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



Skagit County Auditor

\$77.00

6/3/2013 Page

1 of

6 12:15PM

File No.:

7021.15496

Grantors:

Northwest Trustee Services, Inc.

Bank of America, N.A.

Grantee:

David R. Johnson, as his separate property

Ref to DOT Auditor File No.: 200907020090

Tax Parcel ID No.: P73942

Abbreviated Legal: PTN LOTS 6-8, BLK B, LACONNER

145232-F

LAND TITLE OF SKAGIT COUNTY

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.ht

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: <a href="http://nwjustice.org/what-clear">http://nwjustice.org/what-clear</a>.

I.

On October 4, 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:

### Parcel "A"

That portion of Block B, "Map of LaConner, Whatcom County, Washn. Terry., 1872", as per Plat recorded in Volume 2 of Plats, Page 49, records of Skagit County, Washington, described as follows:

Beginning at the intersection of the North line of said Block B and the centerline of the vacated 20 foot alley running through said Block; thence West along the North line of said Block 41.00 feet; thence South at right angles to the North line of said Block 39.5 feet; thence East parallel to the North line of said Block to the centerline of the aforementioned vacated 20 foot alley running through the Block; thence Northeasterly along the centerline of said vacated alley to the point of beginning.

Also, that portion of Block B, "Map of LaConner, Whatcom County, Washn. Terry., 1872", as per Plat recorded in Volume 2 of Plats, Page 49, records of Skagit County, Washington, described as follows:

Beginning at the intersection of the North line of said Block B and the centerline of the vacated 20 foot alley running through said Block; thence West along the North line of said Block 41.00 feet; thence South at right angles to the North line of said Block 39.5 feet; thence East parallel to the North line of said Block to the centerline of the aforementioned vacated 20 foot alley running through said Block and the true point of beginning: thence continue East parallel to the North line of said Block to the Southerly line of Lot 7 of said Block; thence Northwesterly along the Southerly line of said Lot 7 the centerline of the aforementioned vacated 20 foot alley running through said Block; thence Southwesterly along the centerline of said vacated alley to the true point of beginning, except that portion described as follows: Beginning at the Northeast corner of said Block "B" as shown on Survey Map filed in Book 10 of Surveys, at Page 45 under Auditor's File No. 9007030002, records of Skagit County, Washington; thence South 89 degrees 43'00" West along the North line of said Block to the centerline of the vacated 20 foot alley running through said Block, thence West along the North line of said Block, 41.00 feet; thence South 0 degrees 17'00" East, a distance of 39.5 feet; thence North 89 degrees 43'00" East, a distance of 87.72 feet said point being the true point of beginning; thence North 0 degrees 17'00" West, a distance of 3.61 feet; thence South 59 degrees 25'30" East, a distance of 7.03 feet; thence South 89 degrees 43'00" West, a distance of 6.04 feet to the true point of beginning.

#### Parcel "B":

Also, Lot 7, Block B, "Map of LaConner, Whatcom County, Washn. Terry., 1872", as per Plat recorded in Volume 2 of Plats, Page 49, records of Skagit County, Washington. Together with that portion of the vacated alley adjoining, which upon vacation, attached to said premises by operation of law.

Except from said Lot 7, the following described Tract:

\$77.00

Skagit County Auditor B/3/2013 Page Beginning at the most Southerly corner of said Lot 7; thence Northeasterly along the Southeasterly line of said Lot 7, a distance of 21.37 feet; thence West parallel to the North line of said Lot 7, to the Southwesterly line of said Lot 7; thence Southeasterly along said Southwesterly line to the point of beginning.

Parcel "C"

That portion of Lot 7, Block "B", "Map of LaConner, Whatcom County, Washn. Terry., 1872", as per Plat recorded in Volume 2 of Plats, Page 49, records of Skagit County, Washington, described as follows:

Beginning at the Northeast corner of said Block "B" as shown on Survey Map filed in Book 10 of Surveys, at Page 45 under Auditor's File No. 9007030002, records of Skagit County, Washington; thence South 89 degrees 43'00" West along the North line of said Block to the centerline of the vacated 20 foot alley running through said Block; thence West along the North line of said Block, 41.00 feet; thence South 0 degrees 17'00" East, a distance of 39.50 feet; thence North 89 degrees 43'00" East, a distance of 87.72 feet; thence North 01 degrees 17'00" West, a distance of 3.61 feet to the true point of beginning; thence continue North 0 degrees 17'00" West, a distance of 3.60 feet; thence South 89 degrees 43'00" West, a distance of 6.04 feet; thence South 59 degrees 25'30" East, a distance of 7.03 feet to the true point of beginning

Commonly known as: 328 Washington Street La Conner, WA 98257

which is subject to that certain Deed of Trust dated 06/23/09, recorded on 07/02/09, under Auditor's File No. 200907020090, records of SKAGIT County, Washington, from David R. Johnson, a single person, as Grantor, to Landsafe Title of Washington, as Trustee, to secure an obligation "Obligation" in favor of Bank of America, N.A., as Beneficiary, the beneficial interest in which was assigned by to , under an Assignment/Successive Assignments recorded under Auditor's File No.

\*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:

201306030067

Skagit County Auditor 6/3/2013 Page

\$77.00 3 of 6 12:15PM

## Amount due to reinstate as of 05/28/2013

Monthly Payments		\$16,642.67
Late Charges		\$719.62
Lender's Fees & Costs		(\$1,086.73)
Total Arrearage	\$16,275.56	. , ,
Trustee's Expenses		
(Itemization)		
Trustee's Fee		\$1,000.00
Title Report		\$813.66
Statutory Mailings		\$20.00
Recording Costs		\$14.00
Postings		\$70.00
Total Costs	<b>\$1,917.66</b>	
Total Amount Due:		\$18,193.22

Other known defaults as follows:

IV.

The sum owing on the Obligation is: Principal Balance of \$226,355.24, together with interest as provided in the note or other instrument evidencing the Obligation from 06/01/12, 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 October 4, 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 09/23/13 (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 09/23/13 (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 09/23/13 (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):

201306030067 Gounts Audit

Skagit County Auditor 6/3/2013 Page

\$77.00

4 of

6 12:15PM

## NAME AND ADDRESS

David R. Johnson 328 Washington Street La Conner, WA 98257

Unknown Spouse and/or Domestic Partner of David R. Johnson 328 Washington Street La Conner, WA 98257 David R. Johnson P.O. Box 1080 La Conner, WA 98257

Unknown Spouse and/or Domestic Partner of David R. Johnson P.O. Box 1080 La Conner, WA 98257

by both first class and certified mail, return receipt requested on 01/25/13, proof of which is in the possession of the Trustee; and on 01/25/13 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 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.

201306030067

Skagit County Auditor 6/3/2013 Page

\$77.00 6 12:15PM

**5** of

The trustee's rules of auction may be accessed at <a href="https://www.northwesttrustee.com">www.northwesttrustee.com</a> and are incorporated by this reference. You may also access sale status at <a href="https://www.northwesttrustee.com">www.northwesttrustee.com</a> and <a href="https://www.USA-Foreclosure.com">www.USA-Foreclosure.com</a>.

EFFECTIVE: 05/28/2013

Date Executed: 5/25/13
Northwest Trustee Services, Inc., Trustee

Authorized Signature P.O. BOX 997

Bellevue, WA 98009-0997 Contact: Winston Khan

(425) 586-1900

STATE OF WASHINGTON

ss.

COUNTY OF KING

I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 5:29:2013

BREANON MILLER STATE OF WASHINGTON NOTARY PUBLIC MY COMMISSION EXPIRES 05-17-15

NOTARY PUBLIC in and for the State of Washington, residing at Ling

My commission expires 5.17.15

NORTHWEST TRUSTEE SERVICES, INC., SUCCESSOR BY MERGER TO NORTHWEST TRUSTEE SERVICES PLLC FKA NORTHWEST TRUSTEE SERVICES, LLC, P.O. BOX 997, BELLEVUE, WA 98009-0997 PHONE (425) 586-1900 FAX (425) 586-1997

File No: 7021.15496

Client: Bank of America, N.A. Borrower: Johnson, David R.

SERVING WA, OR, ID, CA, NV, AZ, MT HI

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

201306030067

Skagit County Auditor 6/3/2013 Page

\$77.00

8 of

6 12:15PM