

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



201209240196

Skagit County Auditor

9/24/2012 Page 1 of 4 3:32PM

File No.: 7777.18809
Grantors: Northwest Trustee Services, Inc.
U.S. Bank National Association, as Trustee, successor in interest to Bank of America,
National Association, as Trustee (successor by merger to LaSalle Bank National
Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2006-7
Grantee: Fermina M. Lazaro, a single person
Ref to DOT Auditor File No.: 200509300280
Tax Parcel ID No.: P121934/4842-000-090-0000
Abbreviated Legal: ROSEWOOD PUD PHASE 2 DIV II, LOT 90, ACRES 0.12.

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
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 **January 25, 2013**, 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 90, Plat of "Rosewood P.U.D., Phase 2, Division II", recorded August 17, 2004, under Skagit County Auditor's File No. 200408170112, Records of Skagit County, Washington.

Commonly known as: 3301 Arbor Street
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 09/29/05, recorded on 09/30/05, under Auditor's File No. 200509300280, records of Skagit County, Washington, from Fermina M. Lazaro, a single person, as Grantor, to First American Title, 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. solely as nominee for Golf Savings Bank to U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee (successor by merger to LaSalle Bank National Association) as Trustee for Morgan Stanley Mortgage Loan Trust 2006-7, under an Assignment/Successive Assignments recorded under Auditor's File No. 201110270066.

*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 Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

Amount due to reinstate by
09/17/2012

Monthly Payments		\$14,319.45
Late Charges		\$542.10
Lender's Fees & Costs		\$62.00
Total Arrearage	\$14,923.55	
Trustee's Expenses (Itemization)		
Trustee's Fee		\$607.50
Title Report		\$664.00
Statutory Mailings		\$20.00
Recording Costs		\$15.00
Postings		\$70.00
Total Costs	\$1,376.50	

Total Amount Due: \$16,300.05



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Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$150,824.88, together with interest as provided in the note or other instrument evidencing the Obligation from 06/01/11, 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 January 25, 2013. 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 01/14/13 (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 01/14/13 (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 01/14/13 (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

Fermina M. Lazaro
3301 Arbor Street
Mount Vernon, WA 98273

Unknown Spouse and/or Domestic Partner
of Fermina M. Lazaro
3301 Arbor Street
Mount Vernon, WA 98273

Fermina Lazaro
35 Meredith Way
Watsonville, CA 95076

Unknown Spouse and/or Domestic Partner
of Fermina M. Lazaro
35 Meredith Way
Watsonville, CA 95076

by both first class and certified mail, return receipt requested on 08/15/12, proof of which is in the possession of the Trustee; and on 08/15/12 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 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.



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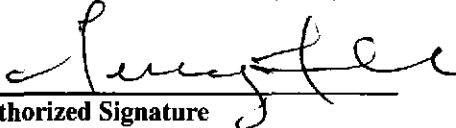
X.

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: 09/17/2012

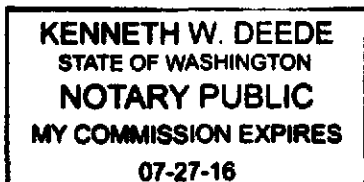
Northwest Trustee Services, Inc., Trustee

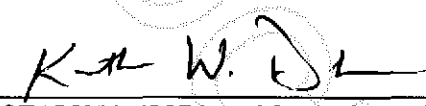
By 
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Neang Avila
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Neang Avila 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: 9/20/12




NOTARY PUBLIC in and for the State of
Washington, residing at Bothell
My commission expires 07/27/2016

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: 7777.18809
Client: America's Servicing Company
Borrower: LAZARO, FERMINA M.

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.

