

FILED FOR RECORD AT THE
REQUEST OF/RETURN TO:
Craig E. Cammock
Skagit Law Group, PLLC
P.O. Box 336 / 227 Freeway Drive, Ste B
Mount Vernon, WA 98273



Skagit County Auditor
6/18/2013 Page 1 of 9 10:46AM \$80.00

NOTICE OF TRUSTEE'S SALE

Reference Nos.: 200611290283 (Deed of Trust)
201304020003 (Appointment of Successor Trustee)

Grantor (s): SKAGIT STATE BANK,
a married man as his separate estate
SKAGIT LAW GROUP, PLLC, a Professional
Limited Liability Company, Successor Trustee

Grantee (s): THE PUBLIC
RESIDENTIAL BUILDING SERVICES, LLC,
a Washington Limited Liability Company
NEAL L. HARVEY and LINDA M. HARVEY,
husband and wife
CHB, INC., a Washington corporation

Additional Grantor(s) on page(s):
Additional Grantee(s) on page(s):
Abbreviated Legal: Lot 2, SP MV 3-92; Ptn NE ¼ of SW ¼,
16-34-4E W.M.

Additional Legal on page(s): 2
Assessor's Tax Parcel No.: 340416-0-002-0100 / P104938

I

NOTICE IS HEREBY GIVEN that the undersigned Trustee will on **Friday, September 20, 2013 at the hour of 10:00 a.m.**, at the entrance/front steps of the Skagit County Courthouse located at 205 W. 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:

Tract 2, Short Plat No. MV 3-92, approved February 27, 1992 and recorded February 28, 1992, under Auditor's File No. 9202280046, in Volume 10 of Short Plats, pages 64 and 65, records of Skagit County, Washington; being a portion of the Northeast ¼ of the Southwest ¼ of Section 16, Township 34 North, Range 4 East, W.M.,

EXCEPT any portion lying within College Way (SR 538).

Situate in the City of Mount Vernon, County of Skagit, State of Washington,

which is subject to that certain Deed of Trust dated November 2, 2006 and recorded November 29, 2006 under Auditor's File No. 200611290283, records of Skagit County, Washington, which Deed of Trust is from RESIDENTIAL BUILDING SERVICES, LLC, a Washington Limited Liability Company, as to an undivided one-half interest, and NEAL L. HARVEY and LINDA M. HARVEY, husband and wife, as to an undivided one-half interest, as Grantors, to Land Title Company of Skagit County, as Trustee, to secure an obligation in favor of SKAGIT STATE BANK, as Beneficiary. Skagit Law Group, PLLC, a Washington Professional Limited Liability Company, is now Trustee by reason of an Appointment of Successor Trustee recorded April 2, 2013 under Auditor's File No. 201304020003, records of Skagit County, Washington.

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:

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

Balloon payment of principal due November 30, 2012:	\$83,951.31
Late fees:	\$10,408.13
Accrued interest (as of June 6, 2013):	<u>\$21,715.76</u>
Total:	\$116,075.20

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Failure to pay the obligation in full at maturity.

You are also in default for failure to pay the first half of 2013 real property taxes.

You are also in violation of the terms of the Deed of Trust due to a transfer of interest pursuant to a Quit Claim Deed dated April 10, 2013 and recorded May 14, 2013 under Auditor's File Number 201305140104, records of Skagit County, Washington.

Demand having been given and no payment having been received, all principal, interest and late fees are now due.

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite 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 to Cure Default:

TAXES/ASSESSMENTS	Deliver to Successor Trustee written proof that all taxes and assessments against the property are paid current.
FAILURE TO INSURE PROPERTY AGAINST HAZARD	Deliver to Successor Trustee written proof that the property is insured against hazard as required by the Deed of Trust.
LIENS	Deliver to Successor Trustee written proof that all senior liens are paid current and that no other defaults exist.
JUDGMENTS	Deliver to Successor Trustee written proof that all senior judgments are paid current and that no other defaults exist.
WASTE	Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust.



UNAUTHORIZED SALE Revert title to permitted vestee.
OF PROPERTY (DUE
ON SALE)

Costs and Fees:

In addition to the amounts in arrears specified above, you are or may be obligated to pay the following estimated charges, costs, and fees:

Trustee's fee:	\$1,500.00
Title report:	609.17
Service/posting of foreclosure notices:	210.00
Long distance telephone charges:	25.00
Recording fees:	168.00
Mailing costs:	125.00
Photocopies:	<u>20.00</u>
Subtotal:	\$2,657.17
Total Current Estimated Amount:	\$118,732.37
Additional Arrearages:	
Interest: 6-7-13 – 9-9-13:	\$5,317.15
Additional Costs and Fees:	
Additional trustees' or attorney's fees:	\$ ----
Publication costs:	<u>\$ 1,000.00</u>
Total Estimated Amount as of September 9, 2013:	\$125,049.52

IV

The sum owing on the obligation secured by the Deed of Trust is: Principal balance of **\$83,951.31** as of November 30, 2012, 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 without any warranty concerning the title to, or the condition of, the property, and also will be made without warranty, express or implied, regarding title, possession, or encumbrances on **September 20, 2013**. The default(s) referred to in paragraph III must

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be cured by **September 9, 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 9, 2013** (11 days before the sale date) the default(s) as set forth in paragraph III are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after **September 9, 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:

Residential Building Services, LLC
c/o Brent Straight, Reg'd Agent
6035 Central Avenue
Anacortes, WA 98221-8213

Brent S. Straight
Bretha J. Urness-Straight
Managers of:
Residential Building Services, LLC
6035 Central Avenue
Anacortes, WA 98221

Neal L. Harvey
8630 Turners Bay Place
Anacortes, WA 98221

Linda M. Harvey
8630 Turners Bay Place
Anacortes, WA 98221

Linda M. Harvey
3113 "H" Avenue
Anacortes, WA 98221

Neal L. Harvey
3113 "H" Avenue
Anacortes, WA 98221



OCCUPANTS OF:
1510 JJ Place
Mount Vernon, WA 98273

by both first class and certified mail on April 2, 2013, proof of which is in the possession of the Trustee, and the Borrower and Grantor were personally served on April 4, 2013 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 waiver of any proper grounds for invalidating the Trustee's sale.

X

THIS NOTICE IS THE FINAL STEP BEFORE THE FORECLOSURE 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 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>

XI

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 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.

XII

NOTICE TO GUARANTORS

If this Notice is being mailed or directed to any Guarantor, said Guarantor should be advised that: (1) the Guarantor may be liable for a deficiency judgment to the extent

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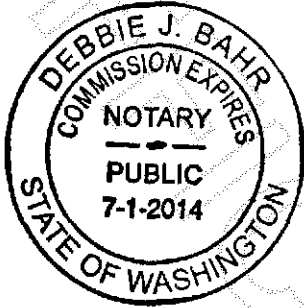
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acknowledged it as a Member of Skagit Law Group, PLLC, a Washington Professional Liability Company, to be the free and voluntary act for such party for the uses and purposes mentioned in the instrument.

DATED: June 6, 2013.



Debbie J. Bahr

NOTARY PUBLIC

Printed Name: Debbie J. Bahr

My appointment expires: 07-01-2014



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