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When recorded, mail to:

PEAK FORECLOSURE SERVICES, INC.

5900 Canoga Avenue, Suite 220 Woodland Hills, CA 91367

Trustee's Sale No: WA-USB-12012914

Loan No. 9900175167

120274784

## NOTICE OF TRUSTEE'S SALE

Pursuant to R.C.W. Chapter 61.24, et seg. and 62A.9A-604(a)(2) et seg.

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NOTICE IS HEREBY GIVEN that the undersigned Trustee, PEAK FORECLOSURE SERVICES OF WASHINGTON, INC., will on August 23, 2013, at the hour of 10:00 AM, at THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE BLDG., 3RD & KINCAID, MT. VERNON, WA, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real and personal property (hereafter referred to collectively as the "Property"), situated in the County of SKAGIT, State of Washington, to-wit:

PTN LTS 15 & 16 SAUK MOUNTAIN VIEW ESTÂTES - SOUTH

SEE ATTACHED EXHIBIT "A" FOR FULL LEGAL DESCRIPTION

Tax Parcel No: 4819-000-015-0000, commonly known as 1282 ARREZO DRIVE, SEDRO WOOLLEY, WA.

The Property is subject to that certain Deed of Trust dated 7/1/2004, recorded 7/20/2004, under Auditor's/Recorder's No. 200407200077, records of SKAGIT County, Washington, from ERIC E. WENDT AND AMANDA J. WENDT, HUSBAND AND WIFE, as Grantor, to CHICAGO TITLE, as Trustee, in favor of MORTGAGE ELETRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR EAGLE HOME MORTGAGE, INC., as Beneficiary, the beneficial interest in which is presently held by U.S. BANK NATIONAL ASSOCIATION.

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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.

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The default(s) for which this foreclosure is/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 2/1/2012, AND ALL SUBSEQUENT MONTHLY PAYMENTS, PLUS LATE CHARGES AND OTHER COSTS AND FEES AS SET FORTH.

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite of each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

### OTHER DEFAULT

### **ACTION NECESSARY TO CURE**

Nonpayment of Taxes/Assessments

Default under any senior lien

Failure to insure property against hazard

Waste

Unauthorized sale of property (Due on sale)

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Deliver to Trustee written proof that all senior liens are pain current and that

no other defaults exist.

Deliver to Trustee written proof that the property is insure against hazard as

required by the Deed of Trust

Cease and desist from committing waste, repair all damage to property and

maintain property as required in Deed of Trust

Revert title to permitted vestee

Failure to pay when due the following amounts which are now in arrears:

The sum owing on the obligation secured by the Deed of Trust is: Principal \$157,748.62, together with interest as provided in the note or other instrument secured, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

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. The sale will be made without warranty, express or implied regarding title, possession, or encumbrances on August 23, 2013. The default(s) referred to in paragraph III must be cured by August 12, 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 on or before August 12, 2013, (11 days before the sale date) the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated at any time after August 12, 2013, (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 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 addresses:

AMANDA J. WENDT, 1110 RAINIER CIRCLE, OAK HARBOR, WA, 98277 AMANDA J. WENDT, 1282 ARREZO DRIVE, SEDRO WOOLLEY, WA, 98284 ERIC E. WENDT, 1110 RAINIER CIRCLE, OAK HARBOR, WA, 98277 ERIC E. WENDT, 1282 ARREZO DRIVE, SEDRO WOOLLEY, WA, 98284

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by both first class and certified mail on 09/13/2012, proof of which is in the possession of the Trustee; and on 9/13/2012, the Borrower and Grantor were personally served 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 Jabove, 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.

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The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all of their interest in the above described property.

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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 same 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.

# 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 OT AN ATTORNEY LICENSED IN WASHINGTON NOW** to access your situation and refer you to mediation if you 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 house, you may contact the following:

 The statewide foreclosure hotline for assistance and referral to housing counselors recommended by the Housing Finance Commission:

Telephone: 1-877-894-HOME (1-877-894-4663) Web site: www.wshfc.org

The United States Department of Housing and Urban Development:

Telephone: 1-800-569-4287 Web site: www.hud.gov

The statewide civil legal aid hotline for assistance and referrals to other housing.

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Telephone: 1-800-606-4819 Web site: www.ocla.wa.gov

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## **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 and tenants. After the 20<sup>th</sup> day following the sale the purchaser has the right to evict occupants and tenants by summary proceeding under the Unlawful Detainer Act, Chapter 59:12 RCW.

Sale Information Line: 714-730-2727 or Website: http://www.lpsasap.com

DATED: April 15, 2013

PEAK FORECLOSURE SERVICES OF WASHINGTON, INC., AS TRUSTEE Smith Tower, 26<sup>th</sup> Floor, 506 Second Ave.,

Seattle, WA 98104

By Lilian Solano. Trustee Sale Officer

Address for Service of Process:

Peak Foreclosure Services of Washington, Inc. 506 Second Ave Ste 2600 Seattle, WA 98104 (206) 682-0822 Address for Account Inquiries:

Peak Foreclosure Services, Inc. 5900 Canoga Avenue, Suite 220 Woodland Hills, CA 91367 (818) 591-9237

STATE OF CALIFORNIA

) ss.

COUNTY OF LOS ANGELES

On April 15, 2013, before me, <u>Kelli J. Espinoza</u>, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared <u>Lilian Solano</u>, to me known to be the <u>Trustee Sale Officer</u> of PEAK FORECLOSURE SERVICES, INC., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he she is authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed the day and year first above written.

KELLI J. ESPINOZA Commission # 1985686 Notary Public - California Los Angeles County ly Comm. Expires Aug 17, 2016

NOTARY PUBLIC in and for the State of California, residing at: Woodland Hills

My commission expires: 8/17/2016

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### **EXHIBIT A**

LOT 15, SAUK MOUNTAIN VIEW ESTATES-SOUTH, A PLANNED RESIDENTIAL DEVELOPMENT, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 9, 2003, UNDER AUDITOR'S FILE NO. 200306090032, RECORDS OF SKAGIT COUNTY, WASHINGTON; EXCEPT THE NORTHEASTERLY 2.5 FEET THEREOF; TOGETHER WITH THE NORTHEASTERLY 2.5 FEET OF LOT 16, SAUK MOUNTAIN VIEW ESTATES-SOUTH, A PLANNED RESIDENTIAL DEVELOPMENT, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 9, 2003, UNDER AUDITOR'S FILE NO. 200306090032, RECORDS OF SKAGIT COUNTY, WASHINGTON.

NOTE FOR INFORMATIONAL PURPOSES ONLY:

THE FOLLOWING MAY BE USED AS AN ABBREVIATED LEGAL DESCRIPTION ON THE DOCUMENTS TO BE RECORDED, PER AMENDED RCW 65.04. SAID ABBREVIATED LEGAL DESCRIPTION IS NOT A SUBSTITUTE FOR A COMPLETE LEGAL DESCRIPTION WITHIN THE BODY OF THE DOCUMENT.

PTN LTS 15 & 16 SAUK MOUNTAIN VIEW ESTATES-SOUTH

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