

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



201305280277

Skagit County Auditor \$75.00
5/28/2013 Page 1 of 4 3:01PM

File No.: 7345.26932
Grantors: Northwest Trustee Services, Inc.
Federal National Mortgage Association ("FNMA")
Grantee: Daniel S. Espinoza-Garcia and Delfina Gonzales Camarillo, husband and wife
Ref to DOT Auditor File No.: 200612010093
Tax Parcel ID No.: 4390-000-026-0000/P81172
Abbreviated Legal: Lot 26, College Meadow #2

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 **September 27, 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 26, "College Meadow Div. No. 2" as per plat recorded in Volume 12 of Plats, Pages 42 and 43, records of Skagit County, Washington. Situate in the City of Mount Vernon, County of Skagit, State of Washington.

Commonly known as: 2426 East Kincaid Street
Mount Vernon, WA 98274-4739

which is subject to that certain Deed of Trust dated 11/28/06, recorded on 12/01/06, under Auditor's File No. 200612010093, records of Skagit County, Washington, from Daniel S. Espinoza-Garci and Delfina Gonzales Camarillo, husband and wife, as Grantor, to Westward Financial Services, as Trustee, to secure an obligation "Obligation" in favor of Horizon Bank, as Beneficiary, the beneficial interest in which was assigned by JPMorgan Chase Bank, N.A. to Federal National Mortgage Association ("FNMA"), under an Assignment/Successive Assignments recorded under Auditor's File No. 201009070051.

*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 as of 05/17/2013
Monthly Payments	\$10,538.40
Late Charges	\$0.00
Lender's Fees & Costs	\$1,486.90
Total Arrearage	\$12,025.30
Trustee's Expenses (Itemization)	
Trustee's Fee	\$1,000.00
Title Report	\$744.00
Statutory Mailings	\$10.54
Recording Costs	\$14.00
Postings	\$70.00
Sale Costs	\$0.00
Total Costs	<u>\$1,838.54</u>
Total Amount Due:	\$13,863.84

IV.

The sum owing on the Obligation is: Principal Balance of \$199,412.72, together with interest as provided in the note or other instrument evidencing the Obligation from 09/01/12, 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 September 27, 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 09/16/13 (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 09/16/13 (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 09/16/13 (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.

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

Daniel S. Espinoza-Garci aka Daniel Espinoza-Garci
aka Daniel G. Espinoza
2426 East Kincaid Street
Mount Vernon, WA 98274-4739

Delfina Gonzales Camarillo aka Delfina Camarillo
aka Delfina G. Camarillo
2426 East Kincaid Street
Mount Vernon, WA 98274-4739

by both first class and certified mail, return receipt requested on 04/16/13, proof of which is in the possession of the Trustee; and on 04/16/13 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



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