


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

  
201210160059  
Skagit County Auditor  
10/16/2012 Page 1 of 5 1:51PM

File No.: 7314.03238  
Grantors: Northwest Trustee Services, Inc.  
GMAC Mortgage, LLC  
Grantee: Rory R. Rochelle, as his separate property  
Ref to DOT Auditor File No.: 200511140276  
Tax Parcel ID No.: P62018/3862-000-037-0404  
Abbreviated Legal: PTN TRS. 36 & 37, BIG LAKE WATER FRONT TRS.

**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 **February 15, 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:

All that portion of Tracts 36 and 37, "BIG LAKE WATER FRONT TRACTS, SKAGIT COUNTY, WASHINGTON," Volume 4 of Plats, page 12, records of Skagit County, Washington, more particularly described as follows:

Beginning at a point on the South line of the North 1/2 (in width) of said Tract 36, said point lying North 77 degrees 35' East a distance of 298.08 feet from the Southwest corner of said North 1/2 and said point being also that most Westerly corner of that certain tract of land conveyed to Gilbert Johnson and Hilda Johnson, husband and wife by instrument recorded September 20, 1954, under Auditor's File NO. 506686, records of Skagit County, Washington;

Thence North 42 degrees 23' East along the Northwesternly line of said Johnson Tract a distance of 84.68 feet to the shore of Big Lake;

Thence South 63 degrees 10' East along the shore of Big Lake a distance of 77.00 feet to a point on said South line of the North 1/2 of Tract 36, said point lying North 77 degrees 35' East a distance of 128.87 feet from the point of beginning, said point also lying North 77 degrees 35' East a distance of 426.95 feet from the Southwest corner of said North 1/2 of Tract 36, and said point being also the most Northerly corner of that certain tract of land conveyed to Melvin E. Anderson and Iris M. Anderson, Husband and wife, by instrument recorded June 17, 1957, under Auditor's file no. 552620, records of Skagit County, Washington;

Thence South 52 degrees 44' West along the Northwesternly line of said Anderson Tract a distance of 131.00 feet to the Easterly line of that certain 40-foot strip of land conveyed to Skagit County for road purposes by deed dated May 10, 1920, and recorded October 5, 1920, under Auditor's File No. 145101, records of Skagit County, Washington;

Thence North 41 degrees 48' 30" West along said Easterly line a distance of 5.90 feet to the South line of said Tract 36 and the Northeast corner of Said Skagit County parcel;

Thence South 77 degrees 35' West along said South line of Tract 36 and along the North line of said Skagit County parcel a distance of 77.86 feet to a point which bears South 42 degrees 23' West from the point of beginning, said point being the Southeast corner of that certain tract of land conveyed to Evelyn Baxter, as her separate estate, by instrument recorded July 24, 1967, under Auditor's File No. 702272, records of Skagit County, Washington;

Thence North 42 degrees 23' East along the Southeasterly line of said Baxter Tract a distance of 86.59 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.

Commonly known as: 23369 Coots Cove Lane  
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 11/07/05, recorded on 11/14/05, under Auditor's File No. 200511140276, records of SKAGIT County, Washington, from Rory R. Rochelle as his separate estate, as Grantor, to Chicago MV Title and Escrow, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Peoples Bank, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. as nominee for Peoples Bank, its successors and assigns to GMAC Mortgage, LLC, under an Assignment/Successive Assignments recorded under Auditor's File No. 201107050104.

\*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.



201210160059

Skagit County Auditor

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 10/04/2012
Monthly Payments	\$16,313.20
Late Charges	\$473.85
Lender's Fees & Costs	\$249.13
Total Arrearage	\$17,036.18
Trustee's Expenses (Itemization)	
Trustee's Fee	\$1,000.00
Title Report	\$1,047.38
Statutory Mailings	\$10.00
Recording Costs	\$0.00
Postings	\$70.00
Total Costs	<u>\$2,127.38</u>
Total Amount Due:	\$19,163.56

IV.

The sum owing on the Obligation is: Principal Balance of \$347,715.61, together with interest as provided in the note or other instrument evidencing the Obligation from 04/01/12, 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 February 15, 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 02/04/13 (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 02/04/13 (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 02/04/13 (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):



201210160059  
Skagit County Auditor

**NAME AND ADDRESS**

Rory R. Rochelle aka Rory Rochelle  
23369 Coots Cove Lane  
Mount Vernon, WA 98274

Unknown Spouse and/or Domestic Partner  
of Rory R. Rochelle aka Rory Rochelle  
23369 Coots Cove Lane  
Mount Vernon, WA 98274

by both first class and certified mail, return receipt requested on 08/28/12, proof of which is in the possession of the Trustee; and on 08/28/12 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.

**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.

**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: 10/04/2012

**Northwest Trustee Services, Inc., Trustee**

By 

**Authorized Signature**

**P.O. BOX 997**

**Bellevue, WA 98009-0997**

**Contact: Nanci Lambert**

**(425) 586-1900**

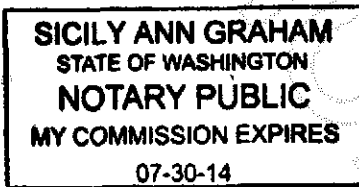



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STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Nanci Lambert 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: 10/10/12



  
\_\_\_\_\_  
NOTARY PUBLIC in and for the State of  
Washington, residing at Issaquah  
My commission expires 07/30/2014

**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:** 7314.03238  
**Client:** GMAC Mortgage, LLC  
**Borrower:** Rochelle, Rory

**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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