



201210310063

Skagit County Auditor

10/31/2012 Page 1 of 4 12:01PM

WHEN RECORDED MAIL TO:  
Quality Loan Service Corp. of Washington  
C/O Quality Loan Service Corporation  
2141 5<sup>th</sup> Avenue  
San Diego, CA 92101

TS No.: WA-11-486338-SH  
APN No.: 350519-0-101-0100  
Title Order No.: 110579005-WA-GSI  
Grantor(s): GARY DEE KOSKI  
Grantee(s): WELLS FARGO BANK, N.A.  
Deed of Trust Instrument/Reference No.: 201102230069

SPACE ABOVE THIS LINE FOR RECORDER'S USE

### **NOTICE OF TRUSTEE'S SALE**

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

I. **NOTICE IS HEREBY GIVEN** that Quality Loan Service Corp. of Washington, the undersigned Trustee, will on 3/1/2013, at 10:00 AM At the Main Entrance to the Skagit County Courthouse 3rd & Kincaid St. located at 205 W. Kincaid St., Mount Vernon, WA 98273 sell at public auction to the highest and best bidder, payable in the form of credit bid or cash bid in the form of cashier's check or certified checks from federally or State chartered banks, at the time of sale the following described real property, situated in the County of SKAGIT, State of Washington, to-wit:

**THE LAND REFERRED TO IN THIS REPORT/POLICY IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, AND IS DESCRIBED AS FOLLOWS: PARCEL "A": THAT PORTION OF TRACT "A" OF SKAGIT COUNTY SHORT PLAT NO. 70-77, APPROVED OCTOBER 6, 1977 AND RECORDED OCTOBER 6, 1977 AS AUDITOR'S FILE NO. 866231 IN VOLUME 2 OF SHORT PLATS, PAGE 136, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHWESTERLY CORNER OF TRACT "B" OF SAID SHORT PLAT, THENCE SOUTH 7°8'25" EAST ALONG THE FENCELINE DELINEATING THE WEST LINE OF TRACT "A" A DISTANCE OF 30 FEET; THENCE NORTH 74°48'49" EAST PARALLEL WITH THE SOUTHERLY LINE OF SAID TRACT "B", A DISTANCE OF 67 FEET; THENCE NORTH 7°08'25" WEST PARALLEL WITH THE WEST LINE OF SAID TRACT "A" A DISTANCE OF 30 FEET TO A POINT ON THE SOUTHERLY LINE OF SAID TRACT "B"; THENCE SOUTH 74°48'49" WEST ALONG SAID SOUTHERLY LINE A DISTANCE OF 67 FEET TO THE POINT OF BEGINNING. PARCEL "B": TRACT "B" OF SKAGIT COUNTY SHORT PLAT NO. 70-77, APPROVED OCTOBER 6, 1977 AND RECORDED OCTOBER 6, 1977 AS AUDITOR'S FILE NO. 866231 IN VOLUME 2 OF SHORT PLATS, PAGE 136 RECORDS OF SKAGIT COUNTY, WASHINGTON. BOTH OF THE ABOVE DESCRIBED PARCELS "A" AND "B" BEING A PORTION OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 IN SECTION 19, TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M..**

More commonly known as:  
24404 POLTE ROAD, SEDRO WOOLLEY, WA 98284

which is subject to that certain Deed of Trust dated 2/11/2011, recorded 2/23/2011, under 201102230069

records of SKAGIT County, Washington, from GARY DEE KOSKI , A SINGLE PERSON, as Grantor(s), to NORTHWEST TRUSTEE SERVICES LLC, as Trustee, to secure an obligation in favor of WELLS FARGO BANK, N.A., as Beneficiary, the beneficial interest in which was assigned by WELLS FARGO BANK, N.A. (or by its successors-in-interest and/or assigns, if any), to Wells Fargo Bank, NA.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust/Mortgage.

III. The default(s) for which this foreclosure is made is/are as follows:  
Failure to pay when due the following amounts which are now in arrears: **\$16,483.81**

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of **\$141,105.32**, together with interest as provided in the Note from the **7/1/2011**, and such other costs and fees 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. Said sale will be made without warranty, expressed or implied, regarding title, possession or encumbrances on **3/1/2013**. The defaults referred to in Paragraph III must be cured by **2/18/2013** (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 **2/18/2013** (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. Payment must be in cash or with cashiers or certified checks from a State or federally chartered bank. The sale may be terminated any time after the **2/18/2013** (11 days before the sale date) and before the sale, by the Borrower or Grantor or the holder of any recorded junior lien or encumbrance by paying the principal and interest, 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  
**GARY DEE KOSKI , A SINGLE PERSON**  
ADDRESS  
**24404 POLTE ROAD, SEDRO WOOLLEY, WA 98284**

by both first class and certified mail on **9/27/2012**, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served, if applicable, with said written Notice of Default or the written Notice of Default was posted in 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 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 above-described property.

IX. Anyone having any objections to this 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.

**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**



201210310063  
Skagit County Auditor

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.

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

You have only 20 DAYS from the recording date of 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: Toll-free: **1-877-894-HOME (1-877-894-4663)** or 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: Toll-free: **1-800-569-4287** or National Web Site: <http://portal.hud.gov/hudportal/HUD> or for Local counseling agencies in Washington: <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: **1-800-606-4819** or Web site: <http://nwjustice.org/what-clear>.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only.

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.



201210310063

Skagit County Auditor

Dated:

**OCT 29 2012**

Quality Loan Service Corp. of Washington, as Trustee  
By: Tricia Moreno, Assistant Secretary

Trustee's Mailing Address:

Quality Loan Service Corp. of  
Washington  
C/O Quality Loan Service Corp.  
2141 Fifth Avenue, San Diego, CA 92101  
(866) 645-7711

Trustee's Physical Address:

Quality Loan Service Corp. of Washington  
19735 10<sup>th</sup> Avenue NE, Suite N-200  
Poulsbo, WA 98370  
(866) 645-7711

**Sale Line: 714-730-2727**

**Or Login to: <http://wa.qualityloan.com>**

**TS No.: WA-11-486338-SH**

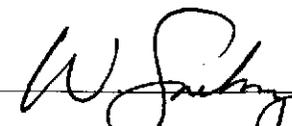
State of: **California**

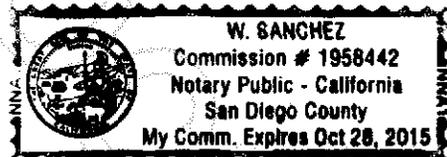
County of: **San Diego**

On **OCT 29 2012** before me, **W. Sanchez** a notary public, personally appeared **TRICIA MORENO**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under *PENALTY OF PERJURY* under the laws of the State of **California** that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)  
**W. Sanchez**



201210310063  
Skagit County Auditor