

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



201212210101
Skagit County Auditor

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File No.: 7233.22629
Grantors: Northwest Trustee Services, Inc. GUARDIAN NORTHWEST TITLE CO.
JPMorgan Chase Bank, National Association, successor in interest by purchase
from the FDIC as Receiver of Washington Mutual Bank
Grantee: Mindy G. Osetek, as her separate estate 101755
Ref to DOT Auditor File No.: 200702140170
Tax Parcel ID No.: 360335-3-008-0208 (P48733) & 360335-3-008-0500 (P111110)
Abbreviated Legal: Section 35, Township 36, Range 3; Ptn. SE SW (aka Lot 1, Short Plat No. 95-040)

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 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 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=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 **April 26, 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 1, Short 95-040, according to plat thereof recorded, Records of Skagit County, Washington.

MORE ACCURATELY DESCRIBED AS: Lot 1, Short Plat No. 95-040, approved January 8, 1997, recorded January 10, 1997 in Volume 12 of Short Plats, pages 178 to 180, inclusive under Auditor's File No. 9701100062 and being a portion of the Southeast 1/4 of the Southeast 1/4 of Section 35, Township 36 North, Range 3 East, W.M.

Commonly known as: 5998 Cedar Drive
Bow, WA 98232

which is subject to that certain Deed of Trust dated 02/01/07, recorded on 02/14/07, under Auditor's File No. 200702140170, records of Skagit County, Washington, from Mindy G Osetek joined by Mike Coffey, as Grantor, to First American Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Washington Mutual Bank, a Federal Association, as Beneficiary.

*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 12/19/2012
Monthly Payments	\$20,781.63
Lender's Fees & Costs	\$291.99
Total Arrearage	\$21,073.62
Trustee's Expenses (Itemization)	
Trustee's Fee	\$506.25



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Title Report	\$906.72
Statutory Mailings	\$53.64
Recording Costs	\$14.00
Postings	\$70.00
Total Costs	<u>\$1,550.61</u>

Total Amount Due: \$22,624.23

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$249,722.70, together with interest as provided in the note or other instrument evidencing the Obligation from 09/06/10, 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 April 26, 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 04/15/13 (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 04/15/13 (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 04/15/13 (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

Mindy G Osetek
5998 Cedar Dr
Bow, WA 98232

Unknown Spouse and/or Domestic
Partner of Mindy G Osetek
5998 Cedar Dr
Bow, WA 98232

Unknown Spouse and/or Domestic
Partner of Mike Coffey
5884 Cedar Dr
Bow, WA 98232

Mike Coffey
5884 Cedar Dr
Bow, WA 98232



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5884 Cedar Dr
Bow, WA 98232

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Partner of Mindy G Osetek
5884 Cedar Dr
Bow, WA 98232

Unknown Spouse and/or Domestic
Partner of Mike Coffey
5998 Cedar Dr
Bow, WA 98232

Mike Coffey
5998 Cedar Dr
Bow, WA 98232

by both first class and certified mail, return receipt requested on 04/25/11, proof of which is in the possession of the Trustee; and on 04/25/11 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 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.



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