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Skagit County Auditor

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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-12012859

Loan No. 9900174608

120264215

NOTICE OF TRUSTEE'S SALE

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

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee, **PEAK FORECLOSURE SERVICES OF WASHINGTON, INC.**, will on **September 13, 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:

29-34-4 PTN NE NE AKA LOT 2 OF SHORT PLAT NO. MV-9-94

SEE ATTACHED EXHIBIT "A" FOR FULL LEGAL DESCRIPTION

Tax Parcel No: 340429-1-050-0000, commonly known as 1508 S. 18TH STREET ,
MOUNT VERNON, WA.

The Property is subject to that certain Deed of Trust dated 2/25/2004, recorded 3/15/2004 , under Auditor's/Recorder's No. 200403150149, records of SKAGIT County, Washington, from JAMES M. COLDWELL, AN UNMARRIED INDIVIDUAL, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, in favor of PEOPLES BANK, as Beneficiary, the beneficial interest in which is presently held by U.S. BANK NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER WITH THE LEADER MORTGAGE COMPANY.

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/are made are as follows:

FAILURE TO PAY THE MONTHLY PAYMENT WHICH BECAME DUE ON 10/1/2011, 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

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

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Unauthorized sale of property (Due on sale)

Revert title to permitted vestee

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

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal \$142,514.05, 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.

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 September 13, 2013. The default(s) referred to in paragraph III must be cured by September 2, 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 September 2, 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 September 2, 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:

JAMES M. COLDWELL, 1508 S. 18TH STREET, MOUNT VERNON, WA, 98274

by both first class and certified mail on 09/20/2012, proof of which is in the possession of the Trustee; and on 9/20/2012, 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.



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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 of 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 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 OR 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:

Telephone: 1-800-606-4819

Web site: www.ocla.wa.gov



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NOTS

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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 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 and tenants. After the 20th 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: May 1, 2013.

**PEAK FORECLOSURE SERVICES OF WASHINGTON, INC.,
AS TRUSTEE
Smith Tower, 26th 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:

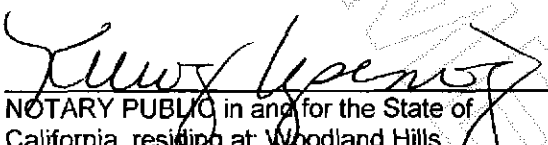
Peak Foreclosure Services, Inc.
5900 Canoga Avenue, Suite 220
Woodland Hills, CA 91367
(818) 591-9237

STATE OF CALIFORNIA)
) ss.
COUNTY OF LOS ANGELES)

On May 1, 2013, before me, Kelli J. Espinoza, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Lilian Solano, to me known to be the Trustee Sale Officer 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.




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 2, CITY OF MOUNT VERNON SHORT PLAT NO. MV-9-94, APPROVED DECEMBER 28, 1995, RECORDED DECEMBER 29, 1995 UNDER SKAGIT COUNTY AUDITOR'S FILE NO. 9512290024, BEING A PORTION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 IN SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND UTILITIES AFFECTING THE NORTH 30 FEET OF LOT 1 OF SAID SHORT PLAT, SITUATED IN THE COUNTY OF SKAGIT, STATE OF 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.

LOT 2 OF SHORT PLAT NO. MV-9-94



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