



201301230015
Skagit County Auditor

1/23/2013 Page 1 of 5 9:42AM

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

File No.: 7043.22497
Grantors: Northwest Trustee Services, Inc.
MetLife Home Loans, a division of MetLife Bank, N.A.
Grantee: Beth Anne Toberer, formerly Beth Acosta, as her separate property
Ref to DOT Auditor File No.: 200512130122
Tax Parcel ID No.: 3718-011-012-0000 /P52762
Abbreviated Legal: Lot 12, and PTN: Lot 11, Block 11, "Map of the Eastern Add to Mt Vernon".
Skagit County, Washington.

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=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 **May 24, 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 12 and the North 10 feet of Lot 11, Block 11, "Map of the Eastern Addition to Mount Vernon, Skagit County, Washington," as per plat recorded in Volume 2 of Plats, Page 100, records of Skagit County, Washington.

Commonly known as: 421 11th Street South
Mount Vernon, WA 98274

which is subject to that certain Deed of Trust dated 12/07/05, recorded on 12/13/05, under Auditor's File No. 200512130122, records of Skagit County, Washington, from Beth A. Acosta, a married woman, as her sole & separate property, as Grantor, to First American Title Insurance Company, as Trustee, to secure an obligation "Obligation" in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for First Horizon Home Loan Corporation, its successors and assigns, as Beneficiary, the beneficial interest in which was assigned by Mortgage Electronic Registration Systems, Inc. solely as nominee for First Horizon Home Loan Corporation, its successors and assigns to MetLife Home Loans, a division of MetLife Bank, N.A., under an Assignment/Successive Assignments recorded under Auditor's File No. 201202130125.

*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 01/15/2013
Monthly Payments	\$18,691.52
Late Charges	\$716.70
Lender's Fees & Costs	\$356.00
Total Arrearage	\$19,764.22
Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Title Report	\$657.86
Statutory Mailings	\$20.00
Recording Costs	\$15.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$1,437.86</u>
Total Amount Due:	\$21,202.08

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$143,220.24, together with interest as provided in the note or other instrument evidencing the Obligation from 09/01/11, 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 May 24, 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 05/13/13 (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 05/13/13 (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 05/13/13 (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.



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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

Beth Acosta aka Beth Ann Toberer
421 11th Street S
Mount Vernon, WA 98274

Beth Acosta aka Beth Ann Toberer
1529 Sunset PL # B
Mount Vernon, WA 98273-5634

Victor Acosta
421 11th Street S
Mount Vernon, WA 98274

Victor Acosta
1529 Sunset PL # B
Mount Vernon, WA 98273-5634

by both first class and certified mail, return receipt requested on 12/11/12, proof of which is in the possession of the Trustee; and on 12/11/12 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 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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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: 01/15/2013

Northwest Trustee Services, Inc., Trustee

By *Claire M Swazey*
Authorized Signature
P.O. BOX 997
Bellevue, WA 98009-0997
Contact: Claire Swazey
(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Claire M. Swazey 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: 1/18/2013

BENJAMIN S. LYNCH
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
03-28-16

Ben Lynch
NOTARY PUBLIC in and for the State of
Washington, residing at MARYSVILLE
My commission expires 03-28-16

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: 7043.22497
Client: MetLife Home Loans
Borrower: Acosta, Beth

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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