

After recording return to:

Sallye Quinn  
BD Services Corporation  
PO Box 5008  
Bellingham, WA 98227



201305030080

Skagit County Auditor

\$76.00

5/3/2013 Page

1 of

5 10:55AM

DOCUMENT TITLE: Notice of Trustee's Sale  
REFERENCE NUMBER OF RELATED DOCUMENTS: 201104260051, 201210150100, 201210170055  
ORIGINAL TRUSTEE: Guardian Northwest Title Company  
SUCCESSOR TRUSTEE: BD Services Corporation  
GRANTORS: Eric Emanuelson and Melissa Emanuelson  
BENEFICIARY: Peoples Bank  
ABBREVIATED LEGAL DESCRIPTION: Lot 670, Shelter Bay #4  
ASSESSOR'S TAX/PARCEL NUMBER: 5100-004-670-0000 / P128891

### NOTICE OF TRUSTEE'S SALE

#### I.

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on the 7<sup>th</sup> day of June, 2013, at the hour of 10:00 a.m. at the main entrance to the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County of Skagit, State of Washington, to wit:

**A leasehold interest in the following described property:**

LOT 670, "SURVEY OF SHELTER BAY DIVISION 4, TRIBAL AND ALLOTTED LANDS OF SWINOMISH INDIAN RESERVATION," ACCORDING TO THE SURVEY RECORDED JULY 8, 1970, IN VOLUME 48 OF OFFICIAL RECORDS, PAGES 627 THROUGH 631, UNDER AUDITOR'S FILE NO. 740962, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 670 Muckleshoot Circle, La Connor, WA 98257

Any terms used in this description that are not defined herein shall be defined as those are defined in the Deed of Trust.

This address is provided for reference purposes only and in no way limits or expands the property legally described above.

The Property is subject to that certain Deed of Trust dated April 20, 2011, recorded April 26, 2011, under Auditor's File No. 201104260051, records of Skagit County, Washington, from Eric Emanuelson and Melissa Emanuelson, husband and wife, as Grantor, to Guardian Northwest Title Company, as Original Trustee, to secure an obligation in favor of Peoples Bank, as Beneficiary.

**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.

**III.**

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

Currently Due to Reinstate on May 2, 2013

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

**ARREARAGES**

As of April 19, 2013, you have failed to make when due payment of principal/interest pursuant to the terms of the promissory Note secured by the Deed of Trust. The amounts due and owing are:

- |   |             |
|---|-------------|
| A. Monthly Payments from March 2012 to May 2013, in the amount of \$1,407.75/month: | \$21,116.25 |
| B. Late Fees through April 2013:  | \$985.46    |

As of May 2, 2013, you have failed to make when due payment of monthly escrow funds pursuant to the terms of the promissory Note secured by the Deed of Trust and the Deed of Trust. The amounts due and owing are:

- |  |            |
|--|------------|
| A. Monthly Escrow Funds Payments from March 2012 to May 2013 (4 @ \$281.85 and 11 @ \$233.23): | \$3,692.93 |
|--|------------|

<b>Total arrearages:</b>	<b>\$25,794.64</b>
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**COSTS AND FEES**

- |                                 |            |
|---------------------------------|------------|
| (a) Trustee's Fees:             | \$1,600.00 |
| (b) Attorney's Fees:            | \$850.00   |
| (c) Title Report:               | \$833.14   |
| (d) Recording Fees:             | \$159.00   |
| (e) Serving/Posting of Notices: | \$165.00   |
| (f) Postage/Copying Expense:    | \$115.00   |
| (g) Publication Costs:          | \$1,410.00 |

<b>Total costs and fees:</b>	<b>\$5,132.14</b>
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<b>TOTAL COSTS AND ARREARAGES AS OF MAY 2, 2013:</b>	<b>\$30,926.78</b>
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IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal \$232,653.69 together with interest as provided in the Note or other instrument secured from the 2<sup>nd</sup> day of February, 2012, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute. Of course, as time passes other payments may become due, and any further payments coming due and any additional late charges must be added to your reinstating payment. Any new defaults not involving payment of money that occur after the date of this notice must also be cured in order to effect reinstatement. In addition, because some of the charges can only be estimated at this time, and because the amount necessary to reinstate may include presently unknown expenditures required to preserve the property or to comply with state or local law, it will be necessary for you to contact the Trustee before the time you tender reinstatement so that you may be advised of the exact amount you will be required to pay. Tender of payment or performance must be made in the full amount by certified funds or cash equivalent to:

Amber Olson  
Peoples Bank  
3100 Woburn Street  
Bellingham, WA 98226  
Email: Amber.Olson@peoplesbank-wa.com  
Fax No: 360-715-4251  
Phone: 360-715-4213

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. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the **7<sup>th</sup> day of June, 2013**. The default(s) referred to in paragraph III must be cured by the **27<sup>th</sup> day of May, 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 the **27<sup>th</sup> day of May, 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 any time after the **27<sup>th</sup> day of May, 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):

Eric Emanuelson  
670 Muckleshoot Circle  
La Conner, WA 98257

Melissa Emanuelson  
670 Muckleshoot Circle  
La Conner, WA 98257

Northwest Justice Project  
Attn: Ariel Speser  
401 Second Ave. S., Ste. 407  
Seattle, WA 98104



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by both first class and certified mail on the 29<sup>th</sup> day of August, 2012, proof of which is in the possession of the Trustee; and on the 30<sup>th</sup> day of August, 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 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 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 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 chapter 59.12 RCW. For tenant-occupied property, the purchaser shall provide a tenant with written notice in accordance with RCW 61.24.060.

**XI.**

**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.

**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 (1-877-894-4663)**  
**Website:**  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)

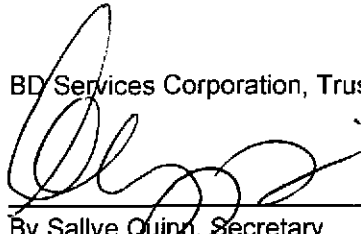


- United States Department of Housing and Urban Development:  
**Telephone: 1-800-569-4287**  
**Website:**  
<http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>
- The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:  
**Telephone: 1-800-606-4819**  
**Website:** <http://nwjustice.org/what-clear>

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

DATED this 2<sup>nd</sup> day of May, 2013.

BD Services Corporation, Trustee

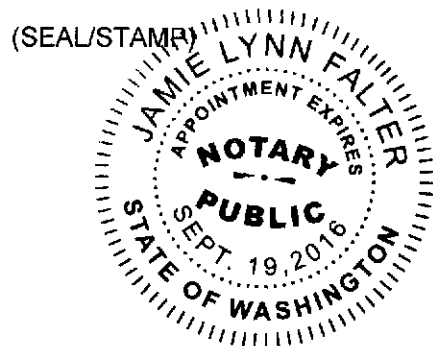
  
By Sallye Quinn, Secretary  
300 North Commercial  
Post Office Box 5008  
Bellingham, Washington 98227  
Tel. (360) 733-0212  
Fax (360) 738-2341  
E-mail: [squinn@barronsmithlaw.com](mailto:squinn@barronsmithlaw.com)

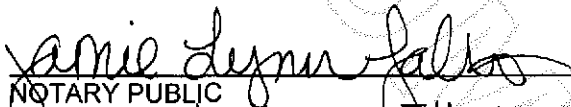
STATE OF WASHINGTON

)  
) ss.  
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COUNTY OF WHATCOM

On this 2nd day of May, 2013, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared SALLYE QUINN to me known to be an authorized representative of BD SERVICES CORPORATION, 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 she is authorized to execute the said instrument.



  
NOTARY PUBLIC  
Printed Name: Jamie Lynn Falter  
My Commission Expires: 9/19/16



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