

RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

FIDELITY NATIONAL TITLE  
INSURANCE COMPANY  
135 Main Street, Suite 1900  
San Francisco, CA 94105



Skagit County Auditor

\$75.00

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TS No: 12-00236-17  
Loan No: 7130196020  
APN: R64950

**NOTICE OF TRUSTEE'S SALE**  
**PURSUANT TO THE REVISED CODE OF WASHINGTON**  
**CHAPTER 61.24 ET. SEQ.**

I. NOTICE IS HEREBY GIVEN that on **August 30, 2013, 10:00 AM**, at the main entrance to the **Superior Courthouse, 205 W. Kincaid Street, Mt. Vernon, WA**, Fidelity National Title Insurance Company, the undersigned Trustee will sell at public auction to the highest and best bidder, payable, in the form of cash, or cashiers' 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:

THAT PORTION OF TRACTS 9 AND 10 OF "DEITER'S ACREAGE", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 53, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID TRACT 9; THENCE SOUTH ALONG THE EAST LINE OF SAID TRACT 9, 267.4 FEET, MORE OR LESS, TO THE SOUTHEAST CORNER OF SAID TRACT 9; THENCE WEST ALONG THE SOUTH LINE OF TRACTS 9 AND 10, 150 FEET; THENCE NORTHWESTERLY TO A POINT ON THE NORTH LINE OF SAID TRACT 10 THAT IS 257 FEET SOUTHWESTERLY FROM THE NORTHEAST CORNER OF SAID TRACT 9; THENCE NORTHEASTERLY ALONG THE NORTH LINE OF SAID TRACTS 9 AND 10 TO THE POINT OF BEGINNING. EXCEPT THE SOUTH 90 FEET THEREOF. APN# R64950.

which is subject to that certain Deed of Trust dated September 6, 2007, recorded on September 12, 2007, as Instrument No. 200709120138 of Official Records in the Office of the County Recorder of Skagit County, WA from SCOTT CURTIS as the original Grantor(s), to FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY, as the original Trustee, to secure an obligation in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR ALPINE MORTGAGE, LLC, as the original Beneficiary. The current Beneficiary is: Ocwen Loan Servicing, LLC, (the "Beneficiary").

More commonly known as 1519 MINKLER ROAD, SEDRO WOOLLEY, WA

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 Borrowers' 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: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary; . The total amount of payments due is: \$44,235.20; the total amount of late charges due is \$174.83; the total amount of advances made is/are \$6,454.98.

IV. The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$174,183.10, together with interest as provided in the note or other instrument secured from August 1, 2010, 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 August 30, 2013. The defaults referred to in Paragraph III must be cured by August 19, 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 August 19, 2013 (11 days before the sale) 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 any time after August 19, 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 address(es):

1519 MINKLER ROAD  
SEDRO WOOLLEY, WA 98284

by both first class and certified mail on March 8, 2013, 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 tenants by summary proceedings under the Unlawful Detainer Act, 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 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.



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### 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: 1-877-894-HOME (4663);

Website: [www.dfi.wa.gov/consumers/homeownership/foreclosure\\_help.htm](http://www.dfi.wa.gov/consumers/homeownership/foreclosure_help.htm)

The United States Department of Housing and Urban Development

Telephone: 888-995-HOPE (4673)

Website: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=WA>

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

Telephone: 1-800-606-4819

Website: [www.ocla.wa.gov/](http://www.ocla.wa.gov/)

**SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.priorityposting.com](http://www.priorityposting.com)  
AUTOMATED SALES INFORMATION PLEASE CALL 714-573-1965**

DATED: April 25, 2013

**FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee**

**135 Main Street, Suite 1900**

**San Francisco, CA 94105**

**Phone No: 415-247-2450**

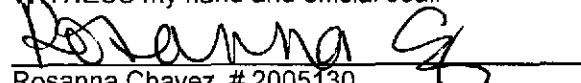
  
Stephanie Alonzo, Authorized Signature

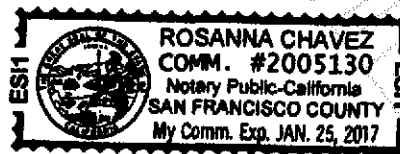
STATE OF CALIFORNIA       }  
COUNTY OF San Francisco   }

On April 25, 2013, before me, Rosanna Chavez Notary Public, personally appeared Stephanie Alonzo 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.

  
Rosanna Chavez # 2005130  
My Commission Expires January 25, 2017



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Re: TS#: 12-00236-17

## **RESIDENT OF PROPERTY SUBJECT TO FORECLOSURE SALE**

The foreclosure process has begun on this property, which may affect your right to continue to live in this property.

Between Ninety (90) and One Hundred and Twenty (120) days or more after the date of this notice, this property may be sold at foreclosure.

If you are renting this property, the new property owner may either give you a new rental agreement or provide you with a sixty-day notice to vacate the property.

You may wish to contact a lawyer or your local legal aid or housing counseling agency to discuss any rights that you may have.



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