/7/15

NORTHWEST TRUSTEE SERVICES, INC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7037.75825  
Client: JPMorgan Chase Bank, N.A.  
Borrower: Biggerstaff, Charles R

SERVING WA, OR, ID, AK, 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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